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SEXUAL PREDATION OF CHILDREN, ONLINE: PROCESS AND PRECAUTIONS.**Ms. Aaroohi Khar**

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INTRODUCTION

Life has taken a somersault and altered in multiple ways since the advent of the internet. Of the various consequences of global access to the World Wide Web, the gravest, is the "Dark Web". This dark web is used by sexual predators and paedophiles to entice young children into sexual activity, to exchange information and material with other like-minded people and/or victims and to trade indecent images and even induce other adults with similar interests to co abuse children. With the presence of so many children online in the last couple of years, the danger of child sexual abuse online is at our doorstep.

This article is aimed at drawing attention of parents, children and educators towards the risk of Child sexual abuse online, to acquaint all with findings of studies so that we might be more cautious. The objective is to generate awareness, by looking at the way children are preyed, and the process used by predators to lure children into submitting to sexual abuse. It highlights vulnerabilities of children that increase their risk, and finally, some caution tips for parents and children, from lessons learnt, off the literature studied.

Child Sexual Abuse and the Internet:

A look at recent rise in rates of CSA, reveals an increase of about 16% since 2019, according to a study by The Internet Watch Foundation done in Sep 2020. The internet had about 1.5 lakh web pages of material consumable as child sexual abuse. The surprising part and perhaps also the scary part is that half the images were uploaded by children themselves. Close to 25,000 images of sexual abuse of children were freshly uploaded on platforms of social media in India in the last couple of years. (Mehrotra, 2021., Arora 2020). Another NGO, India Child Protection Fund, also reported a soar in the searches for child pornography material soon after the lockdown was imposed in March 2020, leading to a spike in consumption of such material.

Perpetrators of sexual crimes against children, utilize behaviours that are termed as "grooming". Grooming involves preparing the child for sexual abuse over a period of time before actually abusing the child.

The literature on online grooming suggests that those isolated kids lacking social support, and who are easy to access online, (i.e., from websites or apps or platforms that do not have stringent privacy settings), who post content, indicating their feelings of being misunderstood, lonely and depressed are more likely to engage with strangers, therefore become scapegoats. (Lanning 2010; Mooney and Ost 2013, Winters and Jeglic, 2017).

Especially easy targets are rebellious children, in conflict with authority (parental or school or even police), or those engaging in some form of criminal activities that they need to hide (e.g. Drug addiction, underage drinking, etc.) (Mooney & Ost 2013).

Grooming involves several stages. The first stage is selecting the victim. Children are targeted based on their physical appearance, the way the child is dressed (27%) and pretty faces (42%), and/ or the child being small (18%). Attractive children are seen as desirable (Elliott, Browne, and Kilcoyne 1995).

Wolak, Finkelhor, Mitchell and Yabarra 2010 identified behaviours that increased risk of sexual victimization when exhibited online. These behaviours include accepting invitation to interact with unknown people online, having unknown people on friends' list, showing willingness to talk about sex with others without knowing them closely. Adolescents who join groups online, where communication can be direct and immediate for sexual talk, are more likely to be targeted by predators.

Other behaviours like hooking onto pornographic sites or seeking pornography actively online, being rude and nasty or using obscene language during interactions, with others online (Subrahmanyam, Smahel, & Greenfield, 2006) are more likely to be picked.

Once the target is identified, the perpetrator tries forming a rapport with the child to win his/her trust. Warm, affectionate and charming interactions to befriend the child are used. (Aitken, Gaskell, and Hodkinson, 2018). Showering attention, e-cards or gifts, sharing secrets with them are among other strategies that may be employed by the predators. (Williams, Elliott, and Beech 2013).

The next stage of grooming revolves around increasing a child's reliance on the predator on the one hand and diminishing the reliance on or support of others. The predator may try to know from the child if her/his parents monitor the child's account or go through the device to keep a check on them. They keep hammering the exclusivity of the relationship between the predator and the child in their interaction, emphasizing the need to keep it under the wraps, like a secret (Aitken, Gaskell, and Hodkinson, 2018). While manipulating the child into isolation from parents and caretakers on the one hand, they deepen their new bond by subtly suggesting sexual content in conversations or in playful ways inducing sexualized fantasy, e.g., asking the child to imagine something erotic. Once the child responds to it, it usually evolves gradually into something more sexually explicit (Williams, Elliott, and Beech 2013).

A dangerous and ulterior form of grooming is sometimes evident in which victims are groomed not just to gratify the primary perpetrator sexually but also to be used subsequently to satisfy an entire population of predators and often trafficked beyond the group. (Mooney and Ost, 2013).

All these methods are used to groom the child insidiously into being more easily abused.

Sexual abuse online may take the following forms:

1. Use of the child to create CSAM or
2. To trap children into physical sexual abuse by meeting them offline or
3. Live streaming their sexual abuse for a niche audience.

Child Sexual Abuse Material (CSAM):

One of the forms of child sexual abuse is creation of child pornography, that is material (pictures, photos, videos, written content) which depicts a child in erotic / sexual poses or that shows the sexual abuse of a child, meant to arouse sexual interest in the audience.

The child may be filmed in real life or material may be digitally created.

Sexual Abuse offline

The second form is convincing the child to meet the perpetrator offline, by either seducing the child to want it or pleading desperation by conveying that the relationship had matured to move to the level of physical contact. It begins with spending time in a non-threatening way and gradually becomes more and more intimate. In other cases, the child may be blackmailed to meet the perpetrator, if they have been successful in getting the child to share his/her nude picture or video, or that depict them in sexual acts.

Live streaming of child sexual abuse:

Broadcasting to audiences in distant locations, the sexual abuse of a child over the internet, in real time, is called "Live Streaming" (Europol, 2018, p. 35). Live streaming of CSA may be done through social media platforms, online chat rooms or video chat/ call mechanisms. (Europol, 2018, p. 35).

Consumers of this material may pay to watch (passive) or even interact with the child or facilitator of the abuse actively, demanding to see certain acts in particular, performed by the child or on the child (e.g., choking). (UNODC, 2015). Apart from commercial purposes, live streaming of child sexual abuse may be done for pure sexual gratification. It may also be done for the gratification of a partner either by choice or by force.

Children at higher risk for online sexual victimization:

Research indicates that although children of all ages spend a lot of time online, it's the adolescents that are more likely to be targeted (Wolak, Finkelhor, Mitchell and Yabarra 2010).

Adolescents are at a higher risk because of their better ability to comprehend and navigate the internet as compared to prepubescent kids. Their risk taking behaviours, curiosity about sex, and age-related spurt in sexuality, because of which, they are on the lookout for a healthy romantic relationship and or sexual experimentation, increases their vulnerability.

With these possibilities of sexual abuse of children online, an urgent need to dwell upon and consider ways of preventing children from falling prey is felt. Strategies need to be worked out by which the cyber space can be made safer for children.

Some potential preventive strategies:

To ensure reduced CSA online, all members of society, parents, teachers and educators, experts and researchers and, of course, children and adolescents all need to become informed citizens and imbibe safety behaviours online as a code of conduct. All concerned adults in the child's life should feed similar caution to children they interact with, so that they have clear directions of behaviours that are allowed and those that are unsafe.

1. Parental vigil:

A study done by Dowdell, E. B., Burgess, A. W., and Flores, J. R. in 2011, found that adolescents and sexual offenders use the same social networking sites. So social media accounts and profiles created by children along with types of friends and their names, the child connects with, should be known to parents for detection of any red flags.

Parents can, keep some tips in mind, such as:

Regularly talk to the child about who the child's friends are and about the nature of their relationship. Parents should guide children regarding principles of healthy relationships, e.g. if the relationship needs to be hidden or kept a secret or be ashamed of, is not healthy.

Parents should be vigilant for signs of too much time spent and secrecy about online interactions.

If a parent is suspicious of a child's withdrawal from parents due to online friends, parents must make efforts to reconnect with the child actively & urgently.

Unfortunately, children with behavioural issues usually have problems with their relationship with parents. With such children parental vigil will not work.

2. Role of other educators:

Teachers, Counsellors in school settings, if hold regular sessions on cyber safety and use of responsible social media, can help create awareness among children. This is especially important because adolescents are more likely to engage in safety discussions with peers facilitated by teachers or counsellors rather than with parents, for a shared understanding of safety rules, do's and don'ts of online behaviour and signs that they could be interacting with a potential predator.

3. Caution to be used by children and adolescents:

- 1) Post no personal information such as name, age, phone number, location or interests and hobbies, online except with a close group of known friends.
- 2) Not to accept requests for connecting with unknown people. Review of available literature reveals that; those children are more likely to be trapped who start interacting with people not directly known to them.
- 3) Many people who may be potential offenders disguise their identity online (false age, display pic etc.) so teenagers need to be wary of trusting information available online about the new contact.
- 4) Refrain from engaging in sexual talk or sexting even with friends or rude and nasty remarks about others in open groups, as these are used by predators to identify potential scapegoats for sexual use.
- 5) Do not upload pictures of self or friends in compromising positions or nude pics. Such pics are the easiest to misuse on the internet, on pornographic sites and also to blackmail a child for submitting to further abuse.
- 6) Do not agree to meet anyone alone, without informing a confidant. Take someone along on any such meeting offline, arranged online.
- 7) If someone online makes you feel sexually alive, wanted or gives the feeling that they understand you better than anyone else, by doing sexual favours, buying you gifts, calling you to chat on erotic content or even offer to do your homework or help out by being there for you when you need emotional support, ask yourself what you may have to give in return for such favours. These are typical methods of grooming used by sexual predators.

If these precautions can be imbibed by children and adolescents through various mediums like media awareness, school curriculum or counsellor sessions, parental guidance and online discussion forums, they will be safer and less predated upon online.

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A SYSTEMATIC REVIEW OF TEACHING AND LEARNING PROCESS WITH MULTIMEDIA

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ABSTRACT

The purpose of this paper is to find out the impact of multimedia in the field of education and its related issues. In the field of education in digital era, Innovative practice in Teaching and Learning process is to use of multimedia application. Study materials produced using this technology for pupils ensure that they have a thorough combination of various disciplines. Edutainment, a combination of education and entertainment, has become highly popular in recent years. Using this system learning in the form of enjoyment to the user is possible.

In this paper, we will be talking about multimedia approach in education technology. A set of pertinent questions exists in almost every teacher's mind, how to make teaching process interesting, effective and long lasting, and how to produce learning that is meaningful and productive. The answer of these questions lie in the appropriate selection and application of the important components such as teaching methods, strategies & techniques along with the usage of different teaching & learning materials which work as media to communicate information from teacher to student to solve educational problems. Current education refers to something that equips the learners with essential skills, knowledge, capability & attitude which are helpful for their future growth. Here, considering its importance in the field of education, it is prerequisite to be acquainted with multimedia approach and its benefits in the field of education. So, in this paper, we will try to understand various concepts related to multimedia, how multimedia is helpful for students, what are different multimedia applications and tools used in education.

Keywords: Education, Multimedia, Technology, Teaching and learning

INTRODUCTION

The changing time & scenario, there are visible changes in education & its process. The traditional concept of teaching & instructing is more teacher centred and inadequate in today's content. So modern approach including Technological tools help in making learning deliberate, purposeful, meaningful organised and learner centred. There are different methods, materials & techniques which are being used for producing learning. With advancement in almost all fields of life, Education materials, methods and strategies need transformation. Multimedia is one of the approaches which empowered educational processes through interaction between teachers and learners. It can be used in the field of education technology to bring desirable outcome as per the changing needs and demands of society. It helps in providing reach learning experiences to learners & more effective & efficient learning environment.

❖ Multimedia Elements in Education

There are six main elements in multimedia applications for educational purposes which text, images, audio, video and animation.

1. TEXT

This is the most basic element in multimedia. Text can give the foremost impact on the standard of the multimedia interaction. Text contain a lot font which is a collection of characters of a single size and style belonging to a particular typeface family. More direct and straightforward to know.

2. GRAPHIC

This is a two-dimensional figure or illustration. Most creative ways of learning approach which include photograph, drawing or picture (GIF, JPEG and PNG) helpful in increasing the students understanding and enhance memory skill-image use a massive amount of cortical skills such as colour form, line dimension and imagination.

3. AUDIO

Frequently used for long distance learning can help people to learn, online discussion via audio tools and platform (WeChat), WhatsApp and Skype. While doing google or YouTube search, if somebody is not able to do typing, they can use microphone option and automatically search is done through what they speak out.

4. VIDEO

This is a widely used multimedia element, which has the highest performance on computer or derive among the five elements (MPEG2 that is used for Digital Versatile (Disc)playback or MPEC2 for home video). It can provide visual stimulation and can help getting in touch with the real element of what students are learning.It can help to enhance their practical skill and can expose students to the outside elements rather than just sitting in the classroom and can be passive listeners.

5. ANIMATION

This is created using continuous motion and shape change combined together. By using software(Adobe Flash,Authoware and Director), students can use their own creativity which they like.Animation can help teacher to explain a difficult topic

❖ **Types of Multimedia**

1. Linear Multimedia

Projects that are not interactive called linear multimedia.

Example: PowerPoint slide

2. Non-Linear Multimedia

Projects where users are given Navigational control called non-linear multimedia and interactive

Example: Online Quizzes

LITERATURE REVIEW

Multimedia greatly contributes to the effectiveness of learning also, because of the delivery of messages and content, thus helping students to reinforce their understanding and skill to think (Fitriana, 2011). The effectiveness and efficiency of the training process are often improved through the appliace of multimedia teaching materials (Siagian, et al., 2014)

Learning by using multimedia-based teaching materials make it easier for college kids to know the concept (Zahra, 2015). Several studies in the whole world have shown that the acceptable use of multimedia technology in educational context would offer quite lot of advantages (Mussa, 2018; Mtebe, Mbwilo & Kissaka, 2016).

RESEARCH METHODOLOGY

The main aim of the study is to understand the impact of multimedia on education,the nature survey of research as well as descriptive analysis. Survey is used as an enquiry instrument.The main objective of the analysis is to find out the impact of multimedia on the students.This paperalsoincludes information from different sources such as journal articles, websites, e-books, articles published in international, national and local papers etc. This paper will focus on the challenges regarding the acceptance of multimedia technologies especially in the higher education in developing countries. To check how many students are familiar with multimedia trends, the survey is conducted and its result is as follows:

ANALYSIS OF QUESTIONNAIRES

Total 105 students from 6 different colleges have been contacted for this survey. The following tables indicate the values in percentage format.

Table-1 Is online education as effective as face-to-face instruction as several multimedia applications are used in it?

Yes (%)	No (%)
57.8	42.2

Table-2 Have you ever used Youtube for learning purpose?

Yes (%)	No (%)
88.2	11.8

Table-3 Have you referred power point presentation while learning?

Yes (%)	No (%)
71.6	28.4

Table-4 In classroom, which type of tools would you prefer while teaching? (Black board/projecter)

Yes (%)	No (%)
62.7	37.3

Table-5 Do you have instagram account?

Yes (%)	No (%)
80.4	19.6

Table-6 Have you used Google Classroom, Zoom, Google meet, etc. applications while learning?

Yes (%)	No (%)
96.1	3.9

Table-7 Have you done free courses from Udemy, Coursera, LearnVerm, etc?

Yes (%)	No (%)
69.6	30.4

Table-8: Do you feel learning and using multimedia are more effective?

Yes (%)	No (%)
79.4	20.6

Table-9 Would you recommend learning multimedia course to your relatives and friends?

Yes (%)	No (%)
76.5	23.5

Table-10: Do you feel animated videos help to understand things easily as compared to the written scripts?

Yes (%)	No (%)
80.4	19.6

FINDINGS AND ANALYSIS

The few findings that are obtained by the research and the data that is collected through the survey is as follows

❖ **Multimedia approach in Educational Technology**

Multimedia means using multiple media to communicate.

The term multimedia is often associated with interactive T.V that can produce videos or with hypermedia. Some people visualize multimedia as a combination of sound and T.V. It is a software technology that combines different media like sound, video, images and text either separately or in combination using computer. In multimedia approach, in addition to traditional media like text, graphics, drawing, image, information is represented through audio, video, & animation. The field of educational technology is to enhance the method and merchandise of teaching-learning. The multimedia technology means using many appropriate & carefully selected devices, techniques and media in such a combination so as to yield in the most effective realization of teaching objectives in the best possible way.

❖ **Role of Teacher in Multimedia Approach**

Teacher has to learn the use and application of different media, select & utilize them in proper combination for attainment of teaching learning objectives in a particular instructional situation. Teacher has to gain mastery over the use of different media & strategies. He/she has to make his participants active in the process of learning instead of remaining passive. The teacher has to lead his students for individualized learning with the use of television lesson, audio-video cassettes, printed program materials.

❖ **Benefits of multimedia for learners**

1. Some students might hesitate to ask questions in classroom in front of their friends. So, if they don't understand any topic, they will take help from YouTube video. Feelings like embarrassment, insult can be wiped out.
2. Some students are anxious about a particular topic, but because of time limit teacher won't be able to teach that topic in detail. Such students can make use of multimedia applications.
3. Students can do play, pause the videos till the time they understand a specific concept
4. Learners can easily download study material in different formats as pdf, docs, PPT files.
5. Because of multimedia applications, certain scary, dull or complicated subjects become easy for students.
6. Because of multimedia students get more tutors for a single subject from whom they can learn.

❖ **Institutional Issues**

Albidewi & Tulb, (2014) stated with confidence that the successful user acceptance of any technology to enhance teaching and learning requires significant investment by the institution in training of staff and monitoring of learners to make sure that the technologies are used effectively. A good example that shows the

importance of coaching with reference to the utilization of education technologies is found within the Computer Centre of a private university in Thailand. They held training sessions for all faculty members when Moodle was initially introduced at the university (Wichadee, 2015). Now, because of COVID19, Government made online education compulsory. During this duration so many new multimedia applications have been used by teachers depending upon their subject and convenience. So to help the teachers some institutions have arranged online Faculty Development Program (FDP) where the teachers were trained how to use multimedia tools like Moodle, G-suite, Microsoft office suit, google form, Testmoz, and many more.

❖ LECTURER ISSUES

It became challenge to the teachers to develop more effective content which is required for teaching, as comparison is started between online and offline tutor. The teachers who are aged, and didn't have the habit of using system for many years have faced some difficulties. Their experiences/knowledge haven't been utilised to make the lecture more interesting because of lack of system knowledge. Some students now have started giving less importance to teachers.

❖ STUDENT ISSUES

Students' attitudes towards Learning Management Systems were an internal factor that affect the kind of support they receive from different quarters, including their homes and their learning institutions. To use multimedia application, Students should have computers/mobile phones and other electronic devices. It increases the expenses. Multimedia applications are more expensive than printed books. Students, who have weak learning skills, multimedia applications are not effective. As we have different categories of students such as hearing-impaired students or blind students, these multimedia applications prove to be useless at times.

CONCLUSION

The use of multimedia technologies towards enhancing teaching and learning and also attaining quality education in developing countries cannot be over emphasized. Thus, it's vital for every institution and other stakeholders to invest and keep a keen eye on user's acceptance of multimedia technologies and also identifying the possible predicaments that may hinder the acceptance of multimedia technologies in higher education institutions in the developing countries.

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INNOVATION AND EDUCATION IN THE DIGITAL AGE WITH REFERENCE TO COMMERCE**Asst. Prof. Ashiyana Shaikh****ABSTRACT**

In the 21st century our lives have changed like the way we live work and play due to the advancements in the digital era. The new innovations have changed a lot in our lives in this digital world. Modern technology has paved the way for multi-functional devices like the smart watch and the smartphone. Computers are increasingly faster, more portable, and higher-powered than ever before. With all of these revolutions, technology has also made our lives easier, faster, better, and more fun. The importance of technology is aiming for comfort of use in whichever form it is. Access to information and knowledge has become easier due to the technological advancements. We invented and developed the technologies to change our life to its best. Education is becoming increasingly important to ensure students have learning skills, innovation, creativity, entrepreneurship as well as technology and information media skills and can work, and survive using life skills. The new innovations in the digital era has made the teaching and learning process interesting and effective. Technology helps to speed up the learning process for students as it creates a more efficient learning environment in many ways. Skill development for the students has also become easier due to innovations in the education field.

Keywords: Digital Age, Innovative Teaching, Innovative learning, Skill development.

INTRODUCTION

Education, being a social institution serving the needs of society, is indispensable for society to survive and thrive. It should be not only comprehensive, sustainable, and superb, but must continuously evolve to meet the challenges of the fast-changing and unpredictable globalized world. This evolution must be systemic, consistent, and scalable; therefore, school teachers, college professors, administrators, researchers, and policy makers are expected to innovate the theory and practice of teaching and learning.

Innovation in education is becoming more than just a catchphrase in schools and colleges. It is quickly becoming a popular method of learning and instructing for both students and teachers. Both the students and teachers are encouraged to investigate, discover, and use all of the tools available to learn something new through innovation and transformation. Innovation provides a new way of approaching and solving problems.

It also benefits education because it pushes students to solve real problems at a higher level of understanding. Innovation does not always imply technology application or the generation of new inventions, though these factors can help. Innovation entails a shift in thinking, which aids in the development of student's creative thinking and problem-solving abilities.

In this paper we will discuss about what does innovation in education means, current innovations in education, how innovations are being integrated in teaching of commerce subjects, barriers in implementation of innovation in teaching of commerce subjects and why innovations does not produce the expected results?

WHAT DOES INNOVATION IN EDUCATION MEANS?

“Innovation, to me, means finding any way you can to reach all of your students. This means being willing and flexible to adjust what you teach and how you teach. We have to keep our students engaged and excited to learn. We have to create a safe place for them to make mistakes, take risks, and ask questions.” – Ashley

It means to try and look for and invents new techniques and methods of teaching so that the students show interest in learning new concept everyday with curiosity. It is to make the learning process easier for the students so that they not only learn new things but also retain and recall it in a better way.

CURRENT INNOVATION IN EDUCATION

In this 21st century, many innovations are changing the way we teach and learn things. Many of these changes have showed us that there have always been flaws in the traditional method of education. Some of the innovations which are getting popularised are:-

- Flip Classroom: In this process, students are required to use information technology to learn at home, and their teachers test their level of learning when the students attend classes.
- Audio Visual Supplements: This technology helps students learn and understand things better. Teachers are using audio-visual supplements to explain many subjects in Commerce as well as Science. It helps students improve their listening skill, which is an important part of language learning.

- **Cloud Computing Technology:** With the help of cloud computing technology, students can access educational resources from anywhere, anytime. They can store video, audios and written lessons on their school's cloud terminal. Students can use these resources, complete their homework and submit them without leaving their homes.
- **Biometrics in Education:** There is no doubt that the use of biometrics will eliminate cheating, and it has already happened to some extent in some famous educational institutes. This technology can enhance discipline by streamlining education.
- **3D Printing:** 3D printers have already become a matter of discussion in many educational institutions, and there are good reasons why this technology is so popular with teachers and students. There are some concepts that can be better expressed through 3D models than via textbooks.

HOW INNOVATIONS ARE BEING INTEGRATED IN COMMERCE

- With the use of these new innovations in commerce like mike, speakers, LCD, projectors, recorded videos of lectures, etc. teachers work becomes easy.
- Instant messaging, social media, e-mail, video conferencing, etc. facilitates effective communication with the students.
- There are many online platforms like Zoom app, Google meet are available where the teachers can record their lectures and can share with the students or their future reference.
- With the help Power Point Presentation (PPT) teachers can present their subject content in an interesting manner like putting pictures, graphs, link of a related video in the PPT itself so that it can viewed when that topic is being covered.
- Audio Visual media which is used to explain commerce topics helps the students to learn in a better manner and retain and recall the concepts whenever required.
- Use of innovative methods in teaching commerce makes learning interesting.
- New technology helps the teachers to store data related to their lectures as well as it has made evaluation of the students easier.
- New innovation helps the teachers to effectively deliver their lectures and impart knowledge among the students.

BARRIERS IN IMPEMENTING INNOVATION IN TEACHING OF COMMERCE SUBJECT

- **Overworked teachers:** - Like any other profession, teaching today needs a teacher to be dynamic. They have to keep on updating themselves with the latest update in the syllabus, teaching methods, testing methods to find out whether the learning outcomes have been achieved or not. Teachers have to check and assess projects, set question papers, prepare mark sheets. Teachers have to prepare students for inter-school competitions. Teachers have to organise extra-curricular activities, school/college related functions, such as annual day, founder's day, sports day, etc. Due to the already existing work load the teachers/educators find it difficult to take on additional responsibility of implementing innovative technology in their teaching methods.
- **Scripted Curriculum:** - Curriculum has to be responsive and flexible. Curriculum maps that aren't living, breathing documents can confound efforts to align learning experiences. Scripted curricula in Commerce, are a placebo for schools and colleges wishing to consistently offer high-level, progressive, and personalized learning experiences that result from well-thought-out innovation.
- **Traditional Report Cards:** - Our education system still relies mostly on the grades or percentage of marks obtained by the students. They need to go beyond that. Educators and Institutions make the students to understand that only grades won't decide whether one is going to be successful or not. Understating of concepts should be emphasized as well as acquiring skills and developing them.
- **Inadequate policies:** - Government need too device adequate and relevant policies regarding using technology in the teaching and learning process. **Busy Parents:** -
- **Busy parents:** - An unfortunate reality in homes from single-parent to dual-income and everything in between rarely can begin to have enough time to support the innovative learning that does manage to occur. Most parents are accustomed to one way of being educated the way things were when they were in

school. New learning forms confuse busy parents, making it difficult for them to support it, and worse, a harder sell with ‘fringe’ students for whom current formal learning models barely work to begin with. If mom and dad don’t buy-in, the children might refuse to as well. This can be corrected in a variety of ways, but if the parents and teachers are too busy to consistently talk, it’s difficult for such a correction to take place.

- Keeping up with the fast pace of development: -The students in our classrooms are true digital natives, spending most of their personal time using digital devices for entertainment and communication purposes. Often they are more knowledgeable than the adults in their lives of various social media apps, electronic games and multimedia entertainment; and all this from an extraordinarily young age! However this does not mean our students are necessarily digitally literate. Our role as educators is to facilitate and guide our pupils safely through this online digital environment.
- Difficulty in teaching some practical subjects: -Some subjects in Commerce are difficult to teach with the help of new innovations like Accountancy and Finance as they are practical subjects and up to some extent need to be taught using conventional methods only.
- Little capacity: - Many Commerce colleges have very little capacity to install technology so that innovative teaching can be undertaken. These colleges were initially not designed to innovate.
- Lack of resources: -even if the Commerce colleges are ready to undertake implementation of innovation the major hurdle is that they are not able to have access to the resources may be due to financial constraints as technology and money go hand in hand.
- Fear: -Fear of failure, not being good enough, being different from others. These fears are real for many of the institutions, educators as well as students in case of innovation in teaching and learning and can be huge barriers that prevent us from moving forward

WHY INNOVATION DO NOT PRODUCE THE EXPECTED RESULTS?

- Many educational institutions are still not convinced about the relevance of using new innovations in the teaching of commerce so they prefer to go with the conventional methods of teaching.
- Teachers also show resistance towards implementing the new innovation or technology in their teaching methods as they feel that it is ineffective in nature.
- The educators and teachers resist the use of new technology in teaching as they themselves do not have the knowledge of the same.
- Many teachers and educators are still unaware or are lacking the knowledge of how these technological innovations can be implemented in the teaching commerce subjects.
- There is a concern about the quality of teaching and learning when the new innovations are being used.
- The educators are not being motivated by the educational institutions to implement these new methods in their teaching.
- As there is no motivation to the teachers the same can’t be passed on the students for the learning purpose.

FINDINGS

- It has been observed that even if the educational institution wants to bring in new technology in the teaching learning process but is unable to do so as a result of teacher’s resistance.
- No proper training is been provided to the educators and teachers about how to integrate these new technological innovations in their teaching process.
- One of the vital reason for the non-implementation of innovation in the teaching of commerce is that the students may not have access to this new technology.
- The cost of implementing the new technological innovation is also more as compared to the conventional teaching methods which makes it difficult for the institution as well students to have access to the same.
- There is also a thinking among the educators that due to implementation of such innovative techniques their workload will increase as large amount of time will have to be spent in first learning it and then implementing it in their teachings.

- There are also a lot of issues and problems related to use of these innovation as there might be technical glitches or errors while using it and it may not give the desired results.
- Educators should also look into the different digital learning materials and environments, analyse learning behaviour and interactions between learners, as well as take note of individual learning experiences for each learner.

CONCLUSION

The Educational Institutions should first have a positive attitude towards implementing innovations than only the teachers and educators will be motivated to accept the change and won't show resistance towards it. Colleges and Educational institutions can overcome the barriers which are discussed above by reducing the work load of the teachers and educators by eliminating unnecessary and unproductive work assigned to them. The Commerce curriculum should be designed by keeping in mind the implementation of innovation in the teaching learning process. Emphases should be more on learning of concept and retaining and recalling it as well as using it in the future rather than only being report card oriented. Government should design such policies which makes the use of technology somewhat mandatory in the teaching learning process. Parents need to take out time and support the innovations used in College and Institutions so that the students gives it a positive response. Colleges can innovate with the technology which they already have. Educational institutions also can overcome the fear of failure by starting with small technology which enhances learning. Teachers should be provided with appropriate training so that they find it easy to teach through new innovative technology and won't take it as a burden. It is important that we ensure these experiential learning opportunities are not only happening, but that they are considered just as valuable as the time students spend in the classroom. Educators should work closely with students to help learners understand exactly where they are, and what they need to accomplish to master the content. As technology becomes more and more embedded in everything we do, we must treat it as something all learners understand deeply, rather than the typing and "technology" classes of previous generations.

Technology is advancing a breakneck speed, and schools and colleges are hurrying to catch up so they're not left behind in all aspects of education – from purchasing decisions to planning and implementation. This requires a culture of collaboration across departments. A leadership team that champions a unified vision builds trust and "empowers the masses" to work together toward that vision and keep the focus on student learning. School/College systems can build their capacity to innovate by operating as innovation labs innovating at a small scale, evaluating the impact with applied research and scaling only after matching 21st century pedagogical methods to the piloted technology." The challenge for educators lies in developing and anticipating the relevant skillsets in students that will stand the test of time.

"Giving students ample opportunities to practice with emerging technologies could stir their interest and excitement about designing tomorrow's technologies. Tying these tools to real-world and deep learning outcomes is essential."

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HOW TO PREPARE AND DELIVER A LAW LECTURE?**Dr. Dinesh B. Kolte**

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ABSTRACT

Lecture method of teaching is most prominent method since times immemorial. The method and mode of delivering lecture varies upon the teacher as well as subject. In Legal Education there are various forms of law teaching Such as seminar method, case study, problem solving or discussion, and a teacher has to adopt a particular form depending upon the topic to be covered during session. Lecture method is still popular among law teachers as well as students as it has survived all odds and challenges and remains suitable and convenient even in online education era. However, the lecturer delivering the lecture must prepare the lecture beforehand and must be well versed on the topic to be covered in particular session; equally important is the mode of delivering the lecture. To be a good lecturer the person needs to have good oratory skills and must be able to communicate effectively so that attention of the students is retained in the class and students gain valuable insights through the lecture.

INTRODUCTION

Lecture method is viewed as the most extensively used educational method within all the educational institutions almost at all levels of higher education and so in law teaching. In this method of teaching the instructors has to impart information to the pupils in terms of lesson strategies and theoretical concepts during the classroom teaching¹. Lectures usually refer to the lessons delivered to a group of students where the teacher's role is active, and the students are the passive listeners². The role of a lecturer is to plan the lecture and delivering it³. Lecture refers to a period of continuous explanation by the lecturer where distinct learning activities are used by the lecturer after careful self-assessment about personal strengths, the learning capabilities of the students', the nature and content of subject to be taught and learning objectives⁴. The law lecturer has to focus on core areas while preparing for the lecture⁵ and must cover the topic right from its historic aspect till present situation. The **steps** while **preparing** for Law lecture must include following contents in the lecture

- Objectives of the lecture
- Outcome of the Lecture
- Historical perspective
- Constitutional Aspect
- Jurisprudential perspective
- International treaties and conventions
- Critical assessment
- Research based Empirical data if any
- Concluding remarks

Objectives of the Lecture- the lecture must not be limited to teach the norms of the legal system. The lecture must be focused on potential use of the knowledge of law and its applicability as per the situation. The students must be made aware as to why they need to know about the law and what approach they need to adopt to

¹Hall, Jerome, "Teaching Law by Case Method and Lecture" (1955). Articles by Maurer Faculty 1469www.repository.law.indiana.edu/facpub/1469 P-101

² As accessed from www.futurelearn.com/info/courses/prepare-to-study-uk/0/steps/48553

³ R.H.Binns, "What do lecturers actually do?" June 10, 2019 www.allaboutlaw.co.uk/law-careers/what-can-i-do-with-a-law-degree/what-do-lecturers-actually-do

⁴Effective Lectures from Baylor's Academy Teaching guides www.baylor.edu/atl/index.php?id=965135

⁵ B. F. Butler, "Plan for the Organization of a Law Faculty and for a System of Instruction in Legal Science, in the University of the City of New York", University Press, 1835 p-25-26

understand law. Knowledge about applicability of a law in a specific situation is vital hence while preparing for the lecture the teacher must focus on this aspect also and prepare objectives accordingly.

Outcome of the Lecture- the lecturer must inform the students that at the end of the lecture what knowledge insight they will be enriched with¹. How, when and where the knowledge gained by the students in the lecture can be applied.

Historical perspective- the law lecturer must give a brief overview to the students as to why and when the law was enacted and enforced. Any historical event that led to enactment of the law For example- Vishaka case² till Nirbhaya³ incident and Justice Verma Committee report that led to enactment of The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 or landmark Judgment of Unni Krishnan's case⁴ that gave right to Education the status of Fundamental right and the Right to Education Act 2009 was enacted or Shah Bano case⁵ that led to codification of Muslim personal law in the form of The Muslim Women (Protection of Rights on Divorce) Act, 1986.

Constitutional Aspect- whenever law teacher prepares for a lecture on any topic of law the teacher must rely upon its constitutional perspective as to from which part of the constitution the law is related. If the lecture is related to Right to information Act than the lecturer must co relate it with freedom of speech and expression enshrined under Fundamental Rights chapter Article 19 Freedom of speech and expression from which the Right to information follows. Similarly for right to education 86th Constitutional amendment Act⁶, Constitution provisions such as Article 21, 24, 30(i), and 39(e) & (f). Article 45 must also be studied to bring clarity to the topic to be covered.

Jurisprudential perspective- Whenever a law teacher is preparing a lecture on specific topic the teacher must develop self-understanding about the topic with various schools of jurisprudence and philosophy behind the same this gives insights to develop various legal thoughts. It is undisputed that laws are necessary but what is the aim of law? How will a particular law benefit the society? Why was a particular law struck down by judiciary? What was the Philosophy behind it? All these points must be covered by the teacher while preparing for lecture. If lecturer is preparing the lecture on criminal law Section 377⁷ than philosophy behind making it a criminal offence at the time of insertion it under IPC and Philosophy applied at the time of decriminalizing the same in Navtej Singh Johar's case⁸ must be considered. Judicial interpretation of the law on particular topic in the light of landmark judgments is of vital importance while preparing for a law lecture.

International treaties⁹ and conventions¹⁰– the lecturer while preparing for law lecture must take into consideration the relevant treaties and conventions if any relating to the topic to be covered during the class and must prepare on the same accordingly. While preparing for lecture on law relating to women CEDAW¹¹ convention and other related conventions can be highlighted.

Critical assessment-critical assessment about the meaning, nature, purpose of the law as well as pros and cons of a particular law or about a judgment helps in better understanding of the subject. It is not always to find

¹ Bloom et al., 1956. "Taxonomy of Educational Objectives: The Classification of Educational Goals",. 1st ed. New York: David McKay Company, Inc; 1956. [Google Scholar]

² Vishakha and others v State of Rajasthan; AIR 1997 SC 3011

³ Mukesh v. State (NCT of Delhi) [(2017) 6 SCC 1

⁴ Unni Krishnan J.P and Others v. State Of A.P And Others 1993 AIR 217, 1993 SCR (1) 594, 1993 SCC (1) 645, JT 1993 (1) 474, 1993 SCALE (1)290.

⁵ Mohd. Ahmed Khan v. Shah Bano Begum 1985 (1) SCALE 767; 1985 (3) SCR 844; 1985 (2) SCC 556; AIR 1985 SC 945

⁶ 2002

⁷ Unnatural offences

⁸ Navtej Singh Johar v. Union of India AIR 2018 SC 4321; W. P. (Crl.) No. 76 of 2016 D. No. 14961/2016

⁹ Binding agreement between nation-states forming the basis for international law

¹⁰ They have built in mechanisms to ensure compliance, such as procedures for inspections.

¹¹ The Convention on the Elimination of All Forms of Discrimination against Women

loophole or gap rather appraisal of the law or judgment also means critical assessment¹. How a particular law may lead to desirable social change and what can be its adverse effects can be assessed and lecturer can put forth its self opinion about the same.

Research based Empirical/ Non-Empirical data- one source is not sufficient to present a well-informed topic. Gathering information from multiple and authentic sources of information and to critically appraise the points of connection and discrepancy in the information acquired from different sources is crucial. Facts and figures collected from authentic sources such as NCRB² Data, Reports of Law Commission; Parliamentary debates; newspaper reports; Television news; speeches of dignitaries; reference books; text books; scholarly research articles from good law journals; legal magazines; legal websites and latest judgments given by high courts and Supreme Court on the concerned topic all these combined together enrich the literature to be used while preparing for a lecture.

Concluding remarks- concluding remarks of the lecturer are very important as they help in summarizing core points and help students retain key concepts taught during the lecture. Hence the lecturer must try to recapture whole purpose of the lecture including objectives and outcomes precisely as it is not possible to retain entire lecture in memory.

Preparation of the lecture is not enough now the lecturer needs to focus on delivering lecture and while delivering lecture the lecturer needs to ensure that the message that is to be communicated must be done properly and the pupils understand the same. The key points to be taken care while **delivering** the lecture are:

- Use Simple and easy unambiguous language
- Use of Case laws
- Voice must be audible
- Eye contact with the students
- Use of teaching aids
- Avoid reading from the text
- Current examples with the help of narrative wherever possible
- Encourage students to put forth their perspective
- Clear the doubts of students
- Revise previous topic briefly
- Give handouts to the students

Use Simple and easy unambiguous language- the lecture while delivering the lecture must ensure to speak fluently but in simple and easy to understand language. Legal language is the traditional language used by lawyers; judges and legal fraternity but it is not easily understood by common people; hence the law lecturer must use simplified terms to make the students understand the same.

Whenever Latin Maxims³ are used they must be explained in plain English language so that students are able to easily understand them and use them at necessary point of time. While interpreting the statutes simple and unambiguous language must be used thereby ensuring easy understanding on part of students.

A lecturer can make out by face reading whether the students are able to understand the topic or not and can opt even being bi-lingual as the main purpose of delivering the lecture is to make the students understand the concepts. Some lecturers may be having more knowledge, but they don't use simple language and thus not able to quench the thirst of knowledge of the students hence it is vital the lecturer use simple and easy language to communicate with students during the lecture.

¹Arwen Joyce(2021)Becoming a critical thinker,The Law Teacher,55:4,557-558,DOI: 10.1080/03069400.2021.1973754

²The National Crime Records Bureau

³It is an established principle or proposition of law or a legal policy usually stated in latin form

Use of case laws – the lecturers of law while delivering lectures must cite landmark judgments¹ both from Common law² Judgments and Higher judiciary and clearly highlight the Ratio³ and obiter of the case⁴. Case comments and theories applied by the judges while delivering judgments must be analyzed and even students must be encouraged to critically analyze the same. The judgments having conflicting views must also be discussed as it helps the students understand judicial opinion in cases having similar issues.

Voice must be audible- Quality of voice is of utmost importance⁵. Even if a teacher is having effective communication skills but his voice is not audible then the student's close interest in the class hence it is essential for a lecturer to raise the pitch of voice so that it reaches to all the students in the class. Even if the size of class is large or large number of students are there present in the class than the lecturer must use micro phone while delivering the lecture.

Eye contact with the students- maintaining eye contact with the students makes the students attentive in class⁶. The lecturer can keep a vigil on student's activities during the lecture and prevent them from getting distracted during the course of the lecture.

Use of teaching aids – use of audio-visual aids, flow charts, diagram etc through ICT tools helps to communicate with the students in better form. It helps in keeping long lasting impression on the minds of the students⁷. Technological advancements in the form of digital boards and smart classrooms can be used by lecturers for further enhancing their presentation skills.

Avoid reading from the text- the lecturer must avoid reading directly from the notes prepared for the lecture or from the PPT Screen⁸. If the lecturer starts reading students lose interest in the class. The lecturer must encourage the students to read the provision of extracts from important cases at breaks that link with main philosophies as it increases students' confidence in tackling specific reading materials and develops their analytical skills.⁹

Current examples and narrative¹⁰ wherever possible must be used - The lecturer must give live and current examples during the session so that the students are able to co-relate the same with the topic covered during the lecture and remembers the same forever¹¹. Narratives must also be used during the course of lecture for analyzing the text of the laws and regulations; examining the form, structure and rhetoric or legal consideration

¹Maitland, F. W. (1966). Two Lectures Delivered by F. W. Maitland: Downing Professor of the Laws of England in the Easter Term, 1889. *The Cambridge Law Journal*, 24(1), 54–74. www.jstor.org/stable/4505071

²Body of unwritten laws based on legal precedents established by the courts

³ Latin term means 'the reason for deciding'

⁴ Statements within a judgment that do not constitute as the ratio and is subsequently non-binding on future cases

⁵ W Evans; J. Savage *Using Your Voice Effectively in the Classroom* 2017 Routledge

⁶ Haataja, E., Salonen, V., Laine, A. et al. "The Relation between Teacher-Student Eye Contact and Teachers' Interpersonal Behavior during Group Work: a Multiple-Person Gaze-Tracking Case Study in Secondary Mathematics Education", *n. Educ Psychol Rev* 33, 51–67 (2021). doi.org/10.1007/s10648-020-09538-w

⁷ G. Shabiralyani et al. "Impact of Visual Aids in Enhancing the Learning Process Case Research: District Dera Ghazi Khan", *Journal of Education and Practice* www.iiste.org ISSN 2222-1735 (Paper) ISSN 2222-288X (Online) Vol.6, No.19, 2015

⁸ Allan M Jones (2003) "The use and abuse of PowerPoint in Teaching and Learning in the Life Sciences: A Personal Overview", *Bioscience Education*, 2:1, 1-13, DOI: 10.3108/beej.2003.02000004

⁹ Kylie Burns and others, "Active Learning in Law by Flipping the Classroom: An Enquiry into Effectiveness and Engagement" (2017) 27 *Legal Education Review* 163, 165.

¹⁰ A narrative is a story

¹¹ The newsletter, *Speaking of Teaching*, produced by the Center for Teaching and Learning (CTL), Stanford University - ctl.stanford.edu/Newsletter/ Winter 2005, Vol. 14, No.1.

contained in the legal text such as court verdict by using critical method in language or writing and the extra legal or outsider views or thoughts in the area of laws¹.

Encourage students to put forth their perspective – Student's participation is very crucial during the lecture hence the lecturer must encourage the students to put forth their perspectives². The lecturer by encouraging the students to express their opinion helps in building the confidence of the students and enhances their communication skills³.

Clear the doubts of students- the lecturer must allow the students to ask questions⁴ during the session if the students don't ask any questions, then the lecturer must take their feedback this will help the lecturer understand whether the student's concepts are getting cleared or not; and whether the course objectives and outcomes have been achieved or not⁵.

Revise previous topic briefly – the lecturer prior to starting new lecture must revise previous topic briefly so that the students get proper link of previous topic with the current one⁶.

Give handouts to the students- Handouts⁷ are the primary tool that help the students to learn and understand the class content in lectures better manner.⁸ The purpose of lecturing is to impart knowledge to the students and the students first obtain knowledge independently, either through pre-reading or through brief presentations by the lecturer during the class.⁹

CONCLUSION AND SUGGESTIONS

Lecturing is the most useful means for communicating relevant information in higher educational institutions. Even in times of pandemic this method has not lost its significance. Lecture method is most expedient and inexpensive method for teaching law subjects. This method is used in order to impart factual knowledge and clarify the concepts in the absence of the background information for the students the main emphasis in this method is on lecturer's ability to prepare and deliver the content. The role of teacher is to make the lecture interesting; with audio -visual aids. Above all the content of the lecture must be logical and as per students' requirements and standard. Thus, it can be concluded that the lecture method can be very effective, if it is made more interactive and interesting for students. The lecture method must be adopted by lecturers for teaching law subjects whenever the facts or problems are conflicting or confusing in nature as the lecturer's skill of clarifying doubts will enrich the students with in-depth knowledge on a particular issue.

¹ J.Saibih "Using Narrative Theory on Analysis of Law and Human Rights: Searching Truth on Tanjung Priok's Incident in Indonesia", *Advances in Economics, Business and Management Research*, volume 130 3rd International Conference on Law and Governance (ICLAVE 2019)

² G.Henk .et.al, "On the Use and Misuse of Lectures in Higher Education, Health Professions Education", Volume 1, Issue 1, 2015, Pages 12-18, ISSN 2452-3011, doi.org/10.1016/j.hpe.2015.11.010.

³ U. Bergmark & S. Westman (2018) Student participation within teacher education: emphasizing democratic values, engagement and learning for a future profession, *Higher Education Research & Development*, 37:7, 1352-1365, DOI: 10.1080/07294360.2018.1484708

⁴ C. Chin & J. Osborne (2008) Students' questions: a potential resource for teaching and learning science, *Studies in Science Education*, 44:1, 1-39, DOI: 10.1080/03057260701828101

⁵ P. Thomas, *Learning about law lecturing 2000* by the National Centre for Legal Education E-Book available at ials.sas.ac.uk/ukcle/78.158.56.101.html

⁶ Brown, S. & Race, P. (2002). *Lecturing: A practical guide*. London: Kogan Page.

⁷ Lecture notes

⁸ A. Wongkietkachorn, J. Prakoonsuksapan, D. Wangsaturaka, "What happens when teachers do not give students handouts?" *Med Teach*. 2014 Sep; 36(9):789-93. doi: 10.3109/0142159X.2014.909921. Epub 2014 May 12. PMID: 24820201.

⁹ Supra Note 31

TEACHING ENGLISH THROUGH DIGITAL PLATFORM: A STUDY OF VIEWS AND ATTITUDES**Dr. Fatima S. Shaikh**

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ABSTRACT

The twenty-first century is seen as an era of information technology. Since the previous two decades, information technology has made education more exciting and convenient all over the world. Since the outbreak of Pandemic COVID-19, online education has become the norm. The old approach has been superseded by digital approaches. The younger generation has shown to be more technologically advanced and has become more reliant on internet-based learning. This study examines the perspectives and attitudes of English language teachers when it comes to teaching English on a digital platform. A poll of English language teachers from a wide range of backgrounds revealed that while teaching English online has piqued learners' attention, there is a lack of human touch that can only be achieved in a classroom setting. The researcher in this study used a questionnaire to evaluate the perspectives of English teachers on the use of digital teaching. Around 405 replies were received from academic English learners and trainers from 24 Indian schools and institutions. The importance of online English teaching, as well as the thoughts and attitudes of English trainers on internet-based English teaching programmes in India, were discovered in this study. This research also sheds light on the numerous ways a trainer might use to teach English digitally in order to pique learners' interest and enthusiasm.

Keywords: Information Technology, Approach, English Language Teaching, Views and Attitudes

INTRODUCTION

The educational system is alive and evolving every now-and-then, and with the passage of time, it is becoming more digital and innovative in ways and strategies of teaching and learning. With the rapid rise of globalisation, mobility, tourism, and a potential career globally, pandemic COVID-19 has shifted the gears to take education online. With some critique mixed in with new technical and theoretical understanding, pedagogy has gone digital. In the twenty-first century, dramatic changes are occurring as a result of tremendous innovation and technical advancement. This century is known for its technological and information developments. As a result, staying current on digital pedagogy, its integration, and overall implementation is vital for an English Language educator. Making English language exciting, fun-loving, and still understandable presents a number of obstacles and challenges. There are numerous advantages to teaching English online, including the use of audios, videos, fillers, emojis, chat boxes, colourful presentations, texts, and tables, among other aspects that make English language teaching and learning remarkable and memorable. This paper highlights the importance of teaching English online and different views and attitudes of teachers on teaching the language through digital platform.

PURPOSE OF THE STUDY:

- 1) To highlight the importance of teaching English online across India.
- 2) To reach different views and attitudes on English language trainers on teaching English through digital platform.
- 3) To discuss various strategies of teaching English online to generate interest and enthusiasm in learners.

LITERATURE REVIEW

The classroom teaching and learning environment has switched to online teaching and learning especially after pandemic situation in India. It was already twenty decades back that online mode of teaching had made its appearance felt due to advancement in communication and technology. Today, English is taught very conveniently through online platform with several advantages being enjoyed by the teachers and learners. The advancement of Information and Communication Technology has influenced the evolution of remote learning into online learning (ICT). Online learning is unquestionably the root of learning at any time and from any location. Information and communication technology could be used to access the materials provided (Anderson, 2008; Garrison & Anderson, 2003; Harasim, 2000). According to Ghirardini (2011), online learning is appropriate for learners with limited mobility. Occasionally, circumstances like COVID-19 caused students to stay away from their classes. In this circumstance, online learning becomes the best option for overcoming the distance barrier because it allows for greater learning flexibility (Clarke, 2004; Lipshitz & Parsons, 2008). During Covid-19, this potential for online learning was utilised by Indian educational systems. The abrupt transition from in-classroom to online learning has an impact on online learning preparation. According to Churiyah et al. (2020), the adoption of online distance learning in India must be based on instructors' readiness

to choose the best strategy. If the way to deliver the course in online learning is appropriate and attractive to students, it would be beneficial to motivate students to learn (Gonzalez & St. Louis, 2018). Therefore, this study aims at identifying teachers' and students' views and attitudes towards teaching and learning English digitally. Teachers must appropriately construct online learning while teaching English through online learning. The method of delivering the course in online learning is determined by the students' comfort level with the technology, their technical knowledge with the technology, and their available time (Ghirardini, 2011). Teachers must use a specific method to present an English online course that is both acceptable and appealing to students.

RESEARCH GAP

Information and Communication Technology (ICT), has made the teaching of English digitally more popular and interesting. The challenge of devising various and novel strategies to make English language teaching more flexible, fun-loving and interactive through audio-video modes. At the same time to make learners acquire basic skills of English language in a more interactive and communicative online platform.

Importance of teaching English Online in the 21st Century:

Teaching and learning English has become so easier due to the increasing importance of technology and the availability of resources and ways in abundance. Teaching has become a great fun and enjoyment. Online has become the fastest expanding fields of education. Teachers are reaping benefits due to technology that provides them potential to construct well-designed, learner-centred, interactive, inexpensive, efficient and flexible e-teaching and e-learning environment. (Khan, 2005). For English trainers and students, web-based technology and broadband internet connections open up a world of new possibilities and trends. New teaching and e-learning innovations have helped to make English lessons more enjoyable than ever before.

English has become easier to learn more than ever before with the availability of many sources to help people learn very easily and enjoyable. Web based learning is one of the fastest growing areas in education. It is widely accepted that advances in information technology and new developments in learning science provide opportunities to create well-designed, learner-centered, interactive, affordable, efficient, flexible e-learning environments (Khan, 2005). For this reason, it could be suggested that; going through internet is an alternative way to study English. Web based technologies and powerful internet connections provide various new possibilities and latest trends for teachers and learners. This paper is about the latest trends in e-learning which are mobile learning (iPod, cell phones, iPhone) blogs, e-mails, online quizzes and tests, instant messenger, and internet telephone Skype.

A Study of views and attitudes towards teaching English digitally:

A questionnaire was used to conduct the survey, and 405 replies were collected. Based on these responses, the following perspectives and attitudes about the subject of this research article have been gathered:

- 1) Material is readily available on the internet.
- 2) When teaching English, be flexible and use a variety of tactics.
- 3) The online classroom can accommodate any number of students without becoming cluttered or noisy.
- 4) Prepare and present a visually appealing Power Point presentation.
- 5) Possibility of video and audio interaction with students.
- 6) The ability to chat.
- 7) Use of emoji as a non-verbal communication tool.
- 8) For slow learners, audio and visual information should be repeated numerous times.
- 9) Maintaining control over the pace and content of the classroom.
- 10) Using Google Classroom to share notes and assignments.
- 11) Preparing test papers and tasks with minimal effort and rating them.
- 12) More efficient in terms of time and money.
- 13) When instructing, be more audible and clear.

Strategies to be adopted to teach English online:

- 1) Maintain open lines of communication with your pupils' family.

- 2) Vary the types of lessons you teach.
- 3) Choose the appropriate tools for your class.
- 4) Create a supportive online classroom environment.
- 5) Keep in touch with your parents and keep them informed.
- 6) Increase engagement and comprehension by including dialogues.
- 7) Know what technology to utilise and how to use it.
- 8) Set guidelines for student behaviour.
- 9) Building rapport in an online English lesson is far more difficult than it is in a face-to-face setting.
- 10) Collaboration with other English teachers is a good idea.
- 11) Be prepared for the unexpected and be adaptable.
- 12) Establish and sustain a powerful presence.
- 13) Clearly define the course's objectives.
- 14) Demonstrate interest and enthusiasm for delivering the course in order to reduce fear, worry, and isolation.
- 15) Monitor engagement and contact students individually if they are not participating or if they are dominating conversations and not allowing others to contribute.
- 16) Start the initially as a leader and gradually delegate responsibilities to the learners as the course advances.

CONCLUSION

Technology is the language that today's Trainers speak. It is an educator's utmost job to master digital technology and the various strategies to handle teaching English online. Advanced instructional methods of teaching provide English instructors a few chances to utilize innovation to encourage and improve teaching and learning. It is a huge challenge for trainers to make the online classroom interesting and interactive. At the same time knowing technology and implementing the new strategies has become essential and need of the time. Digitalization has opened new doors for English language trainers to handle the subject with great enthusiasm and energy. It has widened the scope of the subject and opened new horizons for novel teaching material and platforms for creating interest and be flexible with regard to time and efforts. Trainers have become smart and practical with regard to using resources and time. Advanced innovations have caused an information blast and changed learning situations. English language trainers should devise strategies to attract and motivate learners and make teaching and learning English a novel experience. Innovation for sure will take the English language teaching and learning to a next level with definite results and wonderful achievements for teaching and learning will become a great experience to share and cherish in the present educational scenario and future teaching pedagogy as well.

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A STUDY ON PREFERENCE FOR E-WALLETS AS A MODE OF PAYMENT AMONG CONSUMERS IN THE NAVI MUMBAI REGION**¹Ms. Pradnya Kadam, ²Dr. Geeta Kohade and ³Dr. Payal Sanan**¹Assistant Professor, Dr. Ambedkar College of commerce and economics, Wadala, Mumbai²Associate Professor, Chhatrapati Shivaji Maharaj University, Navi Mumbai³Assistant Professor, Amity Business School, Amity University, Mumbai**ABSTRACT**

The digital era has disrupted the traditional approach of commerce and has set new trends in learning and teaching styles, shopping styles as well as the ways we transact. Nowadays, online payment systems are used by most of the customers. This trend started in India prominently after demonetisation and became even more popular after the pandemic hit the country. A descriptive study has been conducted in this regard to understand the acceptance of e-wallets among the consumers and to find the reasons for the same. Primary data have been collected using the structured questionnaire. A simple Random sampling method was adopted for the study. The present study is descriptive in nature. The collected data was analyzed through graphical presentations. This work of research will highlight the importance of E-Wallets for online payments. This study will also prove to be helpful for organisations to get an insight of the preference of customers for various digital payment methods.

Keywords: E-wallet, E-payment System, online payment, transaction

INTRODUCTION

E-wallet is a type of electronic card which is used for transactions made online through a computer or a smartphone. Its utility is same as a credit or debit card. An E-wallet needs to be linked with the individual's bank account to make payments.

E-wallet is a type of pre-paid account in which a user can store his/her money for any future online transaction. An E-wallet is protected with a password. With the help of an E-wallet, one can make payments for groceries, online purchases, and flight tickets, among others.

Reason for selecting a topic

In the digital era, so many retailers and customers are preferring E-payment systems, in that E- the wallet is mostly used by them. Hence, this topic is important to get an insight into the preference for E-Wallet as a digital payment method by customers.

REVIEW OF LITERATURE

1. Govender & Sihlali (2014), this study explored the factors that determine the adoption of mobile banking (m-banking) services among students who are more technically knowledgeable. The study was based on the extension of the Technology Acceptance Model, the theoretical framework is developed to investigate the factors that determine student's acceptance of mobile banking. The constructs of TAM for mobile adoption such as Perceived Ease of Use, Perceived usefulness, Perceived Value, Trust Intention to Use, and Usage Behaviour were used. The statistical tool multiple regression analysis was used to examine the influence of independent variables on the dependent variable of intention to use m-banking.

2. Bhagyashri R. Pachpande, Aakash A. Kamble (2020), The study examined the topic "Study of E-wallet Awareness and its Usage in Mumbai". An E-wallet is a type of cathartic works electronically and also which is used for transactions made online through a computer or a smartphone. Its utility is the same as a credit or debit card. The study focused on use of e-wallets, which helps in moving away from a cash-based economy. In the process, all the transactions get accounted for in the economy, which has the effect of reducing the size of the parallel economy. The presence of mobile wallets spreads from urban to rural areas on a large scale. Hence, wallet money sees a high bright future in the near time. The present study tries to study and analysis of the usage of E-wallets.

OBJECTIVES

1. To understand electronic payment system and its security services
2. To study the benefits of electronic payment
3. To study trust is the basis of the e- wallet as a form of electronic payment
4. To study types of electronic wallet
5. To understand the reasons for the preference of e-wallet as a mode of payment

HYPOTHESIS

Ho- Usage of e-wallet is associated with the age of the user

H1-Usage of e-wallet is not associated with the age of the user

RESEARCH METHODOLOGY

RESEARCH DESIGN

This research design is descriptive. The selection of techniques helps to assign from the factor collection of data analysis by survey method

SAMPLE SIZE

A. sampling unit: the sampling unit is 200 respondents

B. sampling technique: simple random sampling technique is used for the collection of data

C. Universe of Study is Navi Mumbai Area

SOURCES DATA COLLECTION

A .Primary data: Questionnaire and survey method

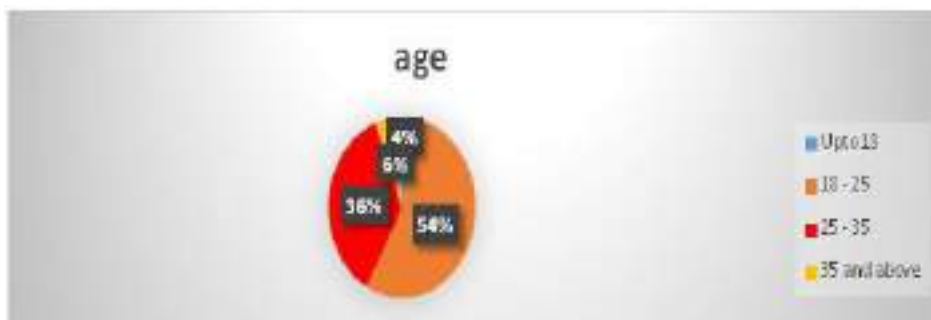
B. Secondary data :Research paper, books and websites.

DATA ANALYSIS AND DATA INTERPRETATION



Sr.no	particular	No. of response
1	female	54%
2	male	46%
	total	100%

Interpretation:The above pie chart diagram is concerned with gender in which 54% are female respondents and 46% are male respondents



Sr.no	Particular	No of response
1	Upto 18	4%
2	18-25	54%
3	25-35	36%
4	35 and above	6%
	Total	100%

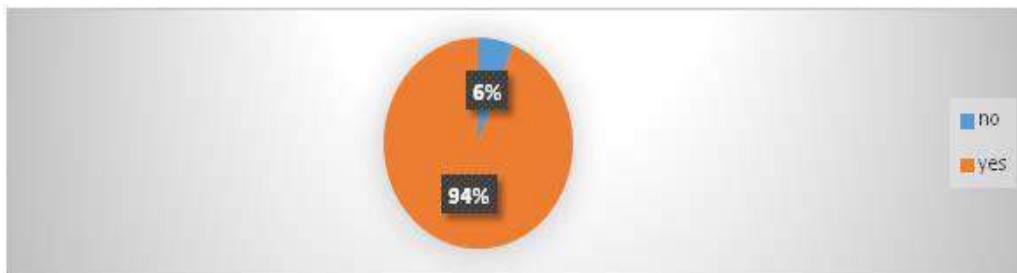
Interpretation:Most of the respondents 18-25 year youngster age group are 54% after respondents age group of 25-35 are 36% least no. of respondents age of 35 above 6% and 18 age group 4%



Sr no	Particular	response
1	Business	8%
2	Service	43%
3	Student	40%
4	Other	9%
5	Total	100%

Interpretation: Majority of respondents are services 43% and students 40% minority of respondents belong to business group 8% and other 9%

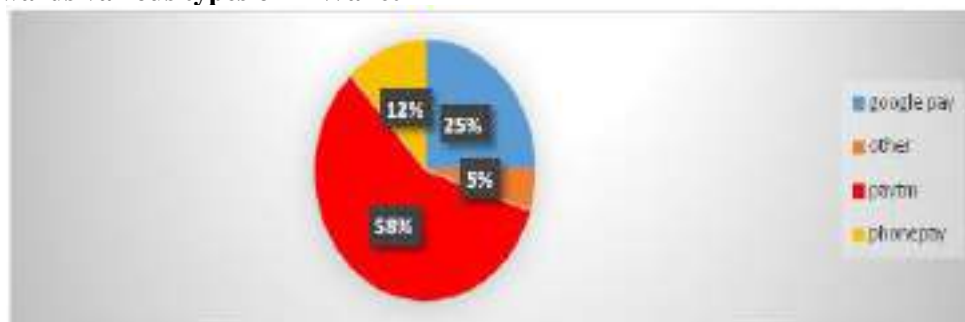
Use of E-Wallet



Sr no	Particular	No of response
1	Yes	94%
2	No	6%
	Total	100%

Interpretation: Maximum no of respondents are using e- wallet 94% minimum no of respondents i.e. 6% i.e. are not using e- wallet

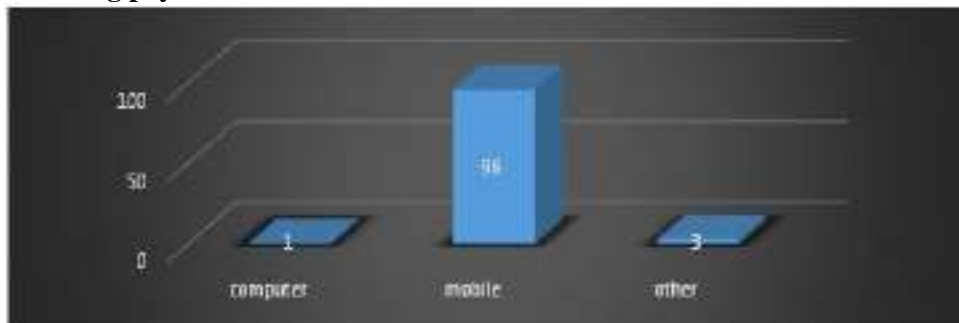
Preference towards various types of E-Wallet



Sr no	particular	No of response
1	Paytm	58%
2	Google pay	25%
3	Phone pe	12%
4	Others	5%
	total	100%

Interpretation: 58% respondents selected paytm as widely popular e-wallet and for google pay 25% respondents least no of respondents using 12% and other 5%

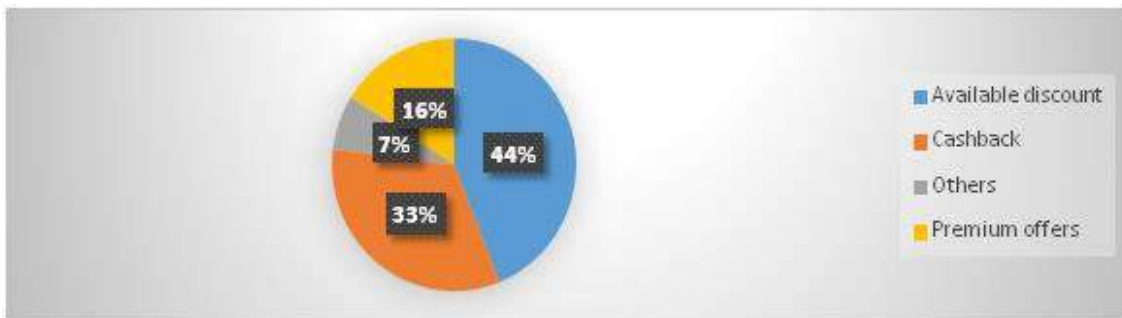
Device used for making payment via E wallet



Sr no	particular	No of response
1	Smart phone	96%
2	computer	1%
3	other	3%
	total	100%

Interpretation: Customer online payments making through smart phone 69% minority of customer making online payment through computer 1% and other 3%.

Benefits of E- wallet



Sr no	particular	No of response
1	Available discount	44%
2	Premium offers	16%
3	Cashback	33%
4	Others	7%
	total	100%

Interpretation:Maximum no of respondent are answered for available discount 44% and also for cashback 33% minimum no of respondents are answered premium offer 16% and other 7%

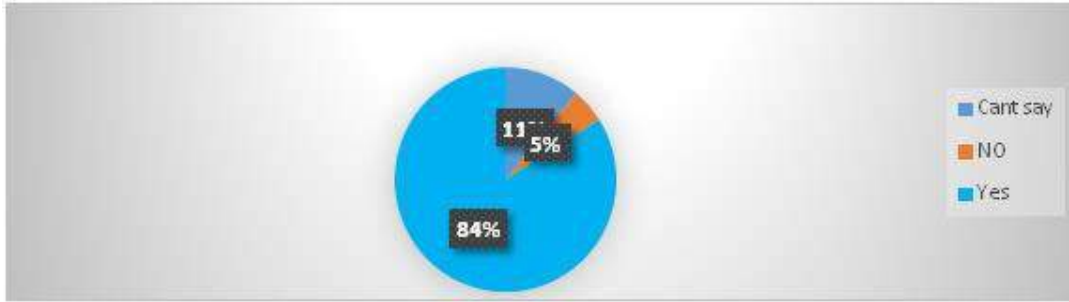
Frequency to use E- wallet:



Sr no	particular	No of response
1	Daily	22%
2	Weekly	29%
3	Monthly	44%
4	Other	5%
	Total	100%

Interpretation: Majority of customers are spending monthly 44% for online payment. 29% for weekly payment. Minority of customers are spending daily 22% and other 5%.

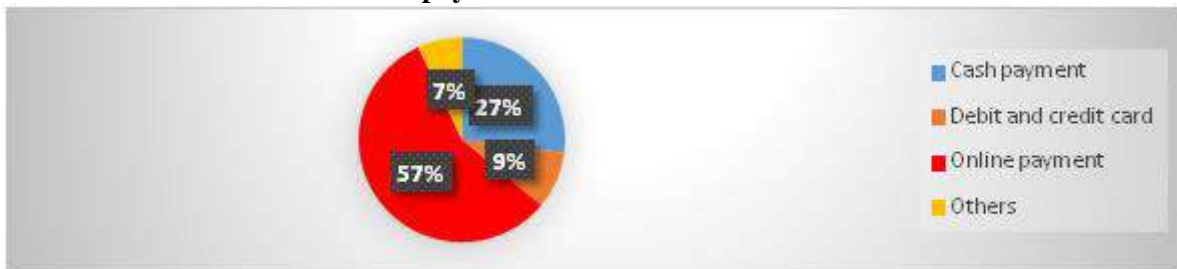
Benefit of E-Payment



Sr no	particular	No of response
1	Yes	84%
2	No	5%
3	Can't say	11%
	total	100%

Interpretation: Electronic payment are beneficially answered yes with 84%. For can't say 11% and for no answered 5%

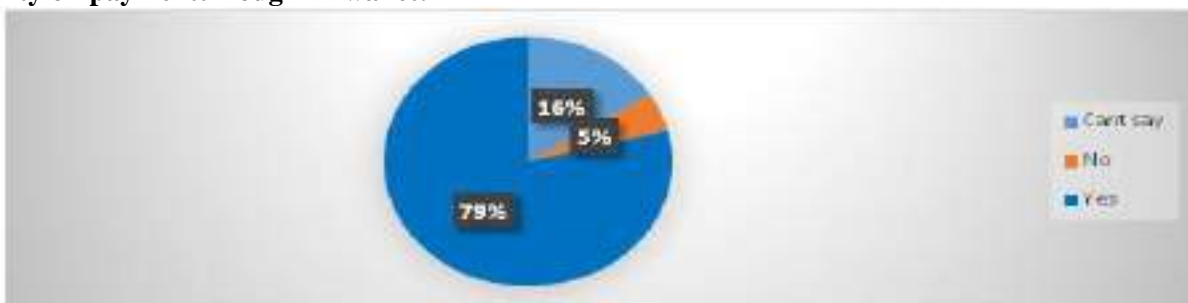
Preference towards various methods of payment



Sr no	Particular	No of responses
1	Online payment	57%
2	Cash payment	27%
3	Debit and credit card	9%
4	Others	7%
	Total	100%

Interpretation: Majority of respondents are using online payment that is 57%. For cash payment 27% and for minority no. of respondents are using debit and credit card are 9%. And others 7%.

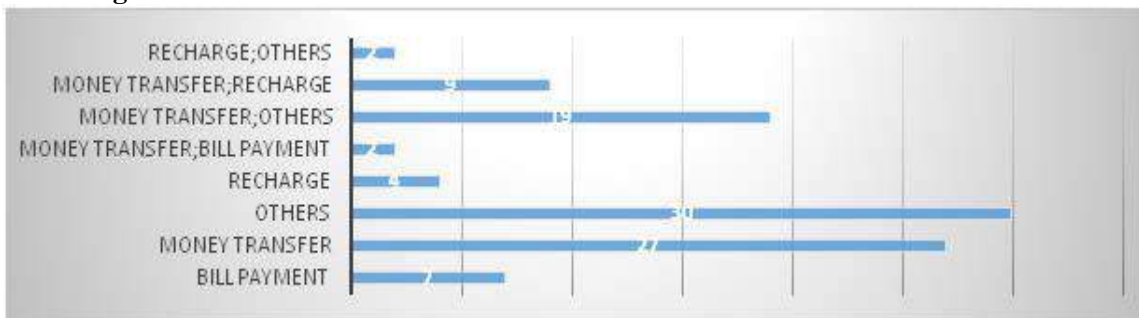
Security of payment through E- wallet:



Sr no	particular	No of responses
1	Yes	79%
2	No	5%
3	Can't say	16%
	Total	100%

Interpretation: 79% of respondents says yes and 5% of respondents say no and 16% of respondents can't say whether the e – wallet are secured or not.

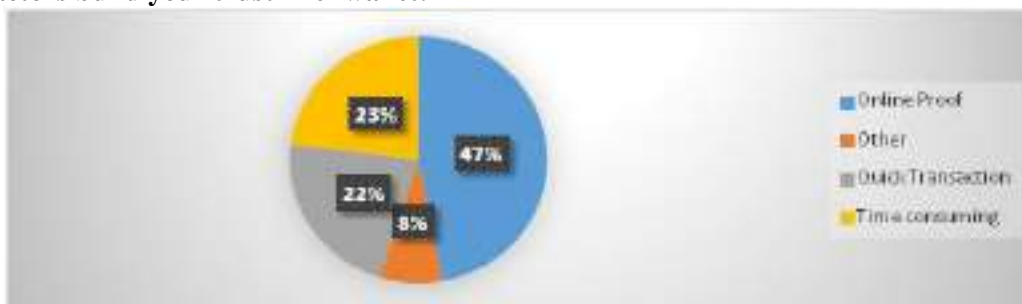
Purpose of using e-wallet



Sr no	particular	No of responses
1	Money transfer	57%
2	recharge	22%
3	Bill payment	16%
4	Others	52%
	Total	100%

Interpretation: Maximum no. of respondents are using e – wallet for money transfer purpose with 57%. 52% of respondents use e – wallet for other purpose. 22% of respondents use e- wallet for recharge purpose. 16% of respondents use e- wallet for bill payment.

Different factors build your trust in e- wallet:



Sr no	Particular	No of responses
1	Online proof	47%
2	Time consuming	23%
3	Quick transaction	22%
4	Other	8%
	Total	100%

Interpretation: 47% of respondents build their trust on e- wallet due to online proof. 23% of respondents says e – wallets are time consuming. 22% of the respondents says e- wallet help them in quick transaction and 8% of respondents says they use e- wallet for other purpose.

FINDINGS

1. Age group of youngsters 18 to 25 has maximum respondents using e-wallet.
2. Maximum no. of occupation service are using e-wallet and also the students
3. Maximum no. of customers are using e-wallet they are satisfied with it.
4. Paytm and google pay are the online payment application customer mostly prefers for making payment
5. It has been found that a maximum no. of customers are using payment via e- wallet with smartphone.
6. Majority of customers attract to available discount offer and as well as cashback offer.
7. It has been found that the majority of customers are spending time to use e- wallets monthly and as well as weekly
8. Most of the customers are agree with electronic payment is beneficial to them
9. It has been found that most of the customers prefer to use online payment rather than debit or credit card payment

10. Most of the customer are stated that e – wallet are secure for using e- wallet payment
11. It has been found that most of the customer prefer to use e- wallet for money transfer
12. It has been found that most of the customer trust e – wallet because of online proof and also for quick transaction
13. It has been found that age factor are associated for e- wallet due to online payment

SUGGESTION AND RECOMMENDATIONS

1. Instead of using computer or other electronic device most of the customer should use smart phone for the payment.
2. The online payment applications should make sure that it should provide attractive discounts which help in increase in use of e- wallet of customer.
3. Instead of using monthly or weekly there should be increase in use of e- wallet daily.
4. The online payment applications should make sure that every customer get beneficial payment through e- wallet

LIMITATION

1. Sample size is limited to Navi Mumbai only.
2. Time Constraint

CONCLUSION

E-wallet has the highest preference in the mind of the customer. People are spending money through online payment because E-wallet is secure and the attractive offer catch more customers in which they are satisfied with the facility given by online payment method. Customers are getting agree to do the payment through E – wallets. In the today's era the purchasing decision of the customers are high the reason behind is that online payment. The main reason behind the using of E – wallets is that it helps in Quick transactions through E-wallet. It has been observe that online transactions help the customer for doing cashless transactions. Customer are using E- wallet most of times in weekly also monthly most of the customer are using smart phone for the purpose of online payment. There are also various factors which affect online payment like paytm, google pay, phone pe etc. Nowadays most of the retailer are also using online payment application by using QR code or Barcode. In the era of technology has been rapidly increased speedy transaction through online network. In today generation online payment is the most preferred medium for online transaction because it save time as well as Quick transaction.

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EMERGING TRENDS OF E COMMERCE IN INDIA**Harshada Vishwas Rajpure**Assistant Professor Department of Commerce, AVM's KBP Degree College of Arts & Commerce, Thane [W],
University of Mumbai, Maharashtra, India**ABSTRACT**

E-commerce stands for electronic commerce. E-commerce is doing business online and electronically. The E-commerce has completely revolutionized the conventional concept of business. E-commerce deals with selling and purchasing of goods and services through internet and computer networks. This paper attempts to highlight the different challenges faced by the E-commerce in India, understand the essential growth factors required for E-commerce, describes the prosperity of E-Commerce in India and retail E-Commerce sales in India. The study found that, in the world of E-commerce, the existence of the wholesalers is at the greatest risk because the producer can easily ignore them and sell their products to the retailers and the consumers. Wholesalers can take the advantage of E-commerce in establishing contracts with reputed producers and linking their business with the online. The study also found that, E-commerce provides the various types of opportunities to the wholesalers, retailers, producers and the People. E-commerce has given new definition to the business; product selling has completely changed. Customer buying pattern has got a completely new outlook; selling and distribution have completely taken a new swift. This research paper gives a compressive review of the role of E-commerce and its emerging trends.

Keywords: E-commerce, Challenges, On Line Shopping, Evolution, Prosperity

INTRODUCTION

E-Commerce stands for electronic commerce. Dealing in goods and services through the electronic media and internet is called as E-commerce. E-Commerce or E-business involves carrying on a business with the help of the internet and by using the information technology like Electronic Data Interchange (EDI). E-Commerce relates to the website of the vendor, who sells products or services directly to the customer from the portal using a digital shopping cart or digital shopping basket system and allows payment through credit card, debit card or electronic fund transfer payments. E-Commerce is the movement of business onto the World Wide Web (WWW). E-Commerce facilitates new types of information based business processes for reaching and interacting with customers. It can also reduce costs in managing orders and interacting with a wide range of suppliers and trading partners. For developing countries like India, E-Commerce offers considerable opportunities.

Electronic commerce or E-Commerce refers to a wide range of online business activities for products and services. It also pertains to "any form of business transaction in which the parties interact electronically rather than by physical exchanges or direct physical contact." E-Commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform and redefine relationships for value creation between or among organizations and between organizations and individuals. Today E-commerce in Indian society has become an integral part of everyday life. Accessibility to E-commerce platforms is not a privilege but rather a necessity for most people, particularly in the urban areas. Today the number of internet users in the world is close to 3 billion, out of this; India has a total of 259.14 million internet and broadband subscribers. This penetration of internet coupled with the increasing confidence of the internet users to purchase on line. This leads to an enormous growth in the E-commerce space, with an increasing number of customers registering on E-commerce websites and purchasing products through the use of mobile phones. India is in a prime position for the growth and development of the E-commerce sector

OBJECTIVE OF THE STUDY -

1. To study the various ecommerce models.
2. To study the recent trends in Ecommerce.
3. To study the opportunities and limitations of Ecommerce

REVIEW OF LITERATURE -**Dr. Anukrati Sharma (2013)**

The article entitled "A study on E-commerce and Online Shopping: Issues and Influences". In this article an attempt is made to study the recent trends, influences, preferences of customers towards E-commerce and online shopping and to give the suggestions for the improvement in online shopping websites. The study found that,

most of the people who are engaged in making the decision of purchasing are in the age of 21-30 years. While making the websites for online shopping it must be designed in a very planned and strategic way.

AbhijitMitra (2013)

The article entitled "E-Commerce in India-A review". In this article an attempt is made to study the present status and facilitators of E-Commerce in India, analyze the present trends of E-Commerce in India and examine the barriers of E-Commerce in India. The study found that, there has been a rise in the number of companies taking up E-Commerce in the recent past. The study also found that, major Indian portal sites have also shifted towards E-Commerce instead of depending on advertising revenue.

4. NishaChanana and SangeetaGoele (2012)

The article entitled "Future of E-commerce in India". In this article an attempt is made to study the overview of the future of E-commerce in India and discusses the future growth segments in India's of E-commerce. The study found that, various factors that were essential for future growth of Indian E-commerce. The study also found that, the overall E-commerce will increase exponentially in coming years in the emerging market of India.

5. Sarbapriya Ray (2011)

The article entitled "Emerging Trends of E-commerce in India: Some Crucial Issues Prospects and Challenges". In this article an attempt is made to present a snapshot of the evolution of E-commerce business indicating the chronological order, category of E-commerce business, description of organizations involved in E-business in India. The study found that, the role of government should be to provide a legal framework for E-commerce so that while domestic and international trade are allowed to expand their horizons, basic rights such as privacy, intellectual property, prevention of fraud, consumer protection etc are all taken care of.

RESEARCH METHODOLOGY -

The present study is conceptual purely based on secondary data which is collected from books, national journals, international journals, published reports of government and other websites.

E COMMERCE MODELS -

1] Business to Consumer (B2C): In a B2C model a business sells a goods or services to an individual consumer (eg. purchasing of books from an online retailer)

2] Business to Business (B2B): B2B business model is a model where a business sells a good or service to another business

3] Consumer to Consumer (C2C): When a consumer sells a good or service to another consumer (e.g. You sell your old furniture on eBay to another consumer).

4] Consumer to Business (C2B): When a consumer sells their own products or services to a business or organization

OPPORTUNITIES FOR E COMMERCE -**1] Direct Sales**

Companies can directly sell their goods and services to customers through ecommerce website. Making order for the purchase, invoicing and payment is done using internet. The delivery of goods will be through a physical channel

2] Presales

Ecommerce companies can make use of their websites for promoting your sales. Companies can make use of email campaigns, search marketing or online advertising for boosting their product sales.

3] User Interface

The user interface allows us to search for the products easily and can order for the product in a lesser time. The customers can even filter their products based on price, colour, Top Brands and soon

4] Shopping Cart

The shopping cart allows the customer to choose the products according to their choice of interest. Add to cart options can be used to add products to our shopping cart.

5] Payment Software

The payment for the online purchase can be made using debit cards or credit cards. The ecommerce website will direct the customer to a payment gateway. The three main methods of payment are opening a merchant account, Using a payment processing company or creating an online shop within a virtual shopping mall.

RECENT TRENDS IN E-COMMERCE**1] Connecting through Social Media**

Now a day's social media enables the customers to choose the products according to their interest. Social media can be used as a medium for providing information about the product to the customers. The role of social media in accelerating the sales of an ecommerce company is very vital.

2] Mobile Commerce

The purchase of goods using mobile phones and the transactions that are conducted through mobile phones has widely increased now a days. Easy accessibility to mobile phones and computers has resulted in an increase in the amount of shopping done using mobile phones and networks. Purchasing using mobile phones has become more common with the introduction of the smart phone.

3] Quick Service

The ordering of the product, payment and delivery of the product will be completed in one week. Online shopping is a type of shopping that helps the customers to reduce the amount of time required for purchasing.

4] Product Videos/Video Based Marketing

The effect that is created in the customers through videos will be long lasting. Customers can be easily motivated to purchase a product by providing them with interesting videos relating to the product.

5] Websites and Apps

More number of people is having access to mobile phones than laptops and computers. Smart phones are the most commonly used medium for accessing ecommerce website. The high speed internet which is available in smart phones further simplifies the access of site. Amazon, eBay, Grofers and paytm are having mobile applications that enable the user to easily enter and access the website and order for the needed product.

6] Virtual Sales Force

Ecommerce companies are really trying to boost their sales by using popups, chat modules and other tools for sales people to convince customers to buy before they make a decision.

LIMITATIONS OF E-COMMERCE -**1] Security Issues**

People fear to make payment through online because of the security issues. Customers fear the loss of their credit card information while making payment through online.

2] Privacy Issues

The customers are required to give their personal details such as name, address and mobile number for engaging in online buying. Most of the customers fear that because of these their privacy issue will be affected.

3] Family and Culture

Parents restrict their children from engaging in online purchasing. They fear the products purchased through online will be of lesser quality and not fit for use.

4] Technical Issues

As the entire process of ordering for goods and the payment is done using internet the accessibility to computer related technologies are needed. Technical issues can limit the customers from accessing computers and networks.

5] Legal Issues

Ecommerce Company should take care of a number of legal formalities for establishing their business. The difficult procedures limit the business from making their presence online.

FINDINGS OF THE STUDY

1. In the world of E-commerce, the existence of the wholesalers is at the greatest risk because the producer can easily ignore them and sell their products to the retailers and the consumers. Wholesalers can take the advantage of E-commerce in establishing contracts with reputed producers and linking their business with the online.
2. The retailer can save his existence by linking his business with the online distribution. The retailer can provide additional information about various things to the consumers, meet electronic orders and be in touch with the consumers all the time. Therefore, E-commerce is a good opportunity.
3. Producers can take the advantages of E-commerce by linking themselves with the online, by giving information about their products to the other links in the business chain and by having a brand identity.

4. As more people are getting linked with E-commerce, the demand for centre providing internet facility is also increasing. Hence, the people who wish to take advantage of it can establish cyber and have their benefits.
5. E-commerce provides the various types of opportunities to the Wholesalers, Retailers, Producers and the People. Retailers meet electronic orders and should be in touch with the consumers all the time.
6. People are aware of the availability of various products in the markets through the help of television, newspaper, website etc.

The availability of a new product and its price and other features can be known easily.

SUGGESTIONS

1. An in-depth understanding of the legal regime and the possible issues that an E-commerce business would face coupled with effective risk management strategies has been the need of the hour for of E-commerce businesses to thrive in this industry.
2. Intellectual Property Rights (IPR) issues in E-commerce transactions have taken a new form with users finding loop holes to not only easily duplicate material but also mislead other users. Hence, much more IPR is needs to effectively regulate tangled web.
3. The development of educational standards has enabled a great demand in the market.
4. The powerful influence of various social media tools like Facebook allows consumers to organize their favorite items and segment it into them and collections to share with others.
5. With the increase in small and medium enterprises, foreign direct investment, multinational companies, creating millions new jobs, a new generation of globally minded consumers. With growing job opportunities, customers are willingly able to pay for the products online.
6. The website for online shopping should be in understandable language. The language should be kept simple while making the websites.

CONCLUSION

Today E commerce has become an integral part of everyday life. Accessibility to E-commerce platform is not a privilege but rather a necessity for people, particularly peoples who are staying in urban areas. Due to fast adoption of internet enabled devices like Smartphone and Tablets, we have seen an unparalleled growth in E-commerce. The telecommunication technology has completely changed the way of our living, communication methods, shopping etc. It has a huge impact on how we communicate with friends and relatives how we travel, how we access the information and the way we buy or sell products and services. The growth of Ecommerce volumes in India is attracting the attention of players around the globe.

E-commerce creates new opportunities for business it also creates new opportunities for education and academics. It appears that there is tremendous potential for providing E-business education.

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A STUDY ON AWARENESS ABOUT DIGITAL FINANCIAL SERVICES AMONG COMMON PEOPLE**¹Indrayani Abhay Uthale, ²Yogendra Dalvi and ³Ms. Sidhu Amanpreet Kaur Sarwan Singh**^{1,2}Assistant Professor, KLE Society's College of Science & Commerce, Kalamboli³Woks in Venus Pvt Ltd. Export CSS Department**ABSTRACT**

Digital finance is a financial service delivered through mobile phones, personal computers, and the internet which are linked to a reliable digital payment system. Digital finance provides affordable, convenient and secure banking services. It provides greater control of customer personal finance, quick financial decision making, and the ability to make and receive payments. Usage of financial services will lead to increase the level of financial literacy and also the financial inclusion, keeping this objective in mind the main intension of this study is to find out the level of awareness of Digital Finance among the common public or people. Data were evaluated and analyzed using Hypothesis. The hypothesis was: H_0 - There is no significant awareness about Digital Finance among the common people. H_1 - There is a significant awareness about Digital Finance among the common people. Primary data have been collected using the structured questionnaire with personal interviews to 209 Peoples. Simple Random sampling method was adopted for the study. Secondary data were collected from television, newspapers, magazines, text books and related websites. The present study is descriptive in nature. The collected data were analyzed through graphical presentation. This study will help us to know the level of awareness about digital finance among common people.

Keywords: Digital finance, Financial Services, Financial Inclusions, Awareness.

INTRODUCTION

In Today's world information technology has become very important for digital financial services. The current era is said as a Digital era and it has become very crucial for banking and financial institutions for improvement in digital finance. Internet has been considered as the most valuable tool for sharing of data and other relevant information. Digital financial services help to deliver basic financial services to the all the types of people through effective and innovative technologies i.e., mobile-phones, electric money, digital payment services etc.

REVIEW OF LITERATURE

According to Dr. Nageswara Rao, 2018 In developed nations, where people are more likely to have bank accounts, Digital financial Service provide their customers with flexibility in accessing financial services. Annual report of Asian Development Bank for the year 2016 show that the low level of financial literacy and low awareness of digital finance channels can reduce customers' patronage of digital financial channels to perform basic financial platforms. Digital Financial Services (DFS) have significant prudential to provide a range of affordable, convenient and secure banking services to poor people in Emerging Economies.

Hoffman et al., 2008, Users of digital financial services, particularly poor and low incomes individuals, face problems of cyber-attack because of lack awareness of both digital systems and financial products. They are not financially literate and are not always required to read terms of service agreements

OBJECTIVE OF THE STUDY

1. To know awareness about digital financial services on the basis of gender.
2. To understand the awareness about digital financial services of level of education.
3. To understand the awareness about digital financial services on the basis of level of age group.
4. To study the level of awareness about Digital Finance among the common people.
5. To understand the level of financial literacy among the common people.
6. To know the Impact of Digital financial Services on Common people.

HYPOTHESIS

H_0 - There is no significant awareness about Digital Finance among the common people

H_1 - There is a significant awareness about Digital Finance among the common people.

RESEARCH METHODOLOGY

1. **University of Study:** The university of study shall be Maharashtra Karnataka, Goa, Delhi, Qatar,

2. Sample Design:

- Our survey will focus on thinking of National and International public.

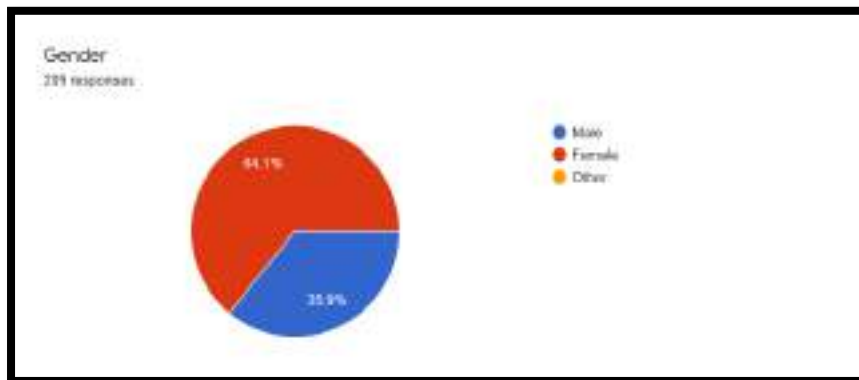
3. Research Design: Descriptive type of Research Design.

4. Collection of Data: The collection of data is divided into two parts that is primary as well as secondary data.

- **Primary Data:** In primary data the information is collected through survey.
- **Secondary Data:** The secondary data is collected through books, internet, articles, reports, newspapers etc.

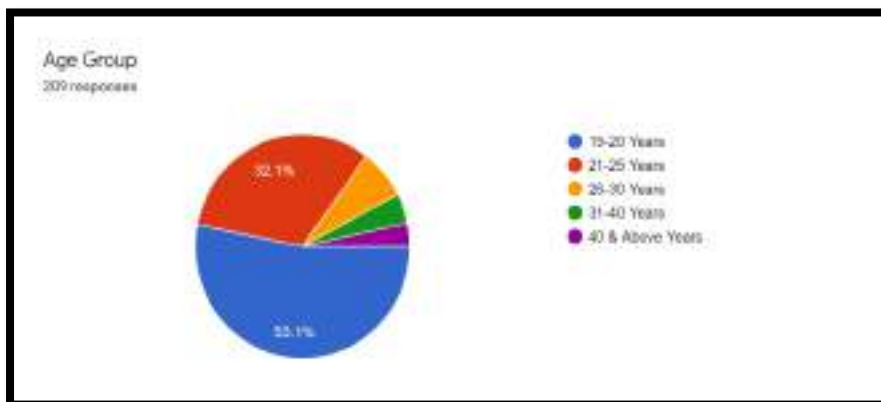
5. Sample size: 209 students only.

DATA COLLECTION AND INTERPRETATION:



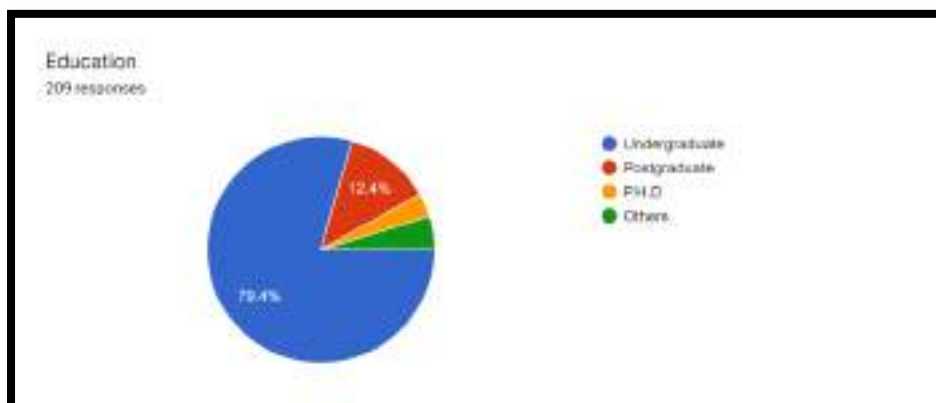
INTERPRETATION:

It is very clear from the chart that around 64.1% Females and 35.9% Males Have responded.



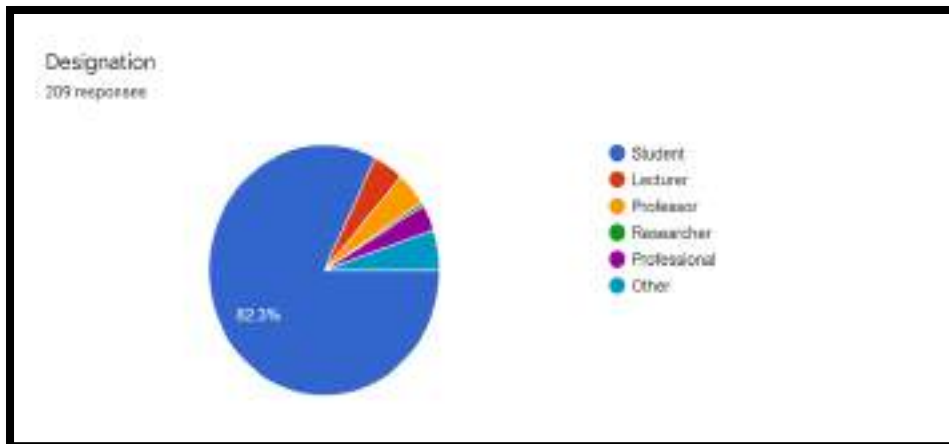
INTERPRETATION

If we consider the age group most of the respondents are of the 15-20 years age group, around 32.1% are from the age group of 21-25 years age and remaining are from 26-30,31-40,40 and above.



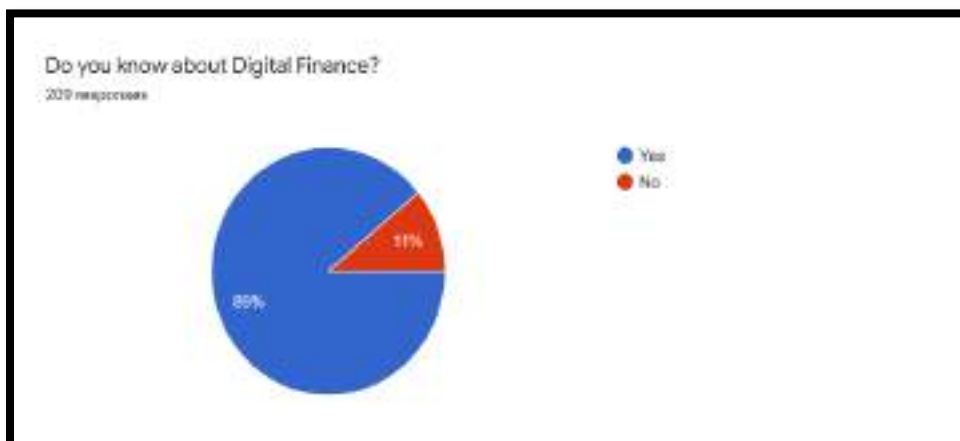
INTERPRETATION

If we consider the Education parameter around 79.4% respondents are undergraduate and 12.4% are from postgraduate and some are P. HD holders too.



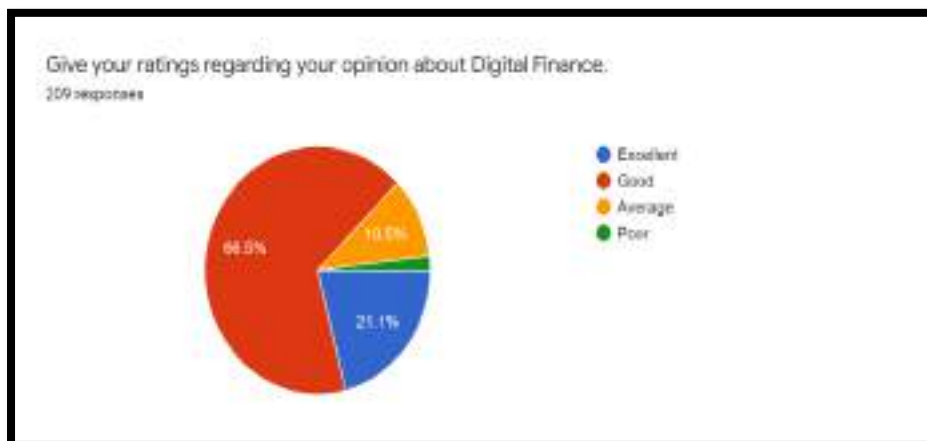
INTERPRETATION:

In this chart it is clear that 82.3% respondents are from student’s category and remaining percentages are from lecturer, professor, researcher,professionals and some are from other designations too.



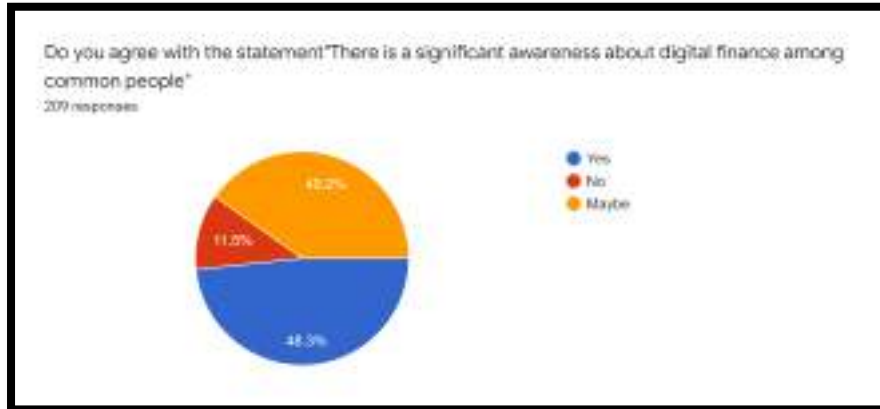
INTERPRETATION

If we consider this chart, it is very clear that 89% respondents are having the knowledge of Digital Finance and only 11% are not having the knowledge of Digital Finance.



INTERPRETATION:

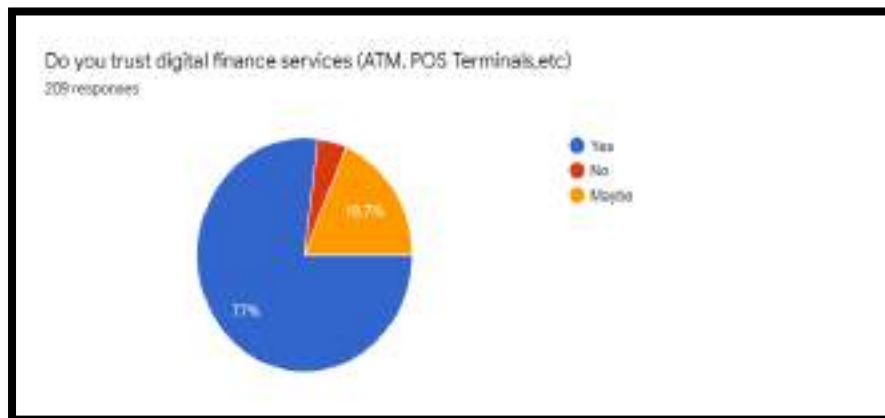
From this analysis its very much clear that Ratings are 66.5% Good, 21.1% Excellent and only 10.5% respondents are of the opinion that Average Ratings.



"There is a significant awareness about digital finance among common people"		
Yes	No	May be
48.3%	11.5%	40.3 %

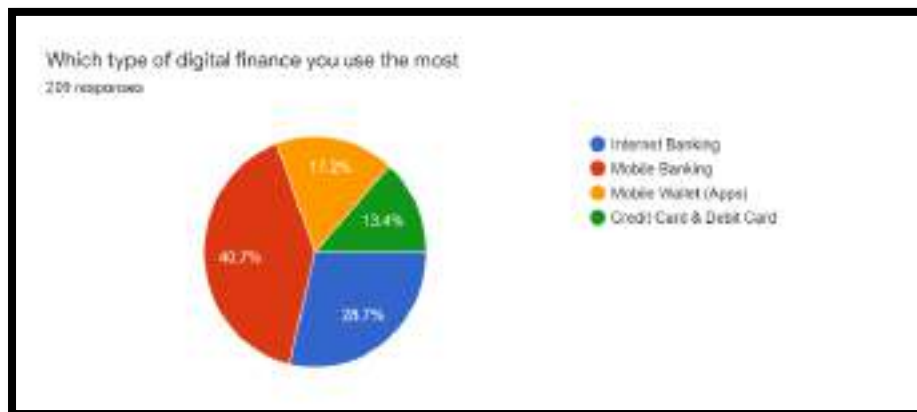
INTERPRETATION

If we take into consideration the statement "There is a significant awareness about digital finance among common people" then most of the respondents are Agree with the statement ie.48.3%, 40.3 % are in a dilemma and only 11.5% are not agree with the statements.



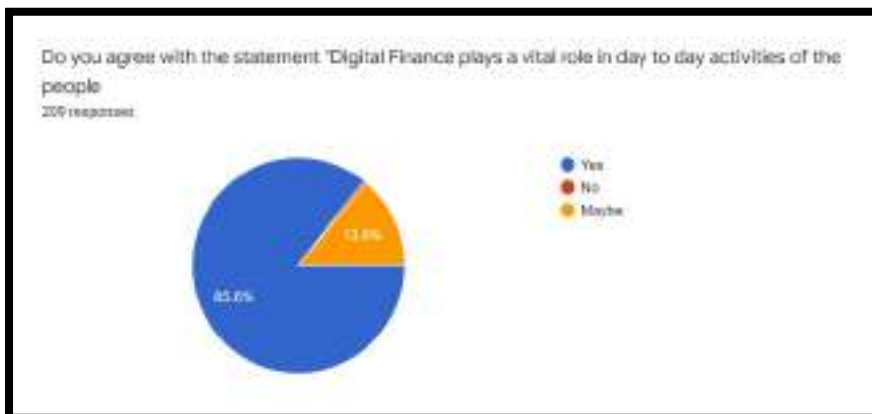
INTERPRETATION

If we consider this chart, it is very much clear that around 77% of respondents trust digital financial services only few % of respondents are not trusting and 18.7% respondents in a dilemma of trust and distrust.



INTERPRETATION:

If we do analysis of the usage of digital finance then around 40.7% respondents use Mobile Banking, 28.7% Internet banking, 17.2% mobile wallets (apps) and 13.4% respondents use credit cards and debit cards.



"Digital Finance plays a very important role in day-to-day activities of the people"	
Yes	No
85.6%	13.9%

INTERPRETATION

If we take into consideration the statement "Digital Finance plays a vital role in day-to-day activities of the people then 85.6% respondents are agree and remaining 13.9% are Dilemma phase.

FINDINGS

1. It is very clear from the chart that around 64.1% Females and 35.9% Males Have responded.
2. If we consider the age group most of the respondents are of the 15-20 years age group, around 32.1% are from the age group of 21-25 years age and remaining are from 26-30,31-40,40 and above.
3. If we consider the Education parameter around 79.4% respondents are undergraduate and 12.4% are from postgraduate and some are PhD holders too.
4. In this chart it is clear that 82.3% respondents are from student’s category and remaining percentages are from lecturer, professor, researcher, professionals and some are from other designations too.
5. If we consider this chart, it is very clear that 89% respondents are having the knowledge of Digital Finance and only 11% are not having the knowledge of Digital Finance.
6. From this analysis its very much clear that Ratings are 66.5% Good, 21.1% Excellent and only 10.5% respondents are of the opinion that Average Ratings.
7. If we take into consideration the statement “There is a significant awareness about digital finance among common people" then most of the respondents are Agree with the statement ie.48.3%, 40.3 % are in a dilemma and only 11.5% are not agree with the statements.
8. If we consider this chart, it is very much clear that around 77% of respondents trust digital financial services only few % of respondents are not trusting and 18.7% respondents in a dilemma of trust and distrust.
9. If we do analysis of the usage of digital finance then around 40.7% respondents use Mobile Banking, 28.7% Internet banking, 17.2% mobile wallets (apps) and 13.4% respondents use credit cards and debit cards.
10. If we take into consideration the statement "Digital Finance plays a vital role in day-to-day activities of the people then 85.6% respondents are agree and remaining 13.9% are Dilemma phase.

LIMITATIONS

1. Due to time constraints covered limited sample size.
2. Covered More Students responses only.

SUGGESTIONS

1. Around 89% respondents are having the knowledge of Digital Finance and only 11% are not having the knowledge of Digital Finance so awareness is still needed trough the different aspects.
2. Ratings are 66.5% Good, 21.1% Excellent and only 10.5% respondents are of the opinion that Average Ratings so to increase the ratings banks and other financial institutions need to promote their digital finance.

3. Most of the respondents are Agree with the statement ie.48.3%, 40.3 % are in a dilemma and only 11.5% are not agree with the statements so there has to be a proper awareness by common people about digital finance and schemes.
4. Around 77% of respondents trust digital financial services only few % of respondents are not trusting and 18.7% respondents in a dilemma of trust and distrust. It shows due to high cyber security common peoples are having more trust towards the Digital Financial Services.
5. Usage of digital finance is around 40.7% respondents use Mobile Banking, 28.7% Internet banking, 17.2% mobile wallets (apps) and 13.4% respondents use credit cards and debit cards. So, it's the mixture of various digital financial services but people should use these services very carefully.
6. Digital Finance plays a vital role in day-to-day activities of the people then 85.6% respondents are agree and remaining 13.9% are Dilemma phase so for them they should understand the importance of digital financial services and use them properly.

CONCLUSION

It has been concluded that even though there is a significant awareness about Digital Finance among the common people but there are some respondents who needs to have awareness about the digital financial services, common people should trust the digital financial services more to save time and energy because now a days more cyber securities are there even cyber laws are more effective. And also,they should understand the importance of digital financial services and use them properly. The study has found that there are differences in awareness level of males and females about digital financial services. There is no difference exists at different age and qualification of students in respect of awareness about different dimensions of digital financial services. Maximum Respondents agree with the statement "There is a significant awareness about digital finance among common people" Hence the alternative hypothesis is accepted and null hypothesis is rejected.

In addition, many studies have found that investment in digitalization had increased economic growth Therefore, this study has a significant contribution to the practitioners.

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OBSERVATIONAL STUDY ON IMPORTANCE OF OTT CONTENT IN MASS MEDIA EDUCATION**Kshamata Chavan**

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ABSTRACT

Over-the-top (OTT) video platforms, once deemed a luxury, are now considered a necessity. In India, an increasing number of consumers are adapting to it. Through descriptive research, this paper investigates the need for, benefits of, use of, and future of streaming services in India. We also discuss the various OTT career opportunities, their growth factors, youth consumption, content, censorship, and anticipated industry developments.

Keywords: OTT, Censorship, Media, Education, Mass Media, Film Communication

INTRODUCTION

In today's world, OTT platforms play an important role in our lives; we not only learn to cook by watching videos, but we also watch our favorite daily soaps and movies on them, and we are developing new habits of binge-watching the best shows. Not only are millennials enamored with these platforms, but people of all ages are becoming enamored with television in its new 'avatar'.

We frequently criticize the media (and these platforms) for ruining our viewing habits, but consider this in a broader context. When we look at the big picture, we see that OTT not only provides entertainment, but also content that is informative, educational, and works as a stress reliever for us; visual media debates and makes us think about important issues in a captivating way, gives us a different perspective, broadens our vision, and most importantly, creates a plethora of opportunities for us. It allows us to participate in the event rather than just observe it.

OTT Platforms provide an opportunity to work and enjoy the world of visual media by enrolling in a degree programme in Mass Media, communication, or journalism. These courses provide expertise in areas such as Media Communication, Editing, Filmmaking, Acting, Audio-visual Production, and Writing skills, allowing students to gain the necessary knowledge and expertise for the job.

REVIEW OF LITERATURE

This study focuses on OTT (Over the Top). The development of IT has disrupted a traditional media ecosystem, and new media, such as Netflix, has brought changes to the market. The rise in global media consumption has acted as a catalyst for an increase in OTT media subscriptions and consumer access to media content around the world. Similarly, smartphone penetration in India is expected to increase by 520 million dollars by 2020, with broadband penetration increasing from 14 percent to 40 percent by 2020. The Coronavirus Outbreak (COVID-19) pandemic and its social distancing measures have recently increased pay streaming subscriptions.

It is becoming clear that traditional television viewing is losing popularity among Indian youth. Famous OTT platforms such as Netflix, Amazon Prime, and other video streaming websites offer instant access to a diverse range of video content, which appeals to the Indian youth. Over the last decade, India has seen a technologically transformative media landscape that has facilitated the mass-market entry of niche channel, content, and television technologies. The introduction of new platforms for engaging with television media, primarily through smart phones, and now through Internet TV/Video-On-Demand (VOD) and OTT platforms, has resulted in shifting viewing patterns and platform preferences.

RESEARCH METHODOLOGY**Research Design: Descriptive Research Design**

Descriptive research is a type of research design that seeks information in order to describe a phenomenon, situation, or population in a systematic manner. It specifically assists in answering the what, when, where, and how questions about the research problem, rather than the why.

Research Method: Naturalistic observation

Naturalistic observation is a research technique used in psychology and other social sciences that involves observing research participants in their natural settings. Naturalistic observation, as opposed to lab experiments, which involve testing hypotheses and controlling variables, simply requires recording what is observed in a specific setting.

LIMITATIONS

- Only Indian foreign research papers/ articles are studied in this paper
- Consumer engagement is used as a direct influence from the OTT platform and obtaining purchase intent.
- In future studies, other factors such as interactivity and familiarity may be used as moderators.
- Several other factors can be used between the OTT platform and Intention to purchase and use.

RESULTS AND FINDINGS**1. THE NEED FOR OTT CONTENT IN MEDIA EDUCATION**

OTT stands for "over-the-top," and these media platforms deliver video content to viewers directly via the internet. The reason for all the excitement surrounding these platforms is that they allow viewers to watch whatever they want, whenever they want, and wherever they want. There are numerous options for diverse content; anyone with an internet connection can easily watch it on any smart device. It's like having a buffet of content available to us 24 hours a day, seven days a week.

A few of the opportunities offered by these platforms include:

- **Social Media Executive-** Most platforms have such a Social Media account and require people to handle and maintain these accounts on sites such as Twitter, Instagram, and Facebook.
- **Content Creator or Content Writer-** These platforms offer professionals who can write and create content for them, whether it's for short films, web series, or original shows.
- **Actors and performers-** The entertainment industry of Digital Media has given ordinary people the opportunity to showcase their talent to the rest of the world. Actors are no longer restricted to the film world. Every day, we see new faces on OTT platforms with great acting ability or other talents, and they quickly become our favorites. Their brilliant entertainers are like hidden gems who were previously unknown but have become incredibly famous as a result of today's OTT space.
- **Graphic/ Video Editors-** When it comes to editing, it is an unavoidable part of post-production that necessitates the use of professionals who can perform fine video editing. It is one of the most crucial components of the OTT space, and producers are willing to spend money on it.

2. THE YOUTH'S USE OF OTT PLATFORMS

OTT platforms are used by nearly an equal number of young people on a weekly and occasional basis. The majority of youth use a single OTT platform on a regular basis, and the next largest group of youth uses two OTT platforms on a regular basis. The vast majority of young people are pleased with their OTT platform experience, with only a small minority dissatisfied. The majority of today's youth prefer to watch movies on demand rather than in theaters. Furthermore, none of the youth have expressed dissatisfaction with the idea of suggesting OTT to others.

3. OTT CONTENT THAT IS COMMONLY CONSUMED

Every VoD platform strives for higher engagement by enticing viewers with unique, addictive, and binge-worthy content. Binge-watching has become the new normal weekend activity for young people. Teenagers are mostly agnostic about the medium, but they are very picky when it comes to quality programming. They are also very active and vocal on social media about their favorite shows and binge-watching habits. Thus, binge-watching is about more than just convenience and customization; it is also about cultural unification, connection, and community, as it brings people together through their shared experience.

CONCLUSION

The OTT space is opening up a plethora of exciting opportunities for internships and jobs, particularly for the younger generation. Many people's jobs may be in jeopardy as a result of it. This is a creative environment where one can make a living by following their heart. It's unusual and unfamiliar to many of the students, but it's unfolding beautifully over time. In India, video streaming is now one of the greatest successful content consumption channels. Even smaller OTT platforms are getting funding from global investors and making a significant impact on the market.

The arrival of the COVID-19 pandemic has clearly aided the OTT platforms, with increased consumption by the youth and OTT becoming the most preferred medium. The main advantages of using OTT platforms are the flexibility of use, the availability of cross-cultural and global entertainment, and the subscription to user-friendly unlimited content. Factors such as increasing smartphone penetration and the availability of internet data at competitive prices in India are also critical.

The current study concludes that the OTT platform has high reliability with subscribing Intention and hence the growing career opportunities makes the content worth to be used in education. All of this has been done with the hope that the online user experience will improve over time, resulting in a minor increase in consumer engagement. To summarize, the current report emphasizes the moderating effect of consumer engagement and intent to use in the study, revealing the higher importance of intent to operate having an impact on subscribing Intention. It has been discovered that the OTT platform has an impact on consumer loyalty and intent to use.

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COMPARATIVE STUDY OF ONLINE AND OFFLINE TEACHING AND LEARNING DURING THE COVID 19 PANDEMIC

¹Milind Gautam Gurchal and ²Trushant Wadkar¹Assistant Professor and Head, Department of Contemporary Studies (FC) and EVSKLE Society's Science and Commerce College, Kalamboli, Navi Mumbai²Assistant Professor and Course Co-Coordinator, Department of BAF, KLE Society's Science and Commerce College, Kalamboli, Navi Mumbai**ABSTRACT**

This study aims to determine the Comparative study of Online and Offline Teaching and Learning during the Covid 19 Pandemic. This research is a quantitative descriptive study using survey methods conducted online. The sample collected of 243 of students and teachers through online Google form questionnaires. . Furthermore, the collected data was analyzed. Findings of our research show that most of the respondents agreed upon the benefits of the online learning and teaching system but at the same time they also have some disadvantages of online learning and teaching systems.. No doubt, the transition from traditional offline to online Teaching-learning process due to COVID-19 was sudden and hasty. However, when done in right way it proves to be very beneficial for the stakeholders.

Keywords: Online Teaching, Offline Teaching, Covid 19.

INTRODUCTION

After the outbreak of covid-19 pandemic in 2020, we have witnessed a drastic change in the teaching learning system. The introduction of complete lockdown forced school to shut down and switch over to online way of teaching. This paper focuses on the comparative study of online and offline mode of teach learning process and its impact on the teacher and students community. The epidemic increased not only the importance and urgency of online education, but also provided an opportunity for an in-depth discussion of online education:

THE OBJECTIVES OF THIS RESEARCH ARE:

1. To analyze the Advantages and Disadvantages of E-Learning / Teaching.
2. To Do Comparative study of Online and Offline Learning.

HYPOTHESIS

- i) There are Advantages of E-Learning.
- ii) There are Disadvantages of E-Learning

Research Design and Methods / Research Methodology

The Research Methods adopted for this research is purely qualitative with use of questionnaires. The responses given by the respondent in the Google form are very helpful to study the holistic approaches of online and offline learning.

It is not possible to check the human behaviors with mathematical and scientific methods so direct responses through the questionnaires are very specific and useful to derive some conclusion at the end.

The qualitative data collected through the questionnaires is very important for the research. What are the advantages of e learning? What are the disadvantages of e learning? Effectiveness of e learning in terms of increasing knowledge, Effectiveness of traditional Face-to-Face learning in terms of increasing knowledge etc. The research is done with both primary and secondary data. The primary data is collected through the questionnaires circulated among students and teachers from which 243 students and teachers have responded to the questionnaires. This primary collected data will form the basis for the analysis of the research topic. The secondary data collected for the research is in the form of literary reviews, which are available from various research articles.

Preliminary Work / Survey

The survey of 243 Students and teachers is conducted with the help of Google form. The questionnaires have been designed in such a way that it will be helpful to collect the information from the students about their overall aspects towards the online- offline teaching- learning process. The survey method is helpful to understand the various problems, issues and opinions of the respondent.

The data collected through the questionnaires is presented in the form of charts, Graphs and diagrams for better comparative understandings.

Expected Outcome/s

The research study is being conducted to analyze the Comparative study of Online and Offline Learning during the Covid 19 Pandemic

The study revealed that the majority of the respondents are agreed upon some of the advantages of E-Learning like Access To Vast E-Content, Learning/Teaching At Own Pace, Ability to stay at home, Paperless Educational Ecosystem, Convenience and Flexibility etc. While respondents found disadvantages of E-Learning like Lacks social interaction, Technical problems, Poor learning conditions at home, Cheating is unavoidable etc.

The hypothesis H1 and H2 tested on advantages and disadvantages of E-Learning.

RESULTS

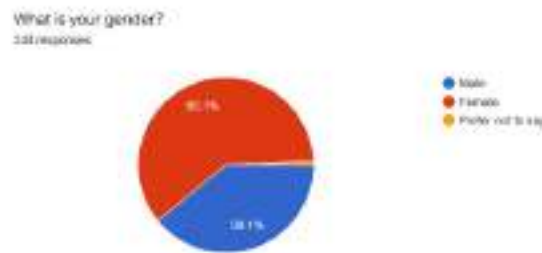


Fig.01 Out of total Respondents 60 % are female and 40% are male.

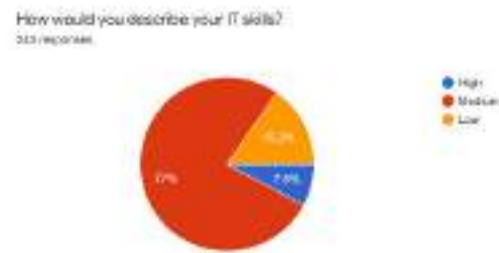


Fig.02 out of 243 Respondent, 77% are having medium level IT skills followed by 15 % low and 8% very high

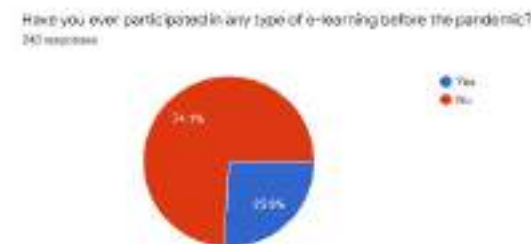


Fig.03. Out of 243 Respondents 74 % are not engaged in any kind of E-Learning before Covid 19 and 26% are engaged in E-Learning.

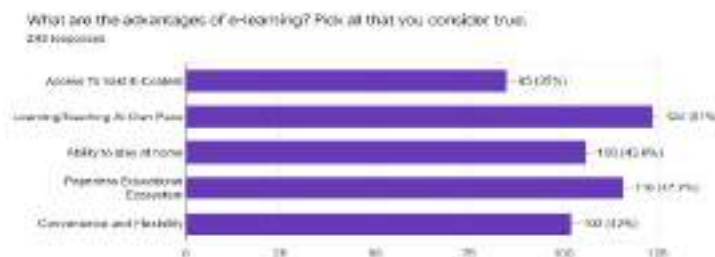


Fig.04. out of 243 respondents, most of them agree with advantages of E-Learning like Access to Vast E Content, Convenience, Ability to stay at home etc

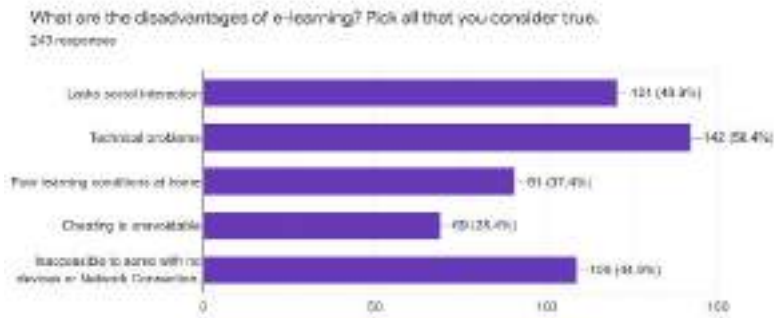


Fig.05. Out of 243 respondents, Most of them agree with disadvantages of E-Learning like Lack of Social Interactions, Technical problems, Cheating is unavoidable etc.

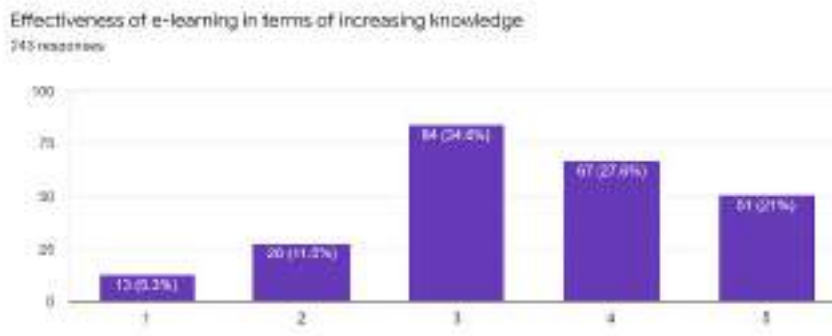


Fig.06. Out of 243 Respondents, 21% given 5 points, 28% given 4 points and 35% given 4 points about effectiveness of e learning.

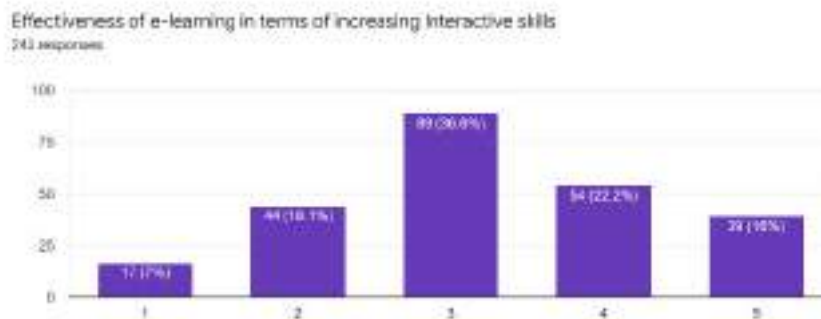


Fig.07. Out of 243 Respondents, 16% given 5 points, 22% given 4 points and 37% given 4 points about effectiveness of e learning in increasing interactive skills.

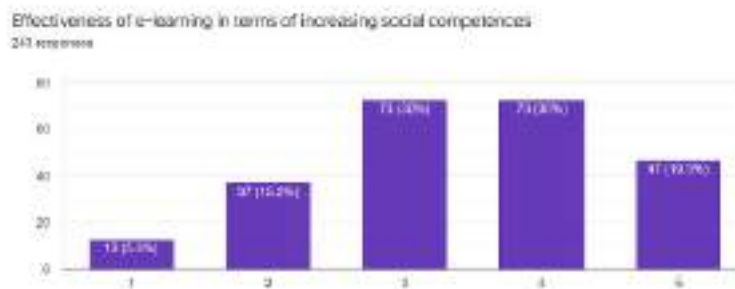


Fig.08. Out of 243 Respondents, 19% given 5 points, 30% given 4 points and 30% given 4 points about effectiveness of e learning in increasing social competence.

Fig.09.Out of 243 Respondents, 35% given 5 points, 24% given 4 points and 27% given 4 points about effectiveness of Face -to-Face in increasing knowledge.

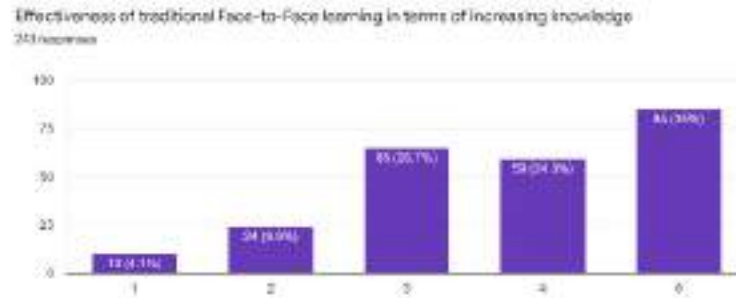


Fig.09.Out of 243 Respondents, 35% given 5 points, 24% given 4 points and 27% given 4 points about effectiveness of Face -to-Face in increasing knowledge.

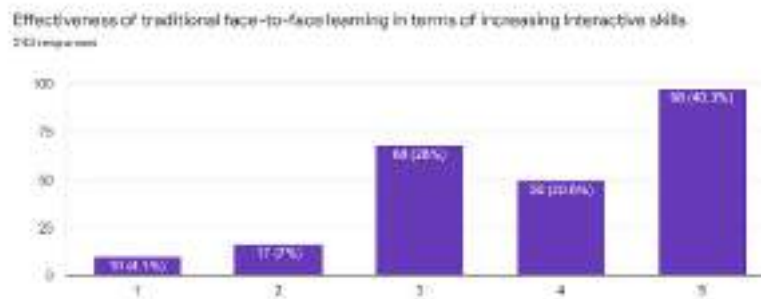


Fig.10.Out of 243 Respondents, 40% given 5 points, 20% given 4 points and 28% given 4 points about effectiveness of Face -to-Face in increasing interactive skills.

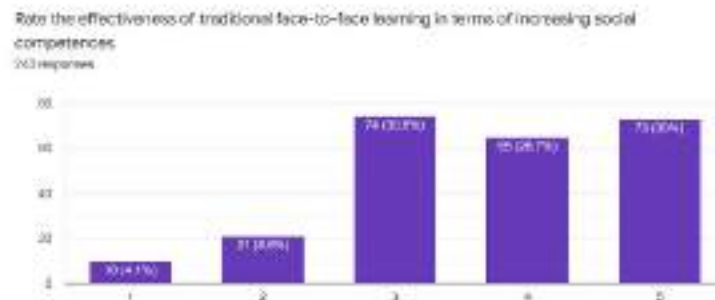


Fig.11.Out of 243 Respondents, 30% given 5 points, 27% given 4 points and 30% given 4 points about effectiveness of Face -to-Face in increasing social competences.

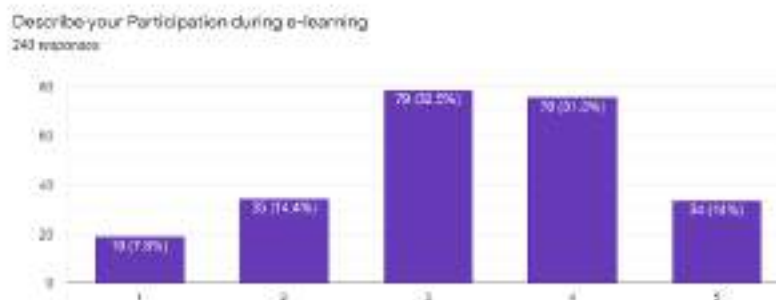


Fig.12.Out of 243 Respondents, 14% given 5 points, 31% given 4 points and 32% given 4 points about active participation during E-learning.

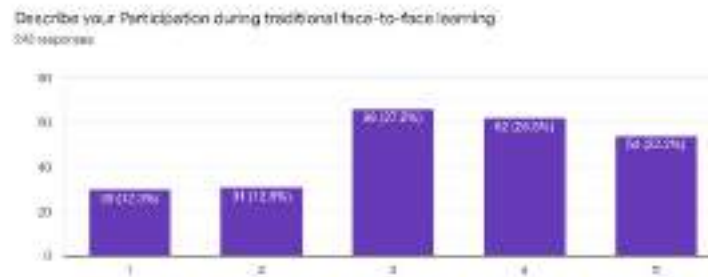


Fig.13. Out of 243 Respondents, 22% given 5 points, 26% given 4 points and 27% given 4 points about active participation during Face-to-Face Learning.

Benefits to the Stakeholders

The Covid 19 Pandemic forced us to adopt online E-learning -Teaching process as school and colleges were shut for students during the pandemic. Nodoubt, the transition from traditional offline to online Teaching-learning process due to COVID-19 was sudden and hasty. However, when done in right way it proves to be very beneficial for the stakeholders.

FUTURE SCOPE

However, the study is focused on the comparative study of online and offline learning and teaching process, the findings and research methodology of this research can be applicable to the other sector like industrial training programme, Internship training etc.

SWOC Analysis / Limitations

The research has some limitations as if the time we got for the research was too short. In this short time, we have made the Google form questionnaires and sent it to the students and teachers through mail and WhatsApp. Due to time constraints, the data collected is only. Students and teachers in a span of one week. Other limitations of the online survey may be the psychological aspect. We cannot understand the psychology or mindset of the respondents at the time of replying to the questionnaires.

Findings of our research show that most of the respondents agreed upon the benefits of the online learning and teaching system but at the same time they also have some disadvantages of online learning and teaching systems..

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A CRITICAL REVIEW OF DIGITAL MARKETING: TRENDS DIGITAL MARKETING¹Nidhi Amit Medhekar and ²Dr. Geeta Kohade

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ABSTRACT

This paper offers views on some current and future trends in marketing. The content is based on recent literature and on what is happening in the business world. The paper is based on secondary data. The paper is based on extant literature and internet sources. The various articles, researches, reports, newspapers, magazines, various websites and the information on internet have been studied. We experience a radical change in India towards the digitalization. The consumer is looking and searching more on internet to find the best deal from the sellers around India as compared to traditional or conventional methods. In this study, we acknowledged that businesses can really benefit from Digital Marketing such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, e-commerce marketing, campaign marketing, and social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, optical disks and games and are becoming more and more common in our advancing technology. It is demonstrated that we all are connected through whatsapp and facebook and the increasing use of social media is creating new opportunities for digital marketers to attract the customers through digital platform. Awareness of consumer's motives is important because it provides a deeper understanding of what influences users to create content about a brand or store. Digital marketing is cost effective and having a great commercial impact on the business. Based on this study, it can further be argued that knowing which social media sites a company's target market utilizes is another key factor in guaranteeing that online marketing will be successful. The effectiveness of Internet marketing with respect to different business can be analyzed. The study can further be extended to compare the internet marketing techniques with specific to various businesses.

Keywords: Internet, Marketing, Digitization, Social Media, Marketing Trends, Digital

MARKETING**1. INTRODUCTION**

Marketing is a restless, changing, and dynamic business activity. The role of marketing itself has changed dramatically due to various crises - material and energy shortages, inflation, economic recessions, high unemployment, dying industries, dying companies, terrorism and war, and effects due to rapid technological changes in certain industries. Such changes, including the internet, have forced today's marketing executive to becoming more market driven in their strategic decision making, requiring a formalized means of acquiring accurate and timely information about customers, products and the marketplace and the overall environment. Internet marketing involves the usage of the Internet to market and sell goods or services. Internet marketing utilizes the power of electronic commerce to sell and market products. Electronic commerce refers to any market on the internet. The electronic commerce supports selling, buying, trading of products or services over the internet. Internet marketing forms a subset of electronic commerce. With the outburst of internet growth, internet marketing has started becoming very popular. It is said that Internet marketing first began in the beginning of 1990 with just text based websites which offered product information. With growth in internet, it is not just selling products alone, but in addition to this, information about products, advertising space, software programs, auctions, stock trading and matchmaking. A few companies have revolutionized the way; internet can be used for marketing, such as Google.com, Yahoo.com, Amazon.com, Alibaba.com and Youtube.com. This paper offers views on some current and future trends in internet marketing.

Organizations worldwide have had to endure a big hit because of the flare-up of COVID-19. Since then, people have changed the way they shop. In-store shopping, at this point, is an inclination. Purchasers are effectively shopping on the web, and numerous organizations have gone online to keep in touch with their customers. That being said, to flourish in this period of capricious market changes, entrepreneurs and marketers must consider both the new and the tried-and-true digital marketing strategies to remain competitive in 2022.

2. REVIEW OF LITERATURE

A number of research papers and articles provide a detailed insight on Internet Marketing. The findings from the literature are presented below: - Internet marketing has been described simply as 'achieving marketing objectives through applying digital technologies' (Chaffey et al., 2009). Digital marketing is the use of technologies to help marketing activities in order to improve customer knowledge by matching their needs. (Chaffey, 2013). In the developed world, companies have realized the importance of digital marketing. In order

for businesses to be successful they will have to merge online with traditional methods for meeting the needs of customers more precisely (Parsons, Zeisser, Waitman 1996). Introduction of new technologies has creating new business opportunities for marketers to manage their websites and achieve their business objectives (Kiani, 1998). Online advertising is a powerful marketing vehicle for building brands and increasing traffic for companies to achieve success (Song, 2001). Expectations in terms of producing results and measuring success for advertisement money spent, digital marketing is more cost-efficient for measuring ROI on advertisement (Pepelnjak, 2008). Today, monotonous advertising and marketing techniques have given way to digital marketing.

In addition, it is so powerful that it can help revive the economy and can create tremendous opportunities for governments to function in a more efficient manner (Munshi, 2012). Firms in Singapore have tested the success of digital marketing tools as being effective and useful for achieving results. (Teo, 2005). More importantly, growth in digital marketing has been due to the rapid advances in technologies and changing market dynamics (Mort, Sullivan, Drennan, Judy, 2002). In order for digital marketing to deliver result for businesses, digital content such as accessibility, navigation and speed are defined as the key characteristics for marketing (Kanttila, 2004). Other tried and tested tool for achieving success through digital marketing is the use of word-of-mouth WOM on social media and for making the site popular (Trusov, 2009). In addition, WOM is linked with creating new members and increasing traffic on the website which in return increases the visibility in terms of marketing. Social media with an extra ordinary example Facebook has opened the door for businesses to communicate with millions of people about products and services and has opened new marketing opportunities in the market. This is possible only if the managers are fully aware of using the communication strategies to engage the customers and enhancing their experience (Mangold, 2009). Marketing professional must truly understand online social marketing campaigns and programs and understand how to do it effectively with performance measurement indicators. As the market dynamics all over the world are changing in relation to the young audience accessibility to social media and usage. It is important that strategic integration approaches are adopted in organization's marketing communication plan (Rohm & Hanna, 2011). With the above reviews we can assume that GST is a tax reform which will change the scenario of the country as a support for this review study. ISSN: 2249- mpact Factor: 7.119 325International journal of Management, IT and Engineering

The main objectives of this review paper are the following:

- Understand the various channels of digital marketing
- Understand the shift digital marketing
- Recent Trend in Digital marketing

BACKGROUND OF THE STUDY

The dominant trends of 2022 is definitely Chatbots, Personalization, and most importantly, Search! All SEOs experienced major and heavy search algorithm updates almost every weekend in the second half of 2021. That's the roundabout of 2021 for digital marketing trends.

1. AI in Marketing

The world has been buzzing about how the Artificial Intelligence wave will take over every aspect of your lives in the future. Little do we realize, the change has already begun. 60% of internet users have already interacted with an AI chatbot for solving queries across multiple apps and websites.

Most of the content we consume on our social media platforms is fine-tuned by AIs to make our stay engaged for longer! This technology is so amazing that it is projected to be a \$190 billion industry by 2025 and digital marketers have an amazing opportunity to exploit this hi-tech tool.

2. Augmented Reality

By the definition of Wikipedia, Augmented Reality is an interactive experience of a real-world environment where the objects that reside in the real world are enhanced by computer-generated perceptual information. It consists of 3 basic features

- a combination of real and virtual worlds
- real-time interaction
- accurate 3D registration of virtual and real objects

3. Voice Search Optimization

According to research by Review42 on voice search, they found that 55% of teenagers use voice search every day. This massive adoption by the entire generation shows how popular voice search is going to get in the future.

4. Programmatic Advertising

Programmatic Ad Buying is the use of software to purchase digital advertising. While the traditional method includes human negotiation, requests for proposals, and quotes, programmatic buying makes use of algorithms and machines to buy ads.

5. Chatbots

Chatbots are considered one of the top digital marketing trends in 2022, the AI-based technology makes use of instant messaging to chat with customers, and with site visitors. It is designed to communicate with customers by textual or auditory methods.

6. Personalization

If you want to outperform your competitors and want to stand out in the market, you must focus on personalizing content, products, emails, etc. Personalization is the next big trend that will soon become an industry standard.

7. Automated & Personalised Email Marketing

As the name implies, automated email marketing is sending emails to your customers automatically based on triggers or schedules you set.

Emails have always been the most reliable channel of digital marketing. Promotional emails are an amazing way to reach out to your customers and let them know what your organization has achieved or any sale you have coming up.

8. Marketing Automation

Automation drastically uplifted the industry in the last year and is going to be one of the major digital marketing trends in 2022. Marketing automation is all about streamlining the processes and automating them to make them more smooth, effective, and faster. One of the best uses of marketing automation is going to be under lead collection and nurturing.

9. Video Marketing

Video Marketing is also one of the top digital marketing trends in 2022 and is likely to be at the top for more years to come. Here are some stats that will demonstrate the importance of including a video in your digital marketing current trends list.

10. YouTube Shorts

The recent addition by the popular platform YouTube is called "Shorts". It is similar to Instagram Reels, where you can create short-form video content for 15 seconds or under. With the increasing popularity of short-form video content today, YouTube Shorts is a very good opportunity for all those who have their existing target audience on that platform. Engaging 15-second videos is all it takes now, to grab the attention of your viewers.

11. International Ads

Digital marketing has opened up global doors for every business. You can now run ads in different countries and capture the global markets. This is one of the hottest digital marketing trends because now you get to increase your audience at similar or lesser costs. Yes, that's right. In some countries, you will be able to run ads at a much cheaper cost than in your own country. Thus, international ads is a trend that is soon going to pick up.

12. Instagram Reels

The Instagram Reels was great news for marketers & content creators. Especially since TikTok was banned in a few countries, reels have served as the best replacement. The great news for digital marketers is that Reels are providing more than double engagement rates when compared to posting a normal video.

13. User-Generated Content

People like to participate in activities, especially activities relating to their favourite products or services. User-Generated Content or UGC harnesses this excitement of the customer and prompts them to create something of their own with the concerned product and share it with the world.

14. Geofencing (Location Based Marketing)

Geofencing is a location-based service marketing in which an app or other software program uses radio frequency identification (RFID), GPS, Wi-Fi, and cellular data to provoke a targeted marketing action like a text, social media advertisement, email, or an app notification. When the mobile device enters or exits a geographic boundary, it is known as geo-fence.

15. Omnichannel Marketing

Omnichannel is a process of marketing across numerous platforms in order to have gained multiple touchpoints. It is certainly the most noteworthy digital marketing trend in 2022.

Omnichannel marketing strategies allow a business to use multiple ways of representing their brand or business in front of the target customer. According to Hootsuite, NFL teams' Reels generate 67% more engagement than their regular video posts. Shoppable Content is any content- picture, video, or article, that includes a direct link to a buyout portal. This makes the process of a customer getting aware of a product through content marketing and making a decision to buy the product on an eCommerce platform far simpler and direct.

16. Instagram Reels

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CONCLUSION

- The definition of what we consider as “marketing” is constantly changing and becoming broader.
- The marketing trends that will dominate in the next 12 months will include Customer Experience, Employee Engagement, and Content Visualization.
- Marketing has moved beyond branding and advertising; marketers must work together with other departments to focus on building great customer experiences and engaging them for long-term relationships.
- We experience a radical change in India towards the digitalization. The consumer are looking and searching more on internet to find the best deal form the sellers around India as compared to traditional or conventional methods. In this study, we acknowledged that businesses can really benefit from Digital marketing such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, e-commerce marketing, campaign marketing, and social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, optical disks and games and are becoming more and more common in our advancing technology.
- It is demonstrated that we all are connected through WhatsApp and Facebook and the increasing use of social media is creating new opportunities for digital marketers to attract the customers through digital platform. When customers want to buy any product online, they can easily get product information and can compare with other products without visiting any retail store or shopping mall. It shows that consumers are more inclined towards online buying rather than visiting a retail store. As consumer's buying behaviour is changing companies also need to change their advertising strategy and embrace digital platforms for marketing.

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THE POSSIBLE FUTURE OF DIGITAL STOCKS USING BLOCKCHAIN TECHNOLOGY**¹Prof. Dr. D. S. Yadav and ²Mr. Purushottam B. Pilgulwar**¹Department of Commerce, Peoples College, Nanded (MS)²Department of Accountancy, Loknete Gopinathji Munde College, Mangangad, Ratnagiri**ABSTRACT**

Bitcoin is the first and best advanced money on the planet. It patterns in the news practically every day, with gleaming surveys of the many advantages of another option and global cash. This paper clarifies the imaginative part of the mechanical stage used to move Bitcoin starting with one party then onto the next. This innovation is known as the Blockchain. The Blockchain shuns a bank or other middle person and permits gatherings to move reserves straightforwardly to each other, utilizing a shared framework. This problematic innovation has accomplished for cash moves how email helped sending letters by eliminating the requirement for a believed outsider similarly as email eliminated the requirement for utilizing the mailing station to send letters. This innovation primarily utilized for shared cash moves, can likewise be reached out to achieve different types of moves. Blockchain innovation can be utilized to trade stocks. Certifiable stocks can be tokenized into advanced stocks which can be effectively moved utilizing distributed. These advanced stocks act like computerized money whose cost is constant and vacillates. Stocks traded totally shared could resolve a large number of the issues confronting the securities exchange today, including high recurrence exchanging and short deals.

Keywords: Blockchain, Digital Stocks, Stock Exchange, Tokenization, Digital Currency, Cryptocurrencies.

INTRODUCTION

Since the seventeenth century when the Dutch East India Company was the primary recorded organization on a stock trade, the world's economy was worked around and depends upon stock trades where a great many exchanges are played out consistently assisting organizations with raising their worth. A stock trade market is a conglomeration of trading offers relating to a resource. A resource can address values or loads of organizations, bonds, or different protections. Individuals who trade the resources are called financial backers while the people who play out the exchanges are called dealers or merchants.

Present day stock trades are exceptionally electronic and can deal with huge number of exchanges in a short measure of time, guaranteeing the security, execution and credibility of exchanges at an expense of an exchange charge, generally straightforwardly relative with the worth of the sale. The stock trade like New York Stock Exchange, London Stock Exchange advances trading of values of organizations through the stock trade which is managed by a focal power. The conventional securities exchanges are carried out in an incorporated application that accumulates all the exchanging activities. This engineering has many advantages by having a focal power that guarantees the credibility, security and legitimacy of the exchanges. In any case, the centralization has likewise a ton of disadvantages, for example, having a weak link, a potential presentation bottleneck or vulnerability to assaults and tedious. Moreover, the focal power charges and expenses and there is an absence of straightforwardness of the selling system for the merchant.

This paper clarifies about computerized stocks that are essentially tokenization of true stocks onto values tokens that can be effortlessly sent across through a blockchain starting with one companion then onto the next. Bitcoins, ethereum, swell are well known advanced monetary forms that permit simple trading anyplace on the planet. This idea of advanced monetary forms motivated the making of computerized stocks. This would include utilizing a decentralized stock trade design to handle the deficiencies recognized above by utilizing the new and developing blockchain innovation. The capability of the blockchain framework can carry advantages to the whole framework, the execution of the market orders and the right settlement between the records. Moreover, the guaranteed permanence of the record carries a significant benefit regarding the incorporated framework. This diminishes the exchange cost happened on each exchange, time required for exchange would be essentially decreased and gives improved security as well as straightforwardness.

THE BLOCKCHAIN**The definition of the Blockchain technology**

“The blockchain is an incorruptible digital ledger of economic transaction that can be programmed to record not just financial transactions but virtually everything of value” this statement is one of the most popular definition of the blockchain, which is developed by Don and Alex Tapscott.

The innovation behind different computerized monetary standards is blockchain. Bitcoin is a computerized cash. There is no such thing as bitcoin in an actual structure like different monetary standards and coins put together with metal and paper. It rather is put away in e-gadgets and optional stockpiling gadgets like hard circle, and so forth in computerized structure. This advanced structure goes about as benefit, permits them to be put away, moved, purchased, and sold totally internet, utilizing the blockchain. These exchanges can be performed totally shared, importance without the help and check of a confided in outsider, like a bank.

The ABC's of Blockchain

1. Straightforwardness and Anonymity

The superb explanation blockchain is captivating and appealing to organizations is that this innovation is quite often open source. This implies different clients or engineers have the valuable chance to adjust it as they see fit. However, what's most significant about it being open source is that it makes changing logged information inside a blockchain amazingly troublesome. Since a blockchain is an organization of clients, somebody is presumably going to see assuming that any information has been modified. This makes blockchain an especially solid innovation.

2. Decreased exchange costs

Blockchain permits shared and business-to-deals to be finished without the requirement for an outsider, which is regularly a bank. On account of values, there will be no need of intermediaries or stock trades to trade. Since there is no need of any mediator or outsider that goes about as a halfway contribution attached to blockchain exchanges, it implies they can really lessen expenses for the client or organizations over the long run. The merchants charge a level of the resources engaged with exchange or exchange as expense which could be significantly decreased on the off chance that it was straightforwardly traded from the purchaser and vender.

3. Quicker Transaction Settlements

For conventional banks and stock trades, it is extremely normal for exchanges to require days to totally settle. This is mostly a direct result of conventions characterized in bank and stock moving programming, as well as the way that monetary organizations are just open during ordinary business hours, five days every week. Likewise the way that the different monetary foundations are situated in different time regions all over the planet, can defer handling times. Nearly, blockchain innovation is working 24 hours per day, seven days per week, meaning blockchain-based exchanges process significantly more rapidly.

4. Decentralization

Another focal explanation blockchain is so valuable is its absence of a focal information center point. In customary stock trades and banks an enormous server farm is utilized and confirm exchanges through that center point, blockchain really permits individual exchanges to have their own evidence of legitimacy and the approval to authorize those imperatives. With data on a specific blockchain cut into squares and spread all through the world on individual servers, it guarantees that assuming this data fell into undesirable hands (e.g., a digital crook), just a limited quantity of information and not the whole organization, would be compromised.

5. Client Controlled Networks

The financial backers and clients are truly energized by the control part of blockchain without the need of an administrative focal position to neglect the exchanges and exchanges. Rather than hosting a third get-together manage everything, clients and engineers are the ones who gain to influence the organization. The dependable distributed interchanges of blockchain can assist with making more compelling exchange and exchange environments. Incorporating it as a layer on top of the web will make it simpler to control and deal with an enormous organization of gadgets, with next to no concentrated regulator.

6. Secure

Perhaps the best advantage of blockchain is the shortfall of any weak link. Whenever exchanges are endorsed they are encoded utilizing complex cryptography and connected to past records. Each exchange is recorded and is displayed to public. This data is put away across numerous PCs, rather than a solitary server, which makes it challenging for programmers to take or change. Guaranteeing insurance of touchy information is urgent in areas like money.

Use of Blockchain in Stock Exchange

The most beneficial way blockchain innovation can be used in stock exchanges is by speeding up the settlement of these exchanges. Protections dealers, agents, and intermediaries are expected to encounter an awkward, and exorbitant, process which routinely requires three days or more to complete trades generally due to the gig of representatives, functional trade opportunity, and managerial systems. Blockchain innovation could make stock exchanges considerably more capable through computerization and decentralization. Blockchain innovation can

likewise assist with raising support and resource the board, as well as edge financing, post-exchange settlements, following protections loaning, and observing fundamental gamble. Eventually, it can likewise assist with decreasing costs forced on clients, and at times it could totally dispose of the requirement for a go between. Significant current trouble spots, especially in cross-line installments and exchange finance, can be tackled by blockchain-based arrangements, which lessen the quantity of important middle people and are geologically rationalist. This essentially permits you to exchange any stock having a place with any stock trade or country as long as you are associated onto the blockchain.

Blockchain is steadily being acknowledged by driving security trades as a potential arrangement. NASDAQ has driven the excursion towards reception of blockchain for stock exchanges. ASX (Australian Securities Exchange) is moreover moving toward superseding its current stage CHES (Clearing House Electronic Sub-register System) with blockchain before the completion of 2020 or mid 2021 for clearing, settlement and other possible trade organizations for Australian stocks. In endeavor to cut cost, HKEX (Hong Kong Exchanges and Clearing) is hoping to execute blockchain and presently working with ASX to share their experience on blockchain utilization up until this point. London Stock Exchange (LSE) is moreover moving toward utilizing blockchain in a basic way. In July 2018, LSE has united along with tech beast IBM which is considered as one of the overall trailblazers in giving open-source blockchain arrangements. These stock trades are intending to give a convenience, straightforward and decreased cost to urge financial backers and dealers to exchange all the more effectively. These stock trades likewise mean to empower those financial backers and dealers situated in different nations who are topographically bound and banned to contribute and exchange stocks having a place with different nations and stock trades.

Digital Stocks - The Possible Future of Stocks?

Advanced Stocks are tokenized variants of stocks. Basically one symbolic equivalents one stock. For instance: 1 Tesla Stock = 1 Tesla Digital Stock. Much of the time the Digital Stock proprietors are qualified for the profits that are paid out to the investors. These Digital Stocks are otherwise called values tokens in blockchain innovation.

What is Equity token?

Value Tokens work as a customary stock resource. A value token addresses an offer in the hidden organization. Similarly as with any stock buy, holders in a real sense own their given percent of the absolute undertaking. They are qualified for a piece of the organization's benefits and an option to decide on its future. The main huge contrast between a value token and a conventional stock is the technique for recording possession. A conventional stock is signed into an information base and can be joined by a paper declaration. A value token records corporate possession on a blockchain. The tokens are blockchain put together and are given with respect to different blockchains like Ethereum. Computerized Stocks or Equity Tokens can be exchanged when stock trades are shut as the actual tokens are not recorded on stock trades like the NYSE or NASDAQ. Maybe the tokens are on a crypto or computerized resource, the trade which is for the most part open day in and day out. Value Tokens open new exchanging open doors as it permits financial backers to get to various business sectors around the world that they might not have had the option to. For instance, a London based broker who doesn't approach U.S. organization stocks, for example, Apple can now put resources into the organization by means of Digital Stocks.

What is tokenization of stocks?

Tokenization is the method involved with changing freedoms over to a resource, for example, stocks, bonds and so forth into a computerized token on a blockchain. There is incredible interest by monetary mediators and technologists all over the planet in enhancing how to move genuine resources onto blockchains to acquire the benefits of Bitcoin while keeping the qualities of the resource.

CONCLUSION

Regardless of whether the securities exchange is broken, this paper gives an elective type of exchanging that tends to a few of the current issues with the customary stock trade. Utilizing Bitcoin's fundamental innovation the Blockchain backers will actually want to make advanced stocks that will permit anybody in the general population to have the option to purchase, sell and see every exchange as it is occurring, which will eliminate a portion of the cover of mystery encompassing a large part of the great recurrence and dull pool exchanging happening today. This elective market will likewise permit merchants to exchange totally shared removing a few layers of delegates including stock trades, intermediaries and move specialists. The key is that a computerized financial exchange wouldn't need the substitution of the customary securities exchange; rather it would be an elective market for clients disappointed with the current system. It is reasonable there will

generally be a requirement for the two frameworks, similarly likewise with the appearance of email there is as yet a requirement for the mailing station to oversee conventional letters.

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IMPACT OF MODERN TECHNOLOGY IN EDUCATION IN TODAY'S ERA**¹Priti Yamdagni, ²Milind Gautam Gurchal and ³Anuj Harikant Tiwari**¹Department of Commerce, KLE Society's Science and Commerce College, Kalamboli, Navi Mumbai²Assistant Professor and Head, Department of Contemporary Studies (FC) and EVS, KLE Society's Science and Commerce College, Kalamboli, Navi Mumbai³KLE Society's Science and Commerce College, Kalamboli, Navi Mumbai**Abstract**

Technology is a gift of God. After the gift of life, it's maybe the topmost of God's gifts. It's the mama of societies, of trades and of lores. Technology has clearly changed the way we live. It has impacted different angles of life and readdressed living. Really, technology plays an important part in every sphere of life. Several homemade tasks can be automated, thanks to technology. Also, numerous complex and critical processes can be carried out with ease and lesser effectiveness with the help of ultramodern technology. Thanks to the operation of technology, living has changed and it has changed for better. Technology has revolutionized the field of education. The significance of technology in seminaries cannot be ignored. In fact, with the onset of computers in education, it has come easier for preceptors to conduct knowledge and for scholars to acquire it. The use of technology has made the process of tutoring and learning all the more pleasurable.

INTRODUCTION

The era of 21st century is often regarded as technology of era. Technology plays a very important role in today's life. It is been as basis growth of the economy. An economy which is poor in technology can never grow in today's scenario. This is because technology has made the work much easier and less consuming. The impact of technology can be felt in every possible field one such field is education.

Modern Technology in Education.

According to the newest insights on how exactly modern students of today era use to prefer technology and the way does their learning get impacted if they use technology, it was revealed that the use of modern equipment technology and tools the learning and interactivity of the students get more involved in the interesting areas when aided by the technology. The transfer of knowledge becomes very easy and convenient, as well as effective. What this means is, that our minds now tend to work faster when assisted with the use of modern technology, be it any part of life, here we talk about education. The reliance and dependence of such an innovation, that simply makes life an easy, smooth journey is completely unavoidable these days even in schools, universities and colleges. Students can make use of technology in various ways:

- **Internet connections and round the clock connectivity**

The internet has grown in importance by many folds, over the process of decade. Its importance in the education world can now never be undermined. Despite the chances of fraud and drawbacks, the use of the internet is like a blessing for students. Today, the internet is something that is present in almost everything we use. From television to gaming consoles, and our phones, the internet is literally everywhere. The use of internet allows student to find amazing convenience, they can find various kinds of help, tutorials and other kinds of assisting material which could be used to academically improve and enhance their learning.

- **Using projectors and visuals**

Visual images are always strong appeal as compared to words. Using projectors and visuals to aid in learning is another form of great technological use. Top institution around the world, now rely on the use of amazing PowerPoint presentations and projections in order to keep the learning interactive and interesting. Technological use such as projectors within the schools and colleges can take the interaction and interest levels right up and also improve motivation. Students like to see appealing visuals and something that entices them to think rather than just reading words. The learning part also becomes pretty efficient when it comes to technology.

- **Digital footprints in the education sector.**

If we talk about digital and education, then the penetration of digital media within the education sector has now grown. This penetration has resulted in round the clock connectivity with students and different forums that are available for different kinds of assignments or help. As the power of digital increases, there are and there will be more applications that will assist students in development and learning.

• Online degrees with the help of technology

Online degrees now have become a very common phenomenon. People wish to take up online courses for their learning and certifications. Top institutions offer amazing online programs with the use of various applications and the internet. This is a concept that will continue to rise as it gets more support and awareness. The online degree scenario around the world is more famous among students who work and look for flexible studying programs.

IMPORTANCE OF TECHNOLOGY IN EDUCATION

Jung talks about the enormous challenge teachers are facing in our society due to the rapid expansion of knowledge. The modern technologies are demanding that teachers learn how to use these technologies in their teaching. Hence these new technologies increase the teachers' training. Gressard and Loyd (1985) asserted that teacher's attitudes toward computers are a key factor in the successful implementation of ICT in education. They pointed out that teachers do not always have positive attitudes towards computers and their poor attitudes may lead to failure of the computer- based projects.

Also the most commonly barrier are

- Lack of time
- Lack of access
- Lack of resource
- Lack of expertise
- Lack of support

Another barrier given by Butler and Sellbom and Chizmar & Williams reliability. Reliability included hardware failures, incompatible software between home and school, poor or slow internet connectivity and out of date software which are available mostly at school while the students/educators are having more up-to-date software at home.

IMPACT OF ICT ON EDUCATION

In educational context, ICT has the potential to increase access to education and improve its relevance and quality. Tinio asserted that ICT has a tremendous impact on education in terms of acquisition and absorption of knowledge to both teachers and students through the promotion of:

- Active learning
- ICT tools help for the calculation and

ICT tools help for the calculation and analysis of information obtained for examination and also students' performance report are all being computerized and made easily available for inquiry. In contrast to memorization-based or rote learning, ICT promotes learner engagement as learners choose what to learn at their own pace and work on real life situations' problems.

- Collaborative and Cooperative learning
- ICT
- ✓ ICT encourages interaction and cooperation among students, teachers regardless of distance which is between them. It also provides students the chance to work with people from different cultures and working together in groups, hence help students to enhance their communicative skills as well as their global awareness. Researchers have found that typically the use of ICT leads to more cooperation among learners within and beyond school and there exists a more interactive relationship between students and teachers."Collaboration could also be a philosophy of interaction and personal lifestyle where individuals are responsible for their actions, including learning and respect the abilities and contributions of their peers.
- Creative Learning
- ICT promotes the manipulation of ICT promote the manipulation of the existing information and to create one's own knowledge to produce tangible products or a given instructional purpose.
- Integrative learning

ICT promotes an integrative approach to teaching and learning by eliminating the synthetic separation between theory and practice unlike just in the traditional classroom were emphasis encloses just a particular aspects.

- Evaluative learning
- Use of ICT for learning is use of ICT for learning is student-centred and provides useful feedback through various interactive features. ICT allow students to discover and learn through new ways of teaching and learning which are sustained by constructivist theories of learning rather than students do memorization and rote learning.

POSITIVE IMPACT**▪ Enhanced Teaching & Learning**

- ❖ Technological development like digital cameras, projector, mind training software, Computer, power-point presentation, 3D visualization tools all these have become a great source for teacher to help student to grasp a concept easily.
- ❖ It has to be understood that visual explanation of concepts make learning fun and enjoyable for students. They are able to participate more in the classroom and even teacher get a chance to make their classes more interactive and interesting.

▪ Globalization

- ❖ When school in different part of state student can meet their counterparts through video conferencing without leaving the classroom.
- ❖ Some sites help the student to learn foreign languages online by pairing a group of students with the teacher from another country.

▪ No geographical Limitations

- ❖ With the introduction of online degree programs there is hardly any need of being present physically in the classroom. Even several foreign universities have started online degree course that student can join.
- ❖ Distance learning and online education have become very important part of education system now a days.

Negative Impact**▪ Declining Writing skills**

- ❖ Due to the excessive usage of online chatting and shortcuts the writing skills for today young generation have declined quite tremendously.
- ❖ These days, children are relying more and more on digital communication that they are totally forgot about improving their writing skills.
- ❖ They don't know the spelling of different words how to use grammar properly and how to do cursive writing.

▪ Increasing Incidents of Cheating

- ❖ Technological development like graphical calculator, high tech watch, mini cameras and similar equipment have become great source of cheating in exams.
- ❖ It is easier for students to write formulas and notes on graphing calculator with least chance of being caught.

▪ Lack of focus

- ❖ SMS or text messaging has become a favourite pastime of many students. Students are seen playing with their cell phones, I phones day and night or driving and very often even between lectures.
- ❖ Being over connected to the online world has resulted in lack of focus and concentration in academics and to some extent even in sports and extracurricular activities.

Advantages

- ✓ It make student more excited to learn.
- ✓ Help students with busy schedule freedom to work at home on their own time.
- ✓ Train students to learn new technology skills they can use later in the work place.
- ✓ Decrease paper and photocopying cost, promoting concepts of "Green Revolution".

Disadvantages

- ✓ Many experts and experienced people say that due to such technology in education student imagination is affected their thinking ability is reduced.
- ✓ Sometimes it is time consuming in teacher point of view.
- ✓ It is costly to install such technology.
- ✓ There can be health issue too when used over limit.
- ✓ Some students can't afford modern computer technologies.

OBJECTIVES

- ✓ To know whether the technology has improved the quality of education.
- ✓ To know whether the students learning is been enhanced.
- ✓ To know whether there is change in student performance.
- ✓ To know whether technology has facilitated the performance of education system.

HYPOTHESIS

- ✓ There is no impact of technology in education in today's era.
- ✓ There is impact of technology in education in today's era.

LITERATURE REVIEW

- Lockdown and social distancing measures due to the COVID-19 pandemic have led to closures of schools, training institutions and higher education facilities in most countries (Pokhrel and Chhetri, 2021).
- Education systems and educators have been forced to adopt "Emergency Education", transitioning from traditional face-to-face learning pedagogies to remote virtual platforms, despite the challenges posed to both educators and the learners. This forced remote teaching and learning, viewed by Dhawan (2020).
- Challenges inherent in sudden, reactive rather than anticipated and planned e-learning responses to a global pandemic, include accessibility, affordability, flexibility, learning pedagogy, life-long learning, and educational policy (Murgatrot, 2020).
- Petrie (2020) identified that the best practices for online home schooling are yet to be explored, and that many students learning at home had undergone psychological and emotional distress and were unable to engage in online learning productively.
- The United Nations (2020) anticipated that a postponement or complete cancellation of the entire examination system was possible, depending on the duration of the Covid-19 lockdowns, globally.
- Substantial increases of time spent on virtual platforms is reported to impact on domestic violence and child abuse as the perpetrators are often at home or in the neighbourhood, which is a mental distraction and threat to the learners (Ravichandran and Shah, 2020).

RESEARCH METHODOLOGY

The quality of reliability of research study is dependent on the information collected in the methodological manner. Planning and designing of the research method in the blue print for any research study. Therefore, proper time and attention should be given in designing the plan of research. While the proper definition of the problem tells the researcher where he has to go, proper design tells him how he should go. Selection of methodology for the particular project is made easy by sorting out a number of alternative approaches each of them have its own advantage and disadvantages. Efficient design is that which ensure that the relevant data are collected accurately.

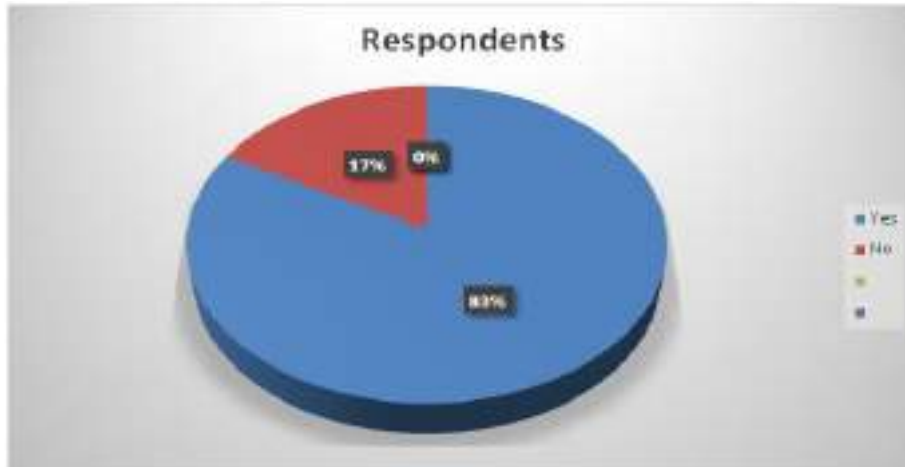
RESEARCH DESIGN

In-fact a well-planned and well-balanced research design guard against collection of irrelevant data and achieves the best result in positive way. In this research descriptive type of research design is used the detailed study is been done about the topic every minute detail is been taken into consideration. A structured questionnaire is formed and it is been given to the targeted audience via goggle form. Sample is nothing but out of the entire population randomly responses were been picked to get to know about the opinion about the topic based on it the data analysis and interpretation is done.

DATA ANALYSIS AND INTERPRETATION

Q1) Do you have any experience with online learning?

Sr No	Particular	No of respondents	% Respondents
1	Yes	83	83%
2	No	17	17%
	Total	100	100%

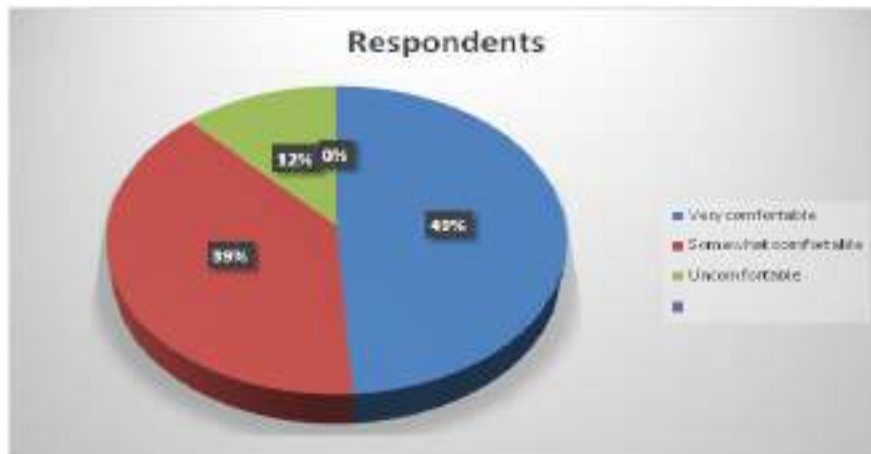


INTERPRETATION

In the above pie diagram, we came to know that 83% of the respondents have experience with online learning.

2) How comfortable are you with sourcing relevant information in the internet?

Sr no	Particular	No of respondents	% Respondents
1	Very comfortable	49	49%
2	Somewhat comfortable	39	39%
3	Uncomfortable	12	12%
		100	100%

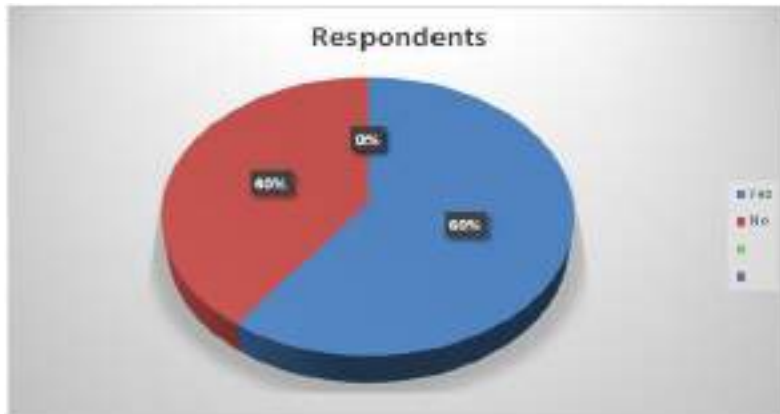


INTERPRETATION

In the above pie diagram, we came to know that 49% of the respondents are very comfortable with the relevant information on Internet.

Q3) Would you need any help with adapting to online learning?

Sr No	Particular	No of respondents	% Respondents
1	Yes	60	60%
2	No	40	40%
	Total	100	100%

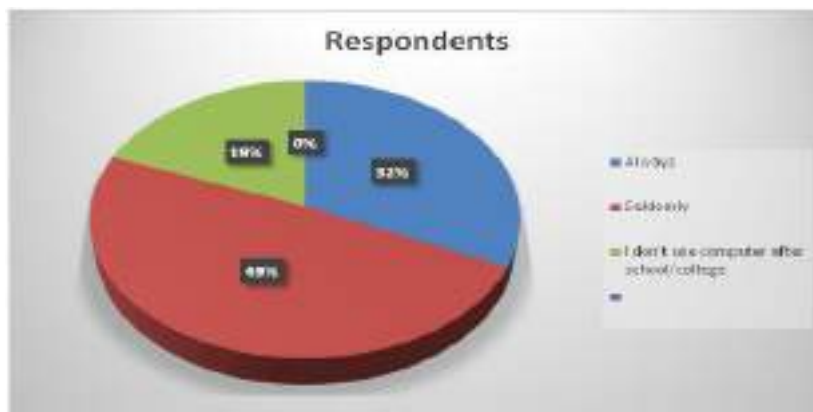


INTERPRETATION

In the above pie diagram, we came to know that 60% of the respondents need help in adapting the online learning.

Q4) How often do you use a computer away from school?

Sr No	Particular	No of respondents	% Respondents
1	Always	32	32%
2	Seldomly	49	49%
3	I don't use computer after school/ college	19	19%
	Total	100	100%

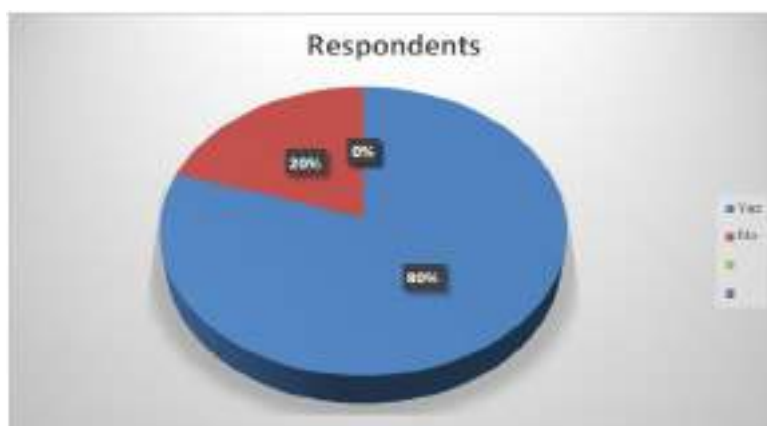


INTERPRETATION

In the above pie diagram, we came to know that 49% of the respondents seldomly use computer away from school.

Q5) Have you used the internet to complete a school task?

Sr No	Particular	No of respondent	% Respondent
1	Yes	80	80%
2	No	20	20%
	Total	100	100% 1

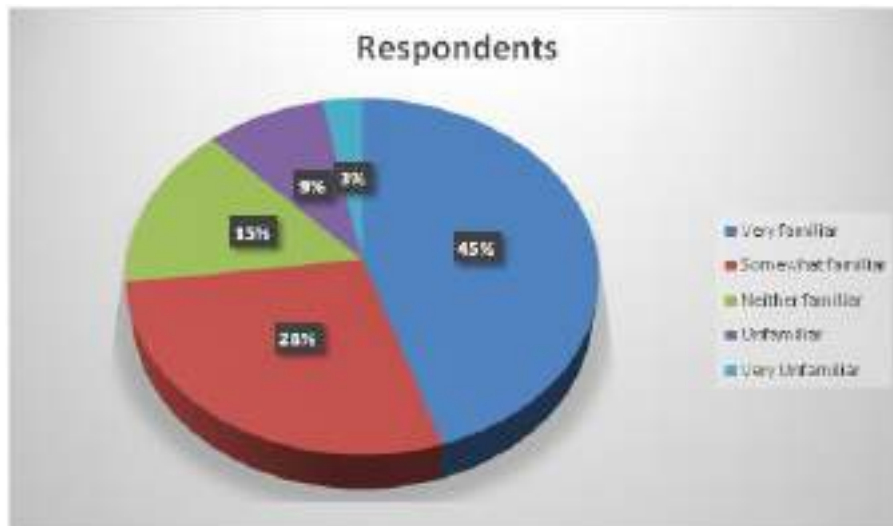


INTERPRETATION

In the above pie diagram, we came to know 80% of the respondent use internet to complete school/ college task.

Q6)How familiar are you with the internet?

Sr No	Particular	No of Respondents	% Respondents
1	Very familiar	45	45
2	Somewhat familiar	28	28
3	Neither familiar	15	15
4	Unfamiliar	9	9
5	Very Unfamiliar	3	3
	Total	100	100

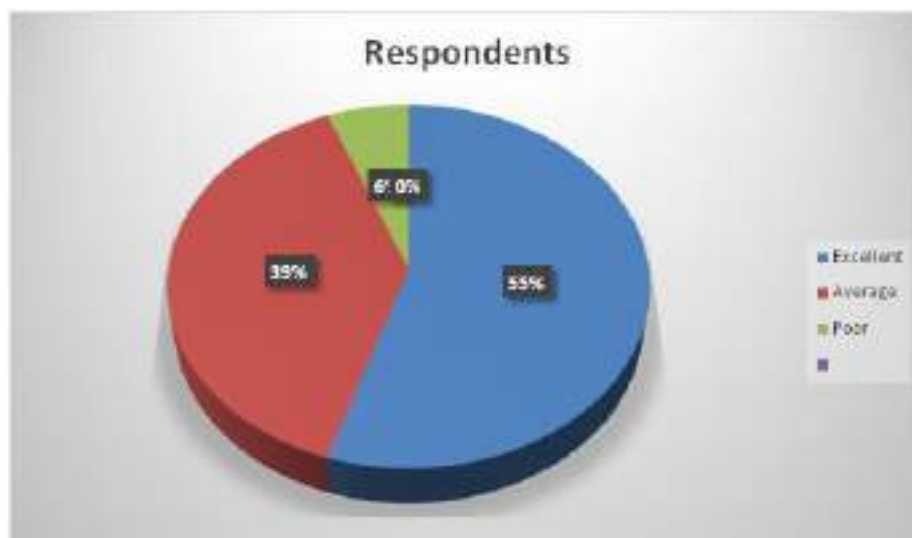


INTERPRETATION

In the above pie diagram, we came to know that 45% of the respondents are familiar with Internet.

Q7) How would you rate the proficiency in technology?

Sr No	Particular	No of respondents	% Respondent
1	Excellent	55	55%
2	Average	39	39%
3	Poor	6	6%
	Total	100	100%

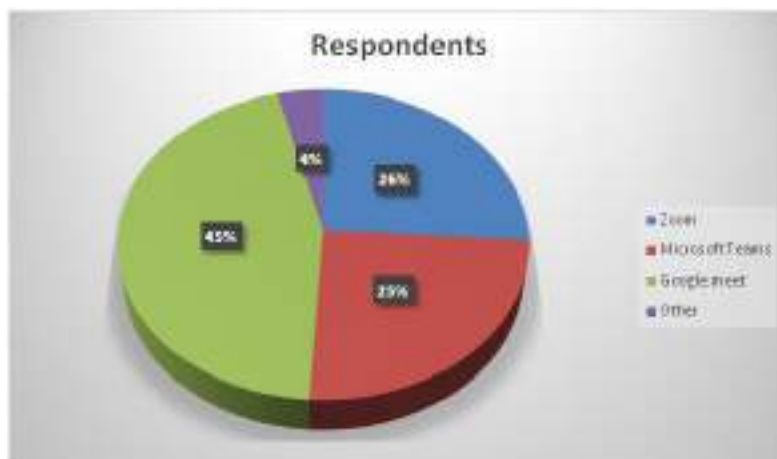


INTERPRETATION

In the above pie diagram, we came to know that 55% of the respondent have great proficiency in technology.

Q8) What online teaching tool are you familiar with?

Sr No	Particular	No of Respondent	% Respondent
1	Zoom	26	26%
2	Microsoft Teams	25	25%
3	Google meet	45	45%
4	Other	4	4%
	Total	100	100%

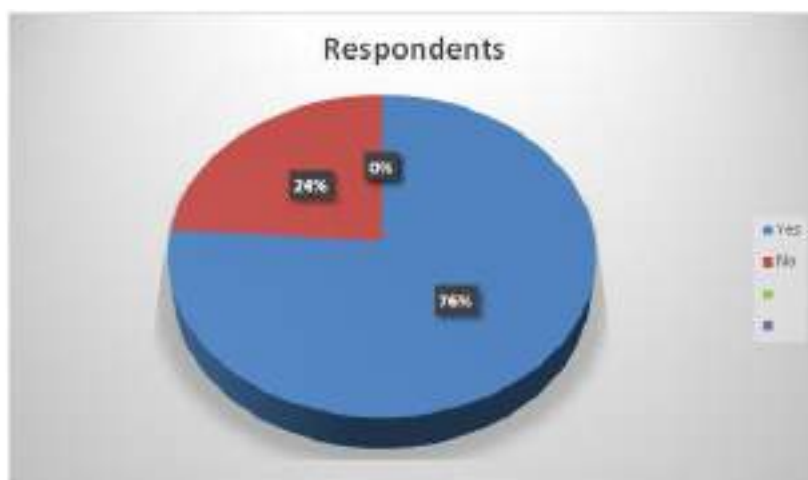


INTERPRETATION

In the above pie diagram, we came to know that 45% of the respondents are familiar with google meet.

Q9) Do you use any online tools to plan your lesson?

Sr No	Particular	No of respondent	% Respondent
1	Yes	76	76%
2	No	24	24%
	Total	100	100%

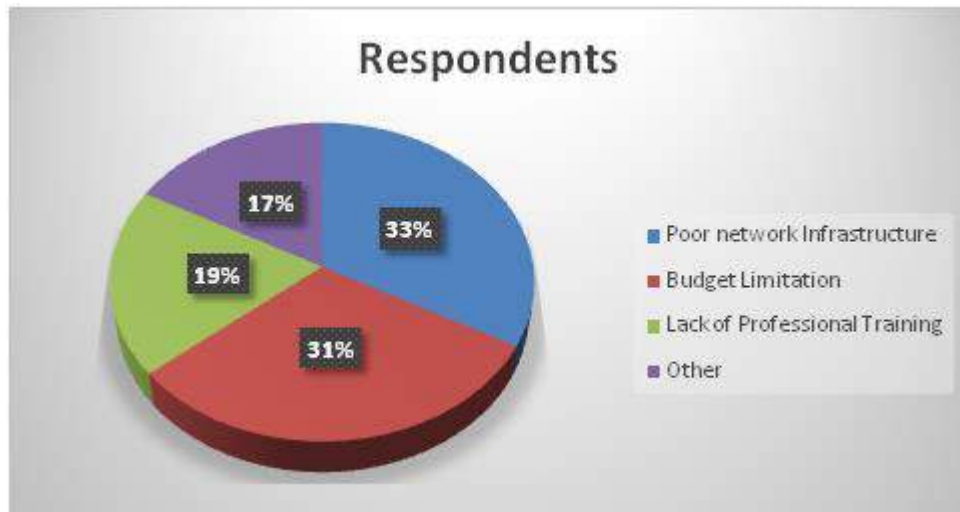


INTERPRETATION

In the above pie diagram, we came to know that 76% of the respondent use online tools to plan lessons.

Q10) Which challenge do you face with the use of technology in the classroom?

Sr No	Particular	No of Respondent	% Respondent
1	Poor network Infrastructure	33	33%
2	Budget Limitation	31	31%
3	Lack of professional training	19	19%
4	Other	17	17%
	Total	100	100%



INTERPRETATION

In the pie diagram, we came to know that 33% of the respondent have poor network infrastructure.

FINDING

- 83% of the respondents have the experience in online learning.
- 49% of the respondents are comfortable with sourcing the relevant information from the internet.
- 60% of the respondent need help in adapting the online learning.
- 49% of the respondents seldomly use computer away from schools and colleges.
- 80% of the respondents use internet for completing school/college task.
- 45% of the respondents are familiar with the internet.
- 55% of the respondents have excellent proficiency in the internet.
- 45% of the respondents are familiar with google meet.
- 76% of the respondents make use of online tool for planning the lesson.
- 33% of the respondent face poor network infrastructure in the classroom.

SUGGESTION

- I would like to suggest that everyone should experience the online learning.
- I would like to suggest that everyone should feel comfortable to find relevant information on Internet.
- I would like to suggest that everyone should adapt the online learning.
- I would like to suggest that every student should always use computer.
- I would like to suggest that every student should use internet to complete the school/ college task.
- I would like to suggest that everyone should be familiar with the internet.
- I would like to suggest that everyone should be proficient in using the technology.
- I would like to suggest that everyone should use all the teaching tools in spite of depending on one.
- I would like to suggest that everyone should use online tool to plan the lesson.
- I would like to suggest that making a strong solution in online learning can reduce the problems faced in the classroom.

LIMITATION

- The sample size is less
- Time constraints

CONCLUSION

In the above research paper, we came to know that how technology has impacted the education. Technology have made the education system more interesting and more interactive. It has made the work more easier and faster for the students to grasp the topic. But there are some parts where technology is not much impacted through proper strategic formulation and awareness it is possible. Thus, the hypothesis stated there is impact of technology in education comes true.

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A STUDY ON PROVISIONS OF CRYPTO ASSETS IN FINANCIAL BUDGET 2022-23

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ABSTRACT

Due to the fast paced advancement of information and communication technologies in present times, most of the activities in life have become dependent on the internet and technology based facilities. Technology plays a huge role in making our life more flexible, efficient and comfortable. The constant rate of growth in the number of users of online facilities has led to the growth of virtual world concepts and among several others, given birth to a new-age business phenomenon called cryptocurrency. Cryptocurrency or 'Crypto' is a virtual currency that facilitates financial activities such as buying and selling and also serves as a novel digital asset for investment and trading. In recent times, Crypto has gained huge acceptance and favor of investors worldwide. The incredible growth of the Crypto market is quite evident from the fact that the global Crypto market size which was USD 826.6 million in 2020 increased to USD 1,782 billion in 2021 and is projected to reach US\$ 32,420 billion by 2027, exhibiting a CAGR of 58.4% during 2022-2027. In India US\$91 million for the year 2020. USD 91 million for the year 2020, which is expected to reach \$241 million by 2030, growing at a CAGR of 14 percent. India's initial reticence towards Crypto made way when Finance minister Nirmala Sitharaman introduced the proposal to tax crypto assets. The proposal was received with much enthusiasm. This paper aims to study the various provisions put forward during the Budget. This paper also analyses the implications and impacts expected as a result of these proposals.

Keywords: Cryptocurrency, Budget, tax, India

I. INTRODUCTION

Since the emergence of Bitcoin, 'cryptocurrency' has emerged as an en vogue investment topic, especially among young investors. Even the most seasoned investors, who have been traditionally putting money in more secured avenues, have been curious to explore this new digital asset. Until a few years ago, it was difficult to imagine transacting without physical cash or conventional mediums of financial access. But now it is difficult to imagine doing business or any transaction without using digital mediums.

However, if the pace of technological and digital advancement is not matched with appropriate and adequate precautionary measures, it could become a supervisory burden for the global financial regulators.

Therefore, it is obvious for the regulators to have genuine concerns around Fintech practices, antitrust issues, cybersecurity threats, challenges around data privacy, and more threateningly, misuse of digital financial mediums for anti-national purposes.

The Union Finance Minister, Smt. Nirmala Sitharaman, presented before the Indian Parliament the Budget for Financial Year 2022-23 on February 1, 2022. Among the various tax proposals introduced in the Budget, the most discussed were the proposals to tax crypto-assets. The Union Budget 2022-23 has brought in clarity on provisions concerning the levy of income tax on crypto assets. Beginning from this financial year, a 30% tax plus cess and surcharges will be levied in a manner similar to those levied on winnings from card games, horse races, or other such speculative transactions.

Owing to the general excitement relating to the tax provisions on crypto assets, which is India's maiden effort to include crypto within the fiscal law framework, it seems prudent to study and analyse these provisions. This paper tries to decode the provisions and analyse the impacts of the same on the Indian crypto ecosystem.

II. ACKNOWLEDGING AND DEFINING CRYPTOCURRENCY

When the tax treatment of crypto assets was announced in the Union Budget 2022, it was received with much anticipation and excitement in the industry. This was perceived as India's progressive step towards legitimizing Crypto as an asset class for investment which will pave a road to constructive regulation of the crypto market in India.

One appreciable crucial aspect to be noted is the fact that the proposals made are a result of a careful tax policy framework by the Indian Government which regards crypto proposals as "a scheme to provide for taxation of such virtual digital assets has been proposed". Hereby the Finance minister also officially acknowledged the fact that crypto assets "have gained tremendous popularity in recent times and the volumes of trading in such digital assets has increased substantially. Further, a market is emerging where payment for the transfer of a virtual digital asset can be made through another such asset."

For taxation purpose, cryptocurrencies have now been defined as Virtual Digital Asset (VDA). Under the proposed Section 2(47A) (to be included in Income Tax Act, 1961), the expression of crypto assets include a larger scope of various other digital assets. The official definition is given as under— “virtual digital asset” means—

- (a) any information or code or number or token (not being Indian currency or foreign currency), generated through cryptographic means or otherwise, by whatever name called, providing a digital representation of value exchanged with or without consideration, with the promise or representation of having inherent value, or functions as a store of value or a unit of account including its use in any financial transaction or investment, but not limited to investment scheme; and can be transferred, stored or traded electronically;
- (b) A non-fungible token or any other token of similar nature, by whatever name called;
- (c) Any other digital asset, as the Central Government may, by notification in the Official Gazette specify

While Subsection (a) implies inclusion of existing Cryptocurrencies like Bitcoin and Ethereum, Subsection (b) includes NFT or non-fungible tokens too into the definition of digital assets. NFTs are anything that can be converted into digital form. Any digital file such as photos, drawings, music, creative writings, etc can be converted into NFT and traded online as a digital asset. As it is evident that the definition is quite expansive and by means of subsection (c), the Government retains the power to include or exclude more categories into the definition in the future.

III. Provisions for VDA in Union Budget:

The new provisions for Virtual Digital Assets are included in Section 115BBH. Following are the provisions laid out therein.

- a) Income generated from the transfer of such virtual digital assets will be taxed at 30
- b) 1% TDS will be deducted on such transfers
- c) No deduction will be allowed for crypto investors, apart from the cost of acquisition of the asset
- d) No set-off or carry-forward of losses on crypto
- e) The Reserve Bank of India (RBI) will launch its own digital rupee in 2022-23 called Central Bank Digital Currency (CBDC)

IV. Implications of the provisions:

- a. Income generated from the transfer of such virtual digital assets will be taxed at 30%. Firstly, when compared to the utmost tax rate of 20% for similar transactions in equity markets, the 30% tax rate is too high. Experts compare this to the 30% tax rate charged on winnings from gambling, lotteries, and game shows, leading to speculations that the government seems to be actively trying to dissuade investments in this category. The virtual currencies given as gifts are also taxable in the hands of recipients.
- b. 1% TDS will be deducted on such transfers: The 1%TDS will applicable on the proceeds of every currency traded post July 1st, 2022. The buyer of currencies will be required to deduct the amount of TDS before making payment to the seller. This means that the investors will lose 1% of their capital on every trade. Although any such TDS amount above tax payable due would ultimately be refunded, it would have a crippling effect on the capital for intraday traders and short-term investors. This would mean that from the overall industry perspective, the amount of capital invested in crypto would constantly reduce with each trade, thereby, reducing the overall profits of the sector.
- c. No deduction will be allowed for crypto investors, apart from the cost of acquisition of the asset: This means that any ancillary expenses, such as professional consultation charges or fees paid to intermediaries such as exchange, brokerages and other charges cannot be deducted from proceeds generated through the sale of crypto assets. This would discourage the traders from investing in products or services that can enable them to invest more effectively. Owing to the complex nature of these assets, this move will disable the success ratio of new investors for making good profits. Additionally, investments in hardware acquired for the purpose of crypto mining also cannot be recovered when they sell mined currencies.
- d. No set-off or carry-forward of losses on crypto: Unlike stock trading, where losses from investments in any stock can be set off against profits from other stocks, no such set-off option has been provided for crypto asset investments. Also, it has been highlighted that any loss encountered during the trading of these assets cannot be set off against other income sources and that it will be carried on to subsequent years.

- e. The Reserve Bank of India (RBI) will launch its own digital rupee in 2022-23 called Central Bank Digital Currency (CBDC). This will be exchangeable with the fiat INR. CBDC is likely to reduce the volume and usage of stable coins like USDT and USDC which are being predominantly used for payments and as a bridge between fiat and private cryptocurrencies.

V. Ambiguities around the VDA taxation.

- a) The wide definition as proposed in the Budget, as also the absence of a regulatory framework for crypto-assets. There are doubts regarding the application of these proposals on those assets which are not commonly understood as crypto-assets but may nonetheless be technically covered in view of the wide definition.
- b) The Budget proposals are limited to the Income Tax law and do not offer any guidance as regards the tax incidence under other laws, such as Goods and Services Tax, etc.
- c) Cryptocurrencies are mostly bought and sold in foreign currency. As a result, an increase or decrease in the value of the rupee will also result in fluctuation in gain or loss. Not much is clarified about the treatment of gain/loss arising from forex fluctuation.
- d) One would hope that these are other related areas would catch the attention of the policy-framers soon such that a comprehensive framework is unveiled which would allow all stakeholders to take effective decisions and thus negate the scope for disputes in this nascent technology-driven industry.

VI. Impact of Union budget on Indian Crypto ecosystem:

Technically, there is neither a ban on the use of cryptocurrencies (or crypto assets) in India, nor a regulation that govern their actual usage. The crypto bill which has been touted for long, and yet is pending across multiple sessions of the Parliament, is expected to “create a facilitative framework for the creation of the official digital currency to be issued by the Reserve Bank of India”. This bill will also ban all private cryptocurrencies, except for allowing “for certain exceptions to promote the underlying technology of cryptocurrency and its uses”.

Crypto taxation should be treated at par with the taxation of gains in equity markets. Crypto is driving revolutionary change across the world, and it is in our nation’s interests to encourage, not dissuade participation.

Secondly, Indian exchanges ensure all investors are KYC verified which discourages illegitimate transactions. Taxation barriers will act as a deterrent to use of Indian exchanges and many will turn to external global exchanges for anonymity, allowing them to avoid taxation entirely. Thirdly, crypto and blockchain have given rise to unparalleled innovation across sectors: from finance to education to healthcare and beyond. Restrictive tax laws will serve as a barrier to adoption and innovation, allowing other nations to take the lead in this critical sector.

Crypto is the future of global financial markets and blockchain is a hotbed of innovation. We are wholly committed to India and the Indian crypto community, and we respectfully hope our lawmakers take progressive steps to nurture, and not hurt, this burgeoning industry.

VII. CONCLUSION

The announcements on the treatment of cryptocurrencies in the Union Finance Budget were met with mixed reactions. Several in the industry with elated seeing this as a huge milestone directed towards positive regulations. However, euphoria turned bittersweet once they understood the implications of these tax laws. Through these proposals, the Government has emphasized a conscious but cautious policy towards the taxation of crypto assets. Even though there are some ambiguities and areas requiring clarifications in this teething stage of the scheme, this tax policy is a much appreciated welcome stage in the evolution of future regulatory provisions in the virtual currency and digital economy in India.

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CHALLENGES IN ONLINE LEARNING AND INNOVATIVE PRACTICES: A STUDY OF NAVI MUMBAI

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ABSTRACT

The present research tries to examine what are the various problems faced by students during the digital era when teachers are using a variety of new methods and digital tools in order to make teaching-learning within the understanding level of students. The research also tries to find out the different factors affecting the learning process of student's, their comprehension and satisfaction level with present use of digital teaching-learning tools. The importance of this study is to make teachers aware about the challenges faced by students before they plan their lectures using the digital tools.

Hence, the research concludes that most of the students face challenges in the digital classrooms. One of the major challenges faced by students with respect to online learning is the poor and unstable network. The primary data was collected by sending questionnaires through Google forms and by interviewing students in person. The source of secondary data is the blogs, newspapers, magazines, websites, television etc. The collected data is analyzed with the help of graphical presentation as well as carefully evaluated and interpreted by the researchers to arrive at the right conclusion.

Keywords: Digital tools, Challenges, Online learning, Preference, factors etc.

INTRODUCTION

COVID-19 has forced every teacher and student to utilize the potentials of digital technology to continue their learning remotely. Teachers and students were struggling and facing challenges due to lack of awareness, insufficient competency in handling digital technology and lack of digital infrastructure. It was a time where everyone started looking to improve their digital competency.

COVID-19 has increased the demand for quality e-Content that can be disseminated through various channels like TV, mobile apps, instant messenger, web portal etc. Every state/ UT and autonomous organization has initiated the process for the development of e-Contents. To keep the students and teacher engaged in a meaningful learning environment various online events were organized. NCERT in collaboration with various partners organized quizzes on Yoga, Indian Constitution, Discover Gandhi, cyber safety and security, NEP-2020, Republic Day,

Swatantra Bharat etc. These events motivated the stakeholder to come in a large number and participate and enrich their intellectual horizon. Despite these efforts by the government, the reality is half of India's children do not have online classes or tech gadgets to learn online.

LITERATURE REVIEW

Digitalization of education has already started a decade ago and Covid-19 pandemic has accelerated the speed of digitalization in the education system. Due to the sudden change in the teaching-learning process and absolutely no time for preparation, students as well as teachers are facing certain challenges. They are trying hard to make use of the various digital teaching-learning tools in order to make learning more fruitful and enjoyable.

There are many edtech companies like Byju's, Brainly, Classplus, Collegedunia, CueMath, Culturally, Dost Education etc. These companies have made the complex subjects easier and within the understanding level of students. This has increased the expectations of students in their regular classrooms. Most of the researchers have found various problems faced by students, especially the slow learners as they are left behind because they cannot adjust with the learning speed of other classmates.

Covid-19 hit without warning, forcing the heads of all educational institutions to scramble to meet its demands. It has also created a need for inventive solutions to deal with unforeseen and once-in-a-generation catastrophic catastrophes that are predicted to become the 'new normal.' For a quick response to the epidemic despite the lockdown constraints, school principals deserve a slap on the back. Their haste has resulted in a slew of online programmes for students of all levels, covering everything from academic subjects to co-curricular areas like fine and performing arts, as well as mental health and physical fitness.

Due to overflowing self-congratulatory and feel-good attitudes, major obstacles to quality and efficacy in online learning are largely neglected.

Staff and students can benefit from online media in boosting students' learning experiences, especially for pupils who are geographically isolated (Graham & Misanchuk, 2004; Jaques & Salmon, 2007; Salmon, 2011, 2014). This can often be a source of irritation for students and facilitators/staff, as seen by student feedback and experience from several online classrooms over several years, as it can make ordinarily easy tasks like viewing a video increasingly complex. Furthermore, while performing evaluations online, such as group presentations, the comparatively limited opportunity to communicate face-to-face and draw on non-verbal cues and body language is a significant disadvantage.

Nonetheless, the ability to engage your viewers/listeners/colleagues using an online, sometimes non-visual (e.g., teleconference) format is becoming an increasingly vital talent in the modern workplace, emphasising the need of clear, concise, and focused communication abilities (Salmon, 2011, 2014). Because of its accessibility and ease of use, the internet is a better platform for a group task than offering limited or no concentrated help.

Regular emails (weekly from pre-semester), drop-in sessions, step-by-step instructions for accessing and using each of the platforms and technologies, overviews of how sessions will be

run, expectations, ability to access information and sessions at other times, reminders for what should be prepared each week, interactive schedules through the LMS, user-friendly layout in the LMS, and opportunities for consultation are some of the ways that these barriers can be reduced (online, off-line and via email). As a result, a variety of tactics (such as those discussed above) that require little facilitator skill and competency but have large benefits on helping students and their learning outcomes in the online arena (Jacques & Salmon, 2007; Salmon, 2011, 2014) can be adopted.

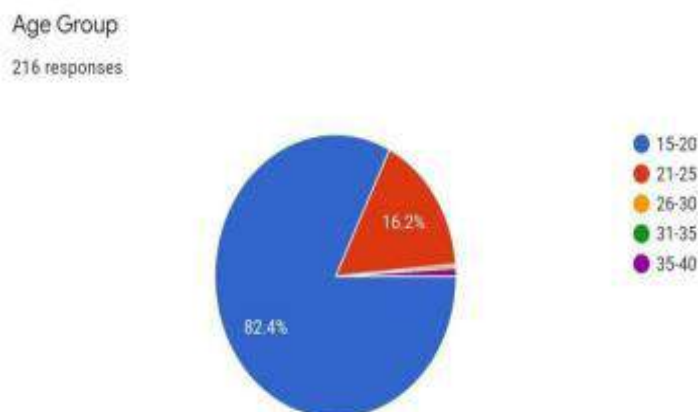
OBJECTIVES

- 1) To know the various challenges faced by students during online learning
- 2) To examine the different factors affecting students learning process
- 3) To know the satisfaction of students towards digital learning
- 4) To know the awareness of students towards availability and use of various digital tools of teaching and learning.
- 5) To study the preference of students regarding the online and offline learning

METHODS OF RESEARCH

The researchers have used Survey Method and the data is interpreted through simple pie diagrams and Bar charts. One to one conversation is also done to understand the student’s opinion and preference towards the innovative practices to be followed in the online classes. Primary and secondary data is collected for the said research. Total 216 responses are collected and interpreted to conclude this research.

DATA COLLECTION, INTERPRETATION AND FINDINGS:

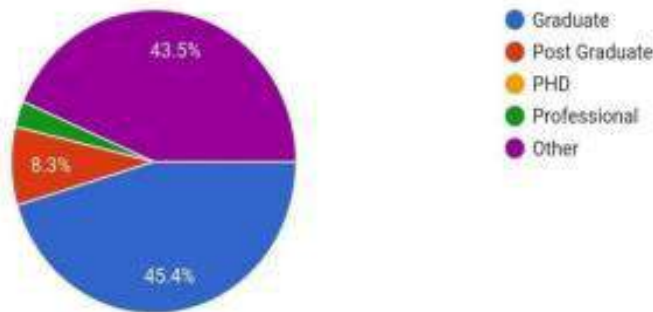


After taking into account all the responses, it found that the majority of the respondents are within the age group of 15-20 years (82.4%) and the rest of the respondents belong to the age group of 21- 25 years (16.2%).

INTERPRETATION

Qualification

216 responses

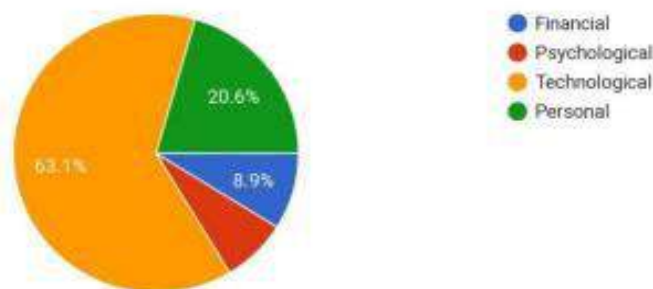


Out of 216 respondents, 45.4% are the undergraduate students which were the primary requirement of our research whereas 43.5% respondents are from other fields. The responses of undergraduates are evaluated to know what are the various challenges faced by them.

INTERPRETATION

what type of factors/ barriers do you face while online learning.

214 responses

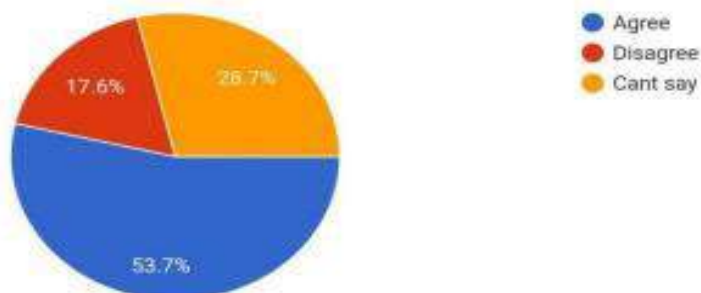


More than 60% of the respondents have faced technological issues during online learning, 20% faced personal barriers and the remaining 8 % and 7% have faced financial & psychological problems. As per the study, even after the Covid-19 pandemic internet connectivity as well as stability is still one of the major challenges faced by students.

INTERPRETATION

Do you agree with the statement that digital learning is effective.

216 responses

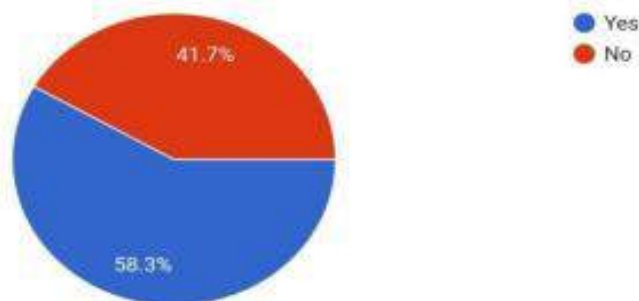


Though the respondents have said they face a lot of barriers in digital classrooms still 53.7% agree with the statement that digital learning is effective. The 28% disagrees with the statement and rest of the respondents are unable to take a firm stand about the effectiveness of digital learning (7%).

INTERPRETATION

Are you satisfied with the online or digital learning methods

216 responses

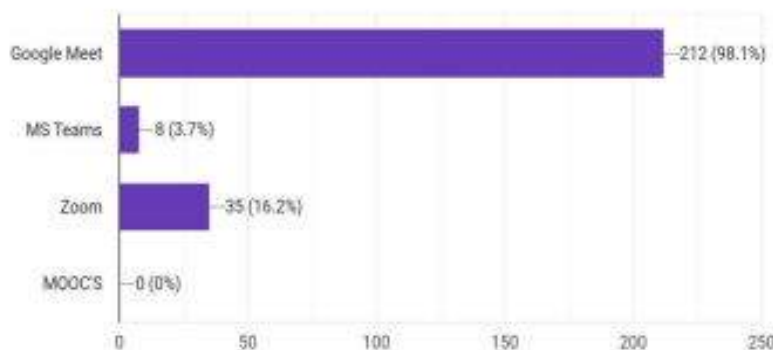


More than half of respondents (58.3%) are satisfied with the digital tools which are used in the digital classes. And the remaining (41.7%) are not satisfied with the tools or methods used for online classes.

INTERPRETATION

What type of digital tools you use during learning process?

216 responses

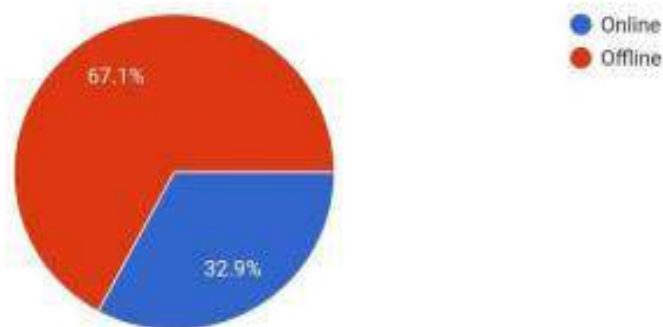


As per the study it is found that Google Meet (98.1%) is the most popular digital tool that is used for the teaching-learning process. The Zoom app is used by 16.2% and MS team is preferred by the remaining 3.7% respondents.

INTERPRETATION

Which learning mode do you prefer

216 responses

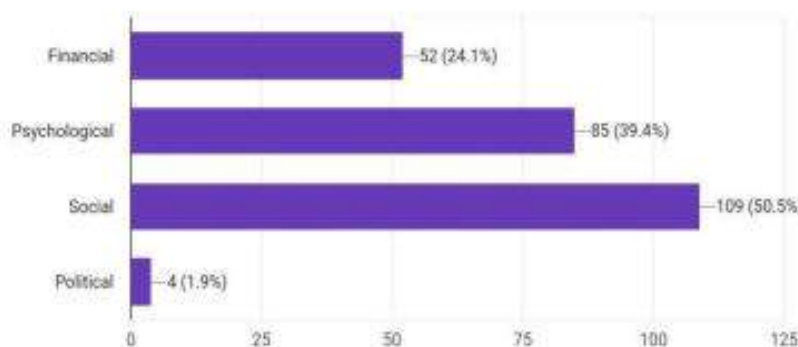


Though half of the total respondents believe **online** learning is effective still the preference is given to **offline** learning by 67%. 1% and 32.9% have given preference to online learning.

INTERPRETATION

What type of challenges you face during online learning?

216 responses

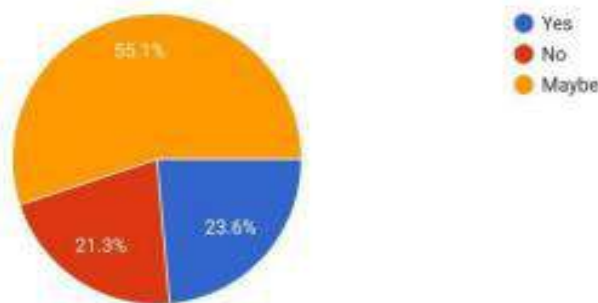


According to the data collected 50% respondents face social barriers, 39.4% face psychological, remaining 24.1% face financial problems and a few of them face political challenges during online learning.

INTERPRETATION

Do you find online classes monotonous?

216 responses

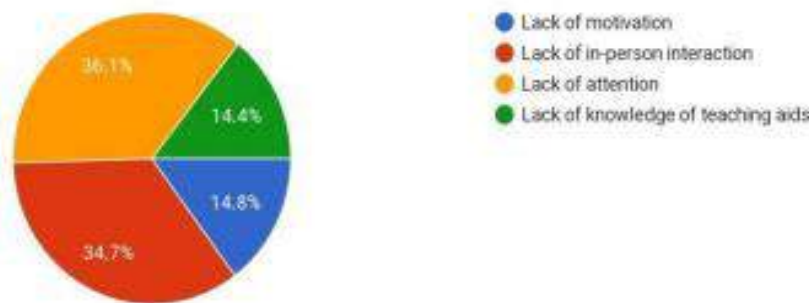


A small number of respondents (23.6%) feel that online classes are monotonous whereas 21.3% don't feel the online classes are monotonous at all and more than half the respondents (55.1%) are still confused between the online and offline learning especially Post Covid-19.

INTERPRETATION

According to you, what is the reason of monotonous online classes?

216 responses



According to the respondents (36.1% & 34.7%) who believe that online classes are monotonous due to the lack of attention and lack of face to face interaction, other reasons for monotony as stated by the respondents (14.8% & 14.4%) are the lack of motivation and lack of knowledge of teaching learning tools on the part of the students or respondents.

CONCLUSION

After studying the collected data the researcher has drawn the conclusion that the major problem faced by students is the poor connectivity of the network as well as lack of engagement in the online classes, lack of motivation. Lack of social interaction is another important challenge faced by students. The study has also found out the preference of students for online and offline learning. A majority of the students are giving preference to offline learning especially after the Covid-19. The problems of economically weaker students remain the same as they cannot afford to pay money for using other effective digital tools for teaching and learning. A large number of students are facing psychological barriers like inattentiveness, lack of self-motivation etc. Therefore, a teacher should consider the social, psychological and financial aspects of the students as well as their background for effective & smooth learning and to make the right choice of digital tools.

SUGGESTIONS

- 1) In order to overcome technological and financial issues, the government should support and provide some aid to the students.
- 2) Students should become aware about various digital tools and get the knowledge of the same. 3) Students should not be biased towards the online classes on the basis of their past experience during covid-19.
- 4) Online learning is not isolated learning. There are assignments, discussion forums and a lot of things to engage the students.
- 5) Self-motivation and time management is required in order to keep them engaging in the online classes

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A STUDY ON IMPACT OF USE OF ICT BASED STUDENT-CENTRIC METHODS IN TEACHING-LEARNING PROCESS AMONG UG AND PG STUDENTS OF THANE REGION**¹CMA Dr. Rashmi M. Agnihotri and ²C. S Rohit Bapat**¹HOD of Commerce and Coordinator of MCom, VPM's K.G. Joshi College of Arts and N.G. Bedekar College of Commerce (Autonomous), Thane²Department of Commerce, VPM's K.G. Joshi College of Arts and N.G. Bedekar College of Commerce (Autonomous), Thane**ABSTRACT**

The year 2019 ended with the emergence of COVID-19 pandemic. While healthcare sector faced manifold challenges, it was not the only sector to do so. Education sector, which suffered a setback at the start of the pandemic, bounced back with a new facet to itself – ICT based methods. ICT had its presence in the teaching-learning process before pandemic also, but only in case of a few programs, like professional qualifications; that too, a very minimal presence. In comparison to that, the magnitude of ICT based student-centric methods in today's time promises them to be a mainstay along with the traditional teaching methods, in future.

Since the use of ICT is novel to a great extent for UG and PG students, it becomes necessary to study the actual impact of use of ICT based student-centric methods in teaching-learning process among them. This study seeks to throw light on use of ICT in Experiential Learning, Participative Learning, Problem Solving Methodologies, etc., which are generally used by teachers in UG and PG classes as student-centric methods. It also aims to understand the effectiveness of such methods on various age groups, gender, classes. The researchers have used primary and secondary data analysis for this study.

Keywords: ICT, student-centric methods, Experiential Learning, Participative Learning, Problem Solving Methodologies.

INTRODUCTION

In the recent past, there has been a constant surge to improve the existing teaching-learning methods and also to devise new ones with the ultimate goal of adding value for the students. As a result, student-centric teaching-learning methods (Experiential Learning, Participative Learning and Problem Solving) have grown in significance. On the other hand, Information and Communication Technology (ICT) has also gained a huge importance, since it emerged as the enabler of continuity in the teaching-learning process for students of undergraduate and post-graduate classes of all faculties, post COVID-19 pandemic. Hence, it is worthwhile to study the student-centric methods and effectiveness of use of ICT in their case. This will help teachers to select the best suited methods for their use. The researchers have selected the following student-centric teaching-learning methods after due study in the concerned areas.

EXPERIENTIAL LEARNING METHODS**a. Field Visits**

Field visits present an opportunity for students to go out of their classrooms to a different environment and experience what they study in the textbooks, in order to help them understand and learn better. Field visits can provide a valuable support to the classroom learning.

b. Film Screening

Teachers organise film screenings on topics relating to the curriculum. Films can act as an effective tool to help students to study application of the concepts and ideas to the applicable situations through the films.

c. Role Play

In role play, students are asked to assume role of a certain person or act out a given situation. Role plays are helpful in examining personal feelings towards others or some circumstances, which may be complex or controversial. They are also useful for critical observation of peers.

d. Mock Parliament

A mock parliament is a re-creation of legislative proceedings in a parliament. In a mock parliament, participants act like members of parliament and discuss various issues of economic, social, or geopolitical nature. It not only helps the students to understand the parliamentary procedure and gain insights into its working, but is also useful for making them consider public issues and form their own opinions thereon.

e. Simulation Training

Under simulation training, a real-life situation is recreated in a controlled environment, so as to see how the subjects react. This helps to assess the readiness for that situation and also to find out scope for training or improvement.

Participative Learning Methods**a. Peer Teaching**

In peer teaching, students are required to teach a selected topic/area to their peers. Peer teaching is very useful in improving the student's ability to understand new concepts and creativity of expressing ideas.

b. Group Work

In group work, students are made to work together on a project or assignment to achieve a common target. With group work, students develop important traits like team spirit, cooperation and conflict management.

c. Creative Games

Creative games are designed to develop practical understanding of a certain skill or topic or idea through actual enjoyment of a game. These games are developed in such a manner that they encourage collective participation of multiple students together and motivate them to take away the crux of the said skill or topic or idea from it.

d. Demonstration

In demonstration exercise, practical application of an idea or concept is shown to students, to understand the said idea or concept in a better manner. Demonstration also helps to improve the observation skills of students.

e. Brainstorming

Brainstorming is a tool to facilitate generation of ideas and sharing of knowledge for solving a particular commercial or technical problem. Students are encouraged to think about a given problem on their own and discuss ideas as and when they come up, thereby also building upon each other's idea.

Problem Solving Methods**a. Case Studies**

Case studies involve a detailed study of a person or an event. In a case study, almost all aspects of the subject are analysed to find out patterns and causes. Case studies give students an opportunity to collect information on rare or unusual cases.

b. Problem Solving Sessions

In problem solving, a problem is identified and defined, alternative solutions are evaluated and the best solution is selected for implementation. This helps students to develop analytical skills and problem solving approach.

c. Real Life Based Problem Solving

Under this method, real life problems are to be dealt with by the students, by their own thinking and analysis. This helps students to get as close to the real life problems as possible, giving them practical insights thereby.

REVIEW OF LITERATURE

There is a dearth of available literature on the student-centric teaching-learning methods selected for study. Hence, review of literature is done on the basis of available literature on the use of ICT in overall teaching-learning process.

Slechtova (2014) presented an interesting study of undergraduate students from different streams. The author talked about the importance of understanding the difference between perceived skill competence in the use of computers and the attitudes towards its use in education. It was found that the perceived skill was not directly proportional to the attitude towards the use of ICT based tools in education in students from diverse programs at the undergraduate level. It was also found that the subject being studied was an important factor in understanding the attitudes towards ICT based student centred techniques.

Syed Noor-Ul-Amin (2013) concluded that the use of ICT has a positive impact on teaching and learning, as well as research; and opined that ICT can influence the delivery of education and also enable wider access to education.

Valasidou and Bousiou (2005) found a link between ICT usage and students' academic performance. ICT was seen to aid learning by improving the communication between the learners and the instructors.

RESEARCH METHODOLOGY

OBJECTIVES OF THE STUDY

- To develop an understanding of student-centric methods in teaching-learning process,
- To throw light on the use of ICT in selected student-centric methods – Experiential Learning, Participative Learning and Problem Solving Methodologies,
- To assess the effectiveness of such methods on various age groups, gender, classes, faculties of students.

PROBLEM STATEMENT

There is a need to study the use of ICT in various student-centric methods in teaching-learning process and its effectiveness.

SOURCES OF DATA:

The study is based on the primary as well as secondary data analysis. Primary data is collected from students through online survey method, where structured questionnaire in the form of Google Form was circulated to respondents who are students of UG and PG programmes. In all, 121 responses have been collected from Thane rural and urban area. Convenience sampling has been considered for this study. Secondary data on student-centric methods has also been collected, from published sources such as research articles, journals and online resources.

DATA ANALYSIS AND REPRESENTATION:

In order to give a meaningful result to the study, the collected data has been presented in the form of tables and charts. For the purpose of interpretation, the data is analysed using descriptive statistics and simple factor analysis.

LIMITATIONS OF THE STUDY

Considering the constraints of time and resources, the researchers have covered selected student-centric teaching-learning methods in this study. Responses have been collected from students pursuing graduation and post-graduation programmes in Thane region. Conclusions may vary in case of a greater or different region.

SCOPE FOR FUTURE RESEARCH:

A similar study can be carried out with respect to larger geographical area. Also, the study can be applied to the new student-centric methods which may emerge in future.

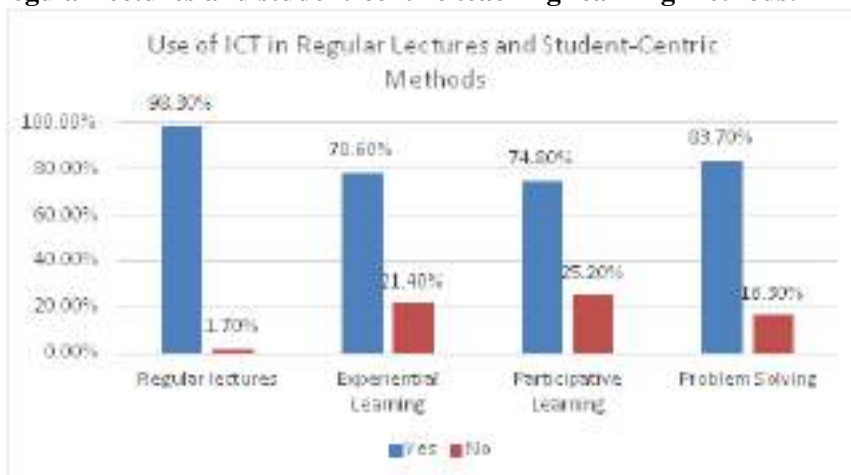
Data Analysis and Interpretation

1. Basic information:



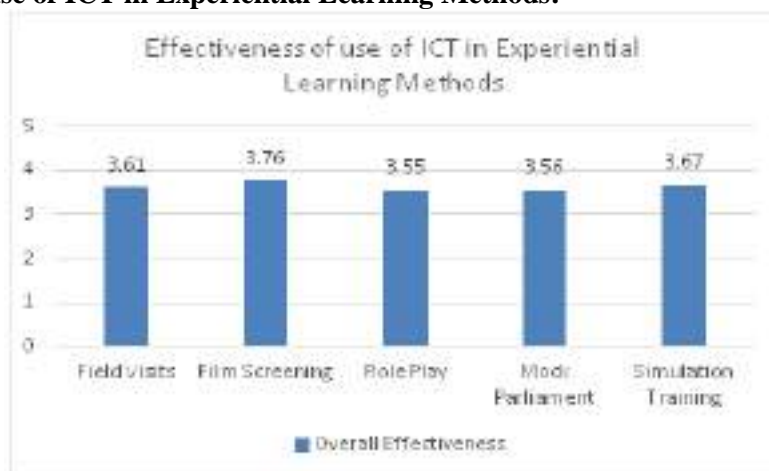
Out of total 121 respondents, 69% respondents were females and 31% were males; 51% respondents belonged to the age group of 15 to 20 years and 49% were 21 years or older; 64% respondents were undergraduate students and 36% were post-graduate students; and, 78% respondents were from Thane Urban region and 22% were from Thane Rural.

2. Use of ICT in regular lectures and student-centric teaching-learning methods:



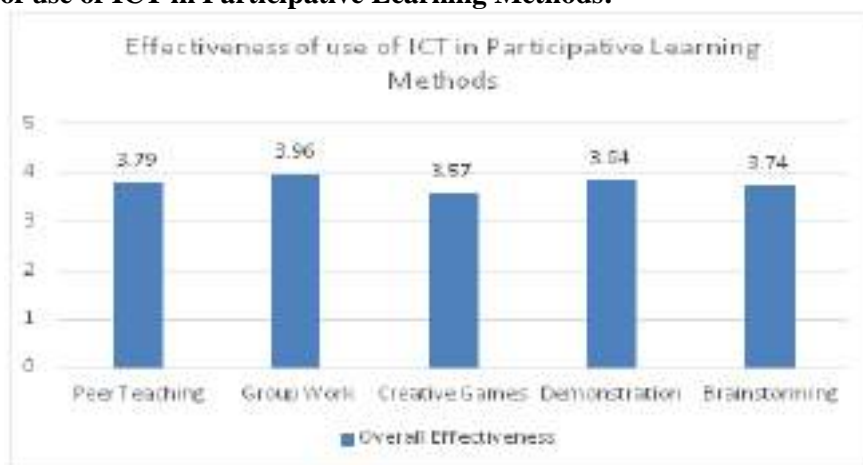
After COVID-19 pandemic, it can be seen that, while ICT is very widely used (98.30% respondents) in the regular teaching-learning process in the form of online lectures, the same is not the case for student-centric methods, as is evident from the significant proportion of respondents (21.40%, 25.20% and 16.30%) who have not experienced the use of ICT in that area.

3. Effectiveness of use of ICT in Experiential Learning Methods:



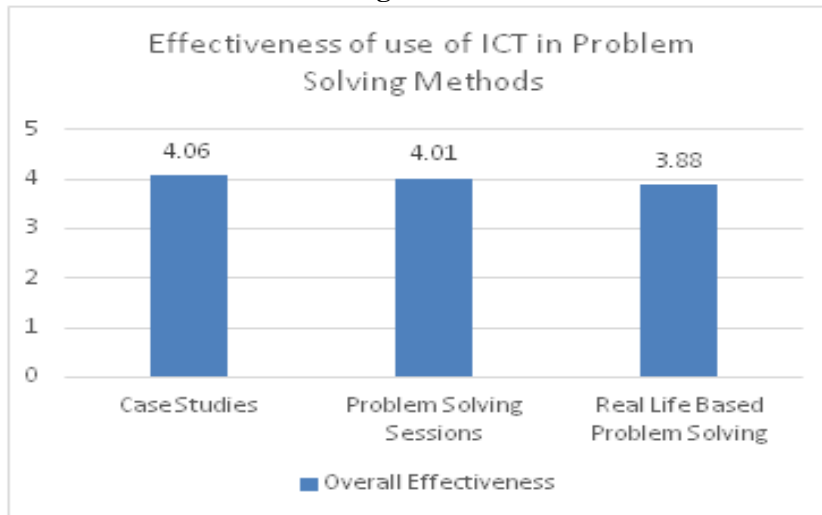
On the basis of mean of ratings given by respondents on the scale of 1 to 5 (1 being ineffective, 5 being highly effective), use of ICT is most effective (overall rating: 3.76 / 5) in case of Film Screening and least effective (overall rating: 3.55 / 5) in case of Role Play as Experiential Learning Methods.

4. Effectiveness of use of ICT in Participative Learning Methods:



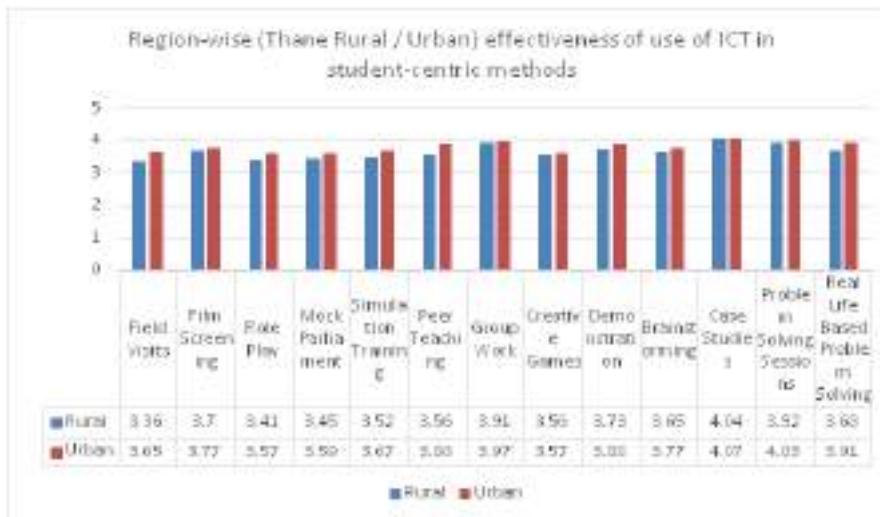
On the basis of mean of ratings given by respondents on the scale of 1 to 5 (1 being ineffective, 5 being highly effective), use of ICT is most effective (overall rating: 3.96 / 5) in case of Group Work and least effective (overall rating: 3.57 / 5) in case of Creative Games as Participative Learning Methods.

5. Effectiveness of use of ICT in Problem Solving Methods:



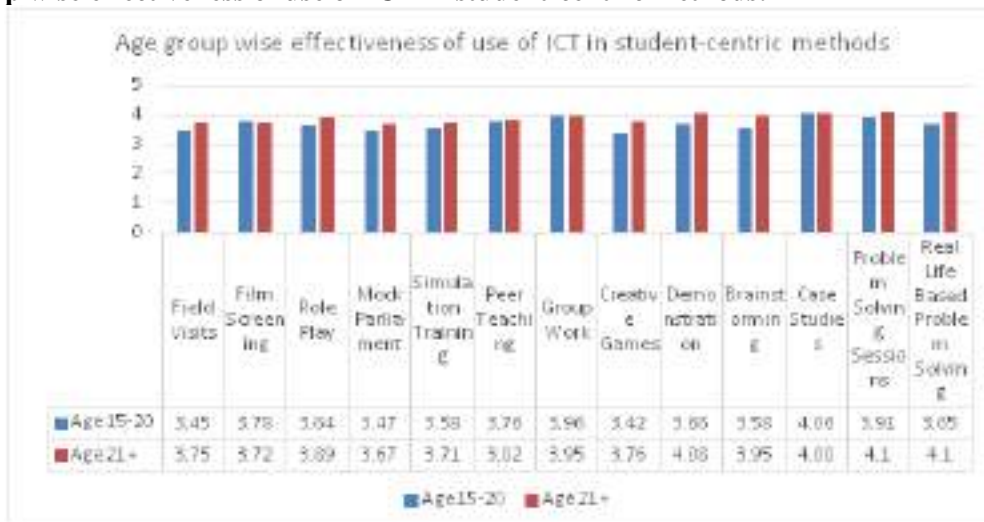
On the basis of mean of ratings given by respondents on the scale of 1 to 5 (1 being ineffective, 5 being highly effective), use of ICT is most effective (overall rating: 4.06 / 5) in case of Case Studies and least effective (overall rating: 3.88 / 5) in case of Real Life Based Problem Solving as Participative Learning Methods.

6. Region-wise effectiveness of use of ICT in student-centric methods:



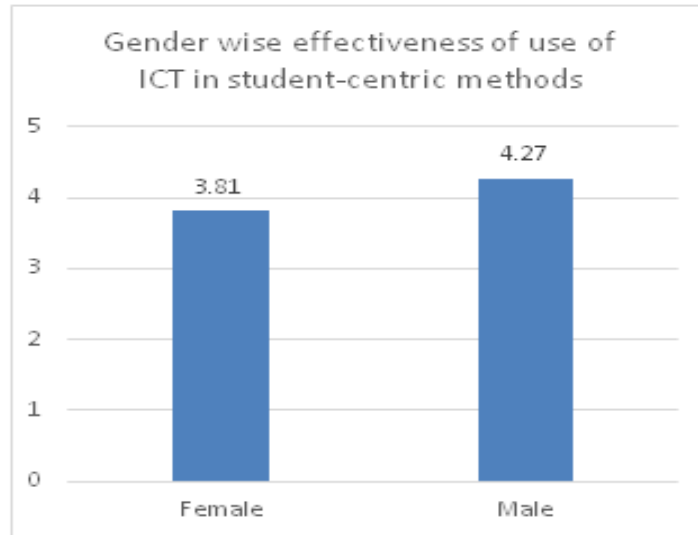
In case of all of the selected student-centric methods (Experiential Learning, Participative Learning and Problem Solving), respondents from Thane Urban find the use of ICT more effective than those from Thane Rural.

7. Age group wise effectiveness of use of ICT in student-centric methods:



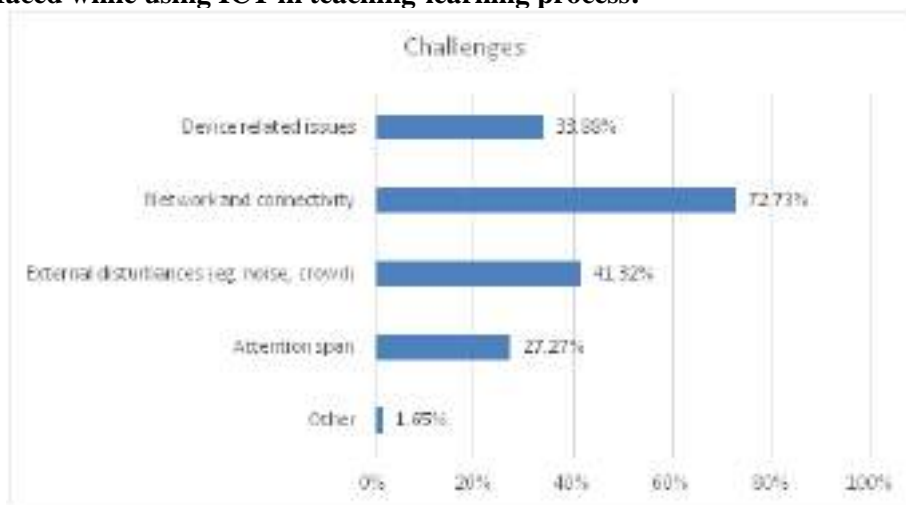
In case of all of the selected student-centric methods (Experiential Learning, Participative Learning and Problem Solving), except for Film Screening (Experiential Learning) and Group Work (Participative Learning), respondents who are 21 years of age or older, find the use of ICT more effective than those from those belonging to the age group of 15 to 20 years.

8. Gender wise effectiveness of use of ICT in student-centric methods:



Male respondents (overall rating: 4.27 / 5) find the use of ICT in student-centric methods more effective than female respondents (overall rating: 3.81 / 5).

9. Challenges faced while using ICT in teaching-learning process:



While respondents admitted to have faced many challenges in using ICT in teaching-learning process, network and connectivity (72.73% respondents) is the most common challenge.

CONCLUSIONS AND SUGGESTIONS

After considering the above data analysis and interpretation, the researchers have drawn the following conclusions.

1. After COVID-19 pandemic, ICT has been extensively used in the regular teaching-learning process. However, the same is not as extensively used in student-centric methods. There lies the scope of making such methods even more effective, using ICT.
2. Since the use of ICT in methods like Film Screening (Experiential Learning), Group Work (Participative Learning) and Case Studies (Problem Solving) is considered to be effective by students, these methods should be used more as a part of online education, wherever practicable.
3. This study has shown that, methods like Role Play (Experiential Learning), Creative Games (Participative Learning) and Real Life Based Problem Solving (Problem Solving) are not as effective with the use of ICT. Hence, these methods should be used more in classroom education than in online education.

4. Students from urban areas find ICT more effective than those from rural areas. This difference is attributable to more access and exposure to ICT tools and their advancements.
5. Students belonging to the age group of 15 to 20 years (undergraduate students) find ICT less effective in student-centric methods than those of 21 years or older. Measures to enhance the effectiveness specifically for this age group should be devised.
6. Since female students consider ICT much less effective as compared to male students, reasons for such stark difference should be studied further and measures should be implemented accordingly.
7. Challenges in using ICT are the roadblocks in its full implementation. These challenges can be minimised, but cannot be eliminated. Hence, ICT should be used responsibly, so as not to deny students an opportunity to learn.

Thus, it is clear that use of ICT in teaching-learning process adds value for the students. Having said that, it should be understood that ICT cannot replace the classroom teaching. It rather compliments classroom teaching. Therefore, teachers should seek to bring together the advantages of both classroom teaching and ICT, to enhance the overall learning for the students.

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E-COMMERCE: NEED OF TODAY'S WORLD**Sana Imran Aowte**

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ABSTRACT

Do you know why 2021 is the year of digital transformation in E-commerce, the post-covid landscape is already putting a lot of pressure on sellers. Those that are working remotely are expected to maintain efficiency, pinpoint risks, and react to opportunities quickly. E-commerce has significant impact on emerging market and it has been given lots of opportunities to many new startups also. Today E-commerce has quickly adapted new technology and faster moving industry. There are many ways up for seller to sell their product easily in the market and reach to customer, this research work on benefits of e-commerce and upcoming trends, and also want to study how latest technology trend affect e-commerce. As well as to study future of e-commerce as there are many technologies and innovation arises in latest trend due to e-commerce. This research also works on e-commerce best practices and how to use them to grow.

Keywords: E-commerce, digital buyer & seller, Internet,

INTRODUCTION

Needless to mention, the significance of the internet and its usage in today's world is skyrocketing. The increasing usage of mobile devices has enabled customers to purchase anything from anywhere. Evidently, the future of commerce is headed online. Now E-commerce becomes mandatory to almost all. With the help of it, there are increases sales as many sellers create their online store, form their websites and start to enjoy their old business in new way. The advanced technology plays a vital role to grow e-commerce with innovative practices. Now it will be a compulsion in a few years to use. Gone are the days when it was tough for local retailers to sell or expand their business, products, and services all over India or the world. It was tough due to the market conditions, local competition, low advertising reach, higher expansion cost, small brand equity, consumer interests, and various other factors. And now it becomes very easy to develop in new era of digitalisation. As we all are learning new technology, and e-commerce give new mode to digital payment.

OBJECTIVE

- To know benefits of e-commerce and upcoming trends, and also want to study how latest technology trend affect e-commerce.
- To study future of e-commerce.
- To investigate e-commerce best practices and how to use them to grow.

METHODOLOGY:

- Descriptive research has been undertaken.
- With some observation primary data collected.
- Secondary data has been analysed by referring different journals, various websites, and research paper written on the topic of interest.

REVIEW OF LITERATURE:

- Rithika Sirvi¹, Gundla Ranga Ramu², Varun Revelli³, Gv Santosh Kumar⁴, Dr Chandra Sekhar Pattnaik⁵. ISSN: 2455-2631 © February 2021 IJSDR | Volume 6 Issue 2. The Role of E-commerce on Customer Engagement in 2021. E-commerce has become part of our life; it is reaching the expectations of customers by offering unique value of services. This research paper focuses on, how e-commerce sites working on customer engagement. Further, our research paper gives a better idea about quality brand.
- Vivian Khoo^{1, a)}, Aidi Ahmi^{2, b)} and Ram Al-Jaffri Saad^{2, c)} Published Online: 27 September 2018

A Comprehensive Review on E-Commerce Research. , this paper comprehensively discusses the identified studies which have been done in the context of e-commerce adoption. Seventy-three (73) papers have been extracted from Elsevier's Scopus database. Those papers were analysed based on the distribution of publication, the scope demography, the research approach and research method and the adapted theory or conceptual framework. The result of the study found that publications in e-commerce research rose to peak year in 2015. Most of the e-commerce adoption studies were carried out in Southeast Asia (26%) and

determining factors of e-commerce adoption was the most popular theme across region. Despite of its popularity, the findings were inconclusive in terms of specific determinants that significantly contributed towards e-commerce adoption.

✚ DATA ANALYSIS:

▪ E-Commerce become trend now:

It seems like Factors Influencing the Future of Ecommerce in India, the future of online shopping lies in utilising multiple channels to reach out to your audience. Social commerce uses social media platforms for an improved in-app experience for customers. You can have Instagram galleries on your website or create actionable buttons on your Facebook posts. You can easily sync between the Facebook store and your website. The customers can view products in-app and can interact with the products by sharing or liking them.

The sector has seen tremendous growth that has made businesses opt for mobile optimization of their websites. Many companies have chosen to go for a mobile app. You can also use location-based campaign strategies that allow you to send customized messages based on the customer's location.

▪ Technology Trends in the E-Commerce Industry and its Benefits:

Technological advancements have helped the e-commerce industry and have allowed the incumbent players to connect with their customers better. Apart from enhancing user experience, it also helps customers through the buyer's journey and in their decision-making.

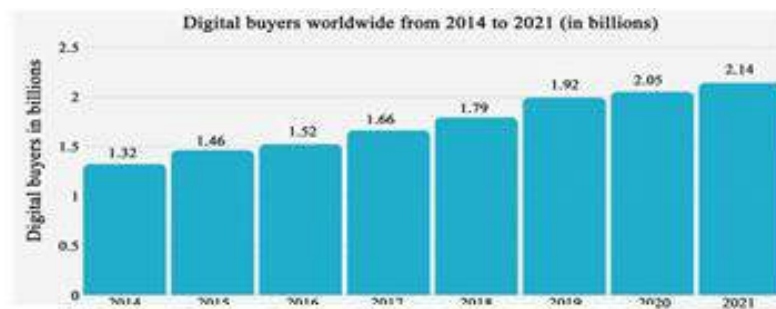


Fig 1

Technology has a significant role to play and has also increased the trust factor among customers. In addition, it has helped in ensuring an improved user experience for customers. The tech-savvy audience is always looking for newer features, and the use of technology helps to reach out to this audience easily.

▪ E-Commerce Best Practices and How to Use Them to Grow:

1. **High-Quality Images:** This is the part where first impressions really count. The human brain processes images 60,000 times faster than words. Added to the fact shoppers need to see what the products look like, it's critical you have the best images possible on your site.
2. **Deliver a Clear Message:** When shoppers visit your site, you need to ensure they know exactly what your store provides.
3. **Mobile-Responsive Sites:** It's 2018 and we are still writing this. If your e-commerce store is not mobile responsive, you are losing out. In more ways than one. In the United States, mobile commerce (m-commerce) sales now accounts for 34% of total online retail. This figure is expected to rise to over 50% by 2021.
4. **Win Trust:** Unless you are a globally recognized brand like Nike or Apple, most first-time visitors will not know about your store. Until you give them a reason to, they're also unlikely to trust your brand. Once you have their trust, they will be far more likely to buy from your site.
5. **Speed Up Your Website:** Very second counts. The first step is to test your site loading time. You should use this neat Website Grader tool to find out how it performs. There are a number of other factors behind slow loading times, which include: **Number of plugins, Browser caching, simple site design.**

✚ BENEFITS TO THE SOCIETY & BUSINESSMAN:

This Research paper helps to society & Businessman to understand followings:

- When you open a physical store, your capital layout and day-to-day expenses are huge. However, with an online store, you only need to spend to get your website up and running, and for hosting.

- Opening a physical store takes a lot of time in addition to money – an e-commerce store on the other hand can be made operational in just a couple of weeks, or even days.
- You can also provide detailed info to customers about every product, including price comparisons with other brands or sites, helping them to make better decisions.
- If people buy from an online store, we spend low operating costs; we have a better quality of service and, therefore, additional costs can save us unnecessary costs.
- Everyone can easily compare product prices of different companies and products in terms of quality and quantity, or the services provided with them. price, because prices are easily comparable.

CONCLUSION

It seems like today's world E-commerce replace traditional method of buying .A very vital role play by technology ,people easily available all the things under one roof. Now a days digital buyers are increases and day by day technology change there role.Its also close world together.In general, today's businesses must always strive to create the next best thing that consumers will want because consumers continue to desire their products, services etc. to continuously be better, faster, and cheaper.

There are several factors and variables that need to be considered and decided upon when starting an e-commerce business. Some of these include: types of e-commerce, marketing strategies, and countless more. If the correct methods and practices are followed, a business will prosper in an e-commerce setting with much success and profitability.E-commerce best practice is essentially about giving your customers the highest quality service. They need to feel reassured that it's safe and easy to buy from your brand.

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A STUDY ON CREATING BRAND AWARENESS & MARKETING OPPORTUNITIES IN METAVERSE**Ms. Shruthi Jayaprakash Rejimon**

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ABSTRACT

With Metaverse established brands have been figuring out the essence on how to market to consumers. NFTs, Virtual Clothing, Branded shops within games, fashion shows and concerts are a few to steps taken by brands to experiment with this new arena of Internet.

This study focuses on how marketers aim at targeting the Millennials and Gen X in a new way using the Metaverse. It also speaks about the rush in building real estate in the virtual world by these brands. Also it mentions about how games like Roblox and Fortnite are offering their platforms for marketers to advertise their products. Lastly it also covers what challenges and opportunities digital marketing will face in the Metaverse.

Keywords: Metaverse, NFTs, Digital Marketing, Virtual Space.

OBJECTIVES OF THE STUDY

1. To understand the shift in demand for creating brand awareness using digital marketing in Metaverse.
2. To highlight on how Metaverse is an emerging platform for digital marketing.
3. To understand how marketers are utilizing this new opportunity to engage millennials and GenX with their products in the Metaverse.

SCOPE OF THE STUDY

1. This research will shed light on how marketers have partnered with games in Metaverse and are engaging users with marketing campaigns to establish their presence.
2. This paper also highlights how Metaverse is being used as a new channel for brand experimentation as luxury brands are utilizing this new medium to sell digital goods and experiment with their users.
3. The paper will also talk about the high end technological requirements of metaverse and the devices necessary for the consumer to enjoy a seamless experience. It also sheds light on how it in turn can limit the potential market for brands and hinders efforts for mass marketing.

RESEARCH METHODOLOGY

The present study is exploratory and descriptive in nature and is based on secondary data attained from the various secondary sources such as websites and other available sources.

INTRODUCTION

Technology has evolved at a quick pace. We're seeing previously imagined inventions, such as the Metaverse, a one-of-a-kind, immersive virtual environment that's swiftly sweeping the internet. It may have initially appeared in Hollywood science fiction films which depicted a virtual world as in Matrix movie, but it is now more than fiction.

Metaverses are permeating the internet, thanks to the seeming development of virtual reality (VR) and augmented reality (AR) in the online world. It appears to be improving day by day, and as a new computer platform, it is poised to deliver unfathomable value.

In today's metaverse, users are identified by virtual avatars in a shared virtual area. These virtual worlds continue to broaden and develop as a result of user choices and interactions. In this way, it resembles the real world in the sense that it has no "end." It's simply a universe that continues to grow as more people join.

Characteristics of Metaverse:

Always active: When you leave a metaverse, it does not pause or end. They just keep going indefinitely.

Exists in real time: The Metaverse features a timeline that corresponds to real-time events. It will be a real-time parallel reality that never ceases to exist.

Players have individual agency: At the same time, players can engage in multiple activities. Others may be interacting with one another while one stands still in the corner.

Self-contained and fully functioning universe: Users can construct, own, sell, and invest in the Metaverse, which is a fully functional universe. Users are recognised and rewarded for their contributions to the Metaverse.

Mix of different platforms: In the Metaverse, different platforms can collaborate. In the case of video games, for example, you should be able to transfer goods from one game to another.

User-generated content: Metaverses are more than just virtual hangout spots for users. Users can generate material that is enjoyed by other users.

Marketing in the Metaverse

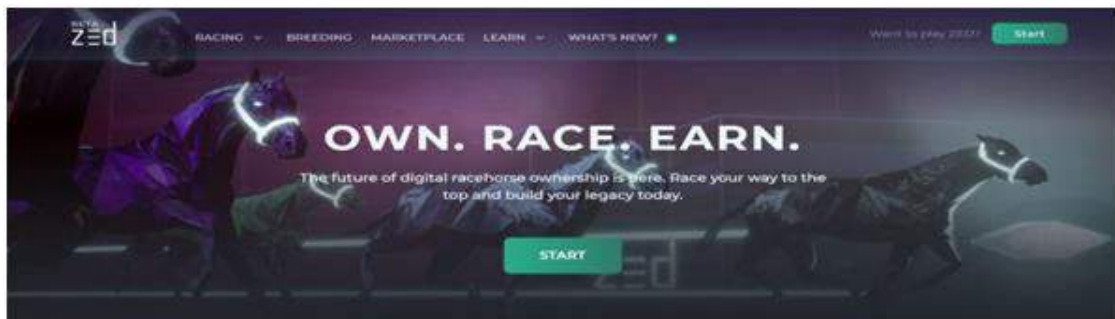
Since the beginning of 2022, 'Metaverse' has been one of the most popular themes, and with good cause. When Mark Zuckerberg, the CEO of Facebook, unveiled his new firm, Meta, he made headlines. With Meta, Facebook hopes to integrate audience with contemporary technology in ways that no one has seen before. With metaverse marketing, brands can employ their ideas to the fullest and reach their target audience in the most appealing way imaginable.

The most significant area for digital marketers has been keeping up with the latest technology breakthroughs. Understanding the metaverse and its full potential is part of this. What marketers need to realise is that the metaverse isn't simply a fad; it appears to be here to stay and on its way to becoming the next big thing.

First and foremost, marketers must remember the importance of millennials and Gen Zers as a target demographic. Some sorts of metaverses, such as games like Roblox and technologies like VR, are also popular among these generations. Let's look at how marketing can be done in the metaverse with that in mind.

1. Incorporating metaverse marketing into real-world marketing

Create marketing experiences that connect in with real-life events or that are similar to what your company already does in the real world. For example, after the summer of 2021, AB InBev's beer brand Stella Artois teamed up with Zed Run to create a Tamagotchi-like experience mingled with the Kentucky Derby. Stella Artois, a brand of AB InBev, is well-known for sponsoring sporting events, particularly horse races. The ability to trade, race, and breed non-fungible token (NFT) horses appears to be a suitable entrance point



Source: zed.run

2. The importance of an immersive experience cannot be overstated

In the metaverse, you can sell virtual advertising. Bidstack, a video game ad tech company, for example, shifted from real-world outdoor advertising to virtual billboard advertising.



Source: bidstack.com

However, virtual billboards aren't the only option. Because metaverses are engaging and immersive by nature, it's ideal to capitalise on this by providing a similar immersive experience with your commercials and marketing efforts. Instead of merely posting advertising, offer branded installations and events that users may interact with.

We've seen early adopters provide immersive experiences to their consumers, such as a Lil Nas X performance in Roblox, Gucci Garden experience visits, and Warner Bros.' marketing of In the Heights with a virtual reproduction of the Washington Heights neighbourhood. Collaborations with metaverses have recently shown new revenue sources for brands.

3. Collectibles should be available

People enjoy collecting stuff, and the metaverse provides them with yet another platform to do so. You can replicate the experience in the metaverse by providing assets or limited-edition items that can only be obtained in the metaverse.

The Collector's Room, for example, is available in the Gucci Garden Roblox experience. In the metaverse, the users are only allowed to purchase Gucci products which are all limited-edition. Gucci made a total of 286,000,000 Robux from the game's initial sales of collectible products.



4. Participate in existing communities

Advertising is generally disliked by the public. It's vital for businesses trying to break into the Metaverse to avoid offending individuals who are already there. Because you'll be promoting to these users, you'll also need their positive reviews.

Remember that you can't simply enter a new platform without taking into account the new format. When businesses collaborate with members of the Roblox developer community to create things and experiences, for example, they gain more traction. Similarly, when O2 put on a Fortnite performance, they teamed up with developers who were already experts on the game.

Consider this a form of influencer marketing. Community members become key aspects of the execution of your campaigns since user-generated content is important.

5. Experiment all the time

The current world in which marketers are living is quite exciting for them. While there are some guiding principles that can help marketers determine what techniques and methods to use, the Metaverse is still at early stages of its evolution with plenty of potential for experimentation. Best practices are still being defined, and paradigms are still being developed in their entirety. This allows marketers to be more creative and adventurous in their tactics.

Benefits of Metaverse Marketing for Marketers and Brands

If you're a marketer who hasn't considered how millennials and Generation Z are influencing marketing, you should reconsider your approach.

Metaverse is an excellent first step in reaching out to the tech-savvy generation. Furthermore, emerging digital marketing trends predict that artificial intelligence will play a major role in the future. Marketers and businesses

can use artificial intelligence to get started with metaverse marketing, which is the first step toward creating an online community.

Here are some areas to concentrate on:

1. Virtual Advertising

Virtual advertising is a great way to reach out to people who can't come to you. Virtual advertising consists of advertisements, billboards, popups, and other forms of internet advertising. Virtual advertising can be used to build campaigns that provide value to the audience while also appearing genuine.

Make your campaigns interactive and place them in places that are relevant to your business. When it comes to advertising in the metaverse, you must first choose the appropriate location. It's not a good idea to go to a venue that isn't related to your brand or target audience.

An interactive quiz about creating a customised work from home arrangement, for example, might be more effective than a static visual with a list of equipment. After all, in the metaverse, marketing is all about interactivity.

2. Brand Collaborations

While it's critical to develop your own metaverse community, it's also wise to tap into the resources of others. How? Well, there are some other ways While it is necessary,

While it's critical to develop your own metaverse community, it's also wise to tap into the resources of others. How? Other brands whose services are complimentary to yours may have a target demographic that is comparable to yours.

You may try collaborating with companies and creators who already exist in the metaverse. This can be accomplished by using social media or email outreach. You can link with a brand or a creator who has developed their own area in the metaverse to represent your brand in that space, for example. This manner, you may reach out to those who are already interested in the metaverse. Collaboration with these brands to create a shared immersive experience will be beneficial to all parties involved.

Collaboration with influencers is another smart place to start. Microinfluencers have a significant influence on how Millennials and Generation Z interact online. Interacting with the audience through them is a terrific way to announce your arrival to the virtual world.

3. Augmented Realty

AR has been there for a while, and trust us when we say it isn't going anywhere. Augmented reality allows your audience to experience your product in a virtual but real-time environment. In fact, the introduction of augmented reality has improved the entire purchasing experience. And the metaverse will further improve digital marketing for eCommerce.

However, it is important to highlight that augmented reality is not confined to eCommerce. It's for you to figure out how to employ augmented reality in the metaverse to promote your company.

Take a look at Outgrow, for example. Outgrow is an interactive content creation tool that allows you to generate content without scripting, such as quizzes, calculators, chatbots, and polls. With Outgrow, you can use augmented reality in the metaverse to provide users a real-time quiz experience.

It'd be similar to a 3D interactive video. As part of their song video 'Ghost Stories,' Coldplay published 'Ink,' an interactive video, in 2014. This occurred in 2014. The year is 2022, and Metaverse has arrived. Consider how much you can achieve with technology now!

4. Branding with NFTs

So, what exactly are NFTs? Any digital intangible asset that cannot be replaced is referred to as a non-fungible token, or NFT. If you want it to be, anything on the internet can be an NFT. Celebrity photographs, digital art, movies, and other forms of NFT are popular examples.

But how does it connect to metaverse marketing? NFTs, for example, can be purchased and sold for exorbitant prices (really huge sometimes). Every element in the metaverse is intangible, as the metaverse is an intangible location that we can't access in real life. Everything, of course, qualifies as an NFT.

Brands can build assets and avatars that can be sold to customers as non-fungible tokens (NFTs). If Audi decided to build a car specifically for the metaverse, it may make millions for something that, well, doesn't exist. Crazy? That's correct.

CHALLENGES OF MARKETING IN METAVERSE**1. There aren't enough VR and AR headset users yet.**

To begin with, despite the fact that the scope of events and concerts in the metaverse is much larger, the total number of customers who have the infrastructure – VR and AR headsets, as well as an internet connection – to attend them is still substantially smaller than those who do not. Private users had 26 million VR and AR headsets by 2021. Even if experts predict a nearly eight-fold rise in demand for VR headsets over the next five years (up to 2025), that figure still pales in contrast to the total number of smartphones: According to Statista, there are 6.648 billion smartphone users in the world currently (83.89 percent of the global population). If the metaverse is to enable some significant changes, the number of global users must surpass that of smartphones.

2. Unsatisfactory Customer Service

The VR and AR experience is now far from frictionless, which explains (along with pricing) why adoption is still so low. Virtual reality game players have experienced negative side effects such as visual damage, confusion, and even convulsions. Another difficulty is obtaining high-quality and high-performance models capable of achieving the required retina display and pixel density for a realistic virtual immersion. Not to mention the fact that most headsets are still rather big and heavy, making them extremely uncomfortable to wear for lengthy periods of time.

3. Consider three-dimensional narratives.

We're so used to creating stories for non-immersive mediums like video and podcasts that we'll have to learn how to tell stories in the metaverse in a new way. Cathy Hackl, a tech futurist and Metaverse strategist, has advised marketers that if they want to succeed, they'll have to "rethink their storylines in three dimensions.

Furthermore, because users can be both developers and gamers, metaverse marketing may be mostly driven by creators. From the narrator of the tale to the co-creator of the story, brands will need to rethink their posture. They may, for example, purchase land and establish communities in virtual communities, but the narrative in such communities are created by player involvement. The issue for brands is to continue to play a role and be visible – beyond just being a "dumb pipe" – in a story over which they have little influence.

4. Measuring is difficult.

Finally, while some feel it will only be a matter of time until the metrics catch up, the measuring and tracking we've come to expect from other marketing approaches isn't yet available. This is obviously a problem when calculating the return on investment. If organisations can't track return on ad spend as clearly as other digital channels, their marketers may struggle to justify the money they invest there.

CONCLUSION

Currently marketing and branding in metaverse is in a nascent stage. The age of the Metaverse (which will either replace or modify the internet as we know it) may not arrive as quickly as we wish, but it will certainly arrive soon. The world's most powerful corporations are developing technology and equipment that will give the metaverse a physical form. The moment has come to establish principles that will govern how we conduct ourselves in the Metaverse.

Now is also an excellent moment for businesses to consider their future and how they will sell their products in order to keep up with the rapidly changing digital landscape. Brands will be able to learn what their customers want and supply it ahead of their competitors thanks to metaverse marketing.

Sure, there are still some issues that need to be resolved. Users will not trust the new virtual space or feel comfortable enough to interact in it unless those problems are overcome. Users will see that the Metaverse (and the whole new world it presents) has a lot of potential once these issues are resolved. In summary, technological developments have prepared the metaverse for massive expansion. As a result, creating a brand's presence now may be the finest thing a company can do. Companies will also get an early move advantage if they are using this platform and are ready to take the risk associated with it.

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APPLICATION OF BLOCKCHAIN TECHNOLOGY IN EDUCATION FIELD

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Blockchain is an emerging technology having lots of capabilities and can prove to be a boon for any society. Since a decade the number of online transactions has increased manifold but the major issue remains is the security while doing these transactions. Blockchain can be the perfect solution for this issue. There is a misconception that blockchain is just the cryptocurrency however, in reality it is far beyond the cryptocurrency and can be very useful in sectors like government, banking and finance, accounting, Business Process Management, insurance, entertainment, healthcare, IOT etc. The possibilities for this technology's use in the education sector are exciting. Student records like attendance, courses, fees payments, grades obtained can become part of their personal blockchain record. This research paper discusses the concept of blockchain, its benefits, implications in various sectors and also the challenges involved in it. The emphasis is on the application of this excellent technology in the education sector.

Keywords: Blockchain technology, Cryptocurrency, Education sector

OBJECTIVES OF THE STUDY

- To understand the concept of Blockchain technology
- To study the uses of Blockchain technology in various sectors
- To analyse the application of this Blockchain technology in education sector

RESEARCH METHODOLOGY

The present research paper is Exploratory in nature and is based on Secondary sources of information. It discusses the concept of Blockchain Technology along with its advantages. An overview of the use of this technology in various sectors of business has also been taken. The focus of the paper is on application of blockchain technology in the education sector. The data for the paper has been obtained from books, research papers, articles and websites.

INTRODUCTION

Blockchain is a revolutionary and leading technology in the IT world that has changed how transactions work. Blockchain is a set of blocks that record information of transactions like who made the transaction to whom, what is the amount of trade etc. The recording happens in the form of a digital ledger, distributing it across the entire network. This makes the transaction more secure and almost impossible to change, hack or cheat the system. In other words, it is a distributed software network which allows the transfer of assets securely without the use of a third party.

Blockchain technology is the brainchild of Satoshi Nakamoto. By design, Blockchain is a decentralized technology which is used by a global network of the computer to manage Bitcoin transactions easily. A blockchain network can tokenize, store, and trade anything from currency to land, rights to votes. Some of the existing and special characteristics of blockchain are transparency, incorruptibility, durability and robustness. (Leible, Schlager, Schubotz, & Gipp, 2019) (Xu, Chen, & Kou, 2019)

ADVANTAGES

- 1) **Enhanced security:** Instead of storing information in a single server, information is stored across a network of computers, due to which hackers find it difficult to view and tamper data. This makes the entire system totally secure.
- 2) **Increased transparency:** All transactions recorded are not prone to change, and are time and stamped. This enables all network participants to see the entire history of a transaction, providing full transparency, thereby virtually removing any chance of fraud.
- 3) **Instant traceability:** Origin of the data can be easily traced by the customer with the use of blockchain.

- 4) **Increased efficiency and speed:** The documents can be stored on the blockchain along with transaction details, thus eliminating the reconciliation of multiple ledgers and resulting in faster results
- 5) **Automation:** Human intervention, as well as dependency on third parties to verify the terms of a contract, is reduced, for example, in insurance, once an insured has provided all necessary documentation to file a claim, the claim can automatically be settled and paid.
- 6) **Elimination of exchange rate risk:** Foreign exchange transactions involving large amounts of money generally take a few days for transfer from one currency to another. In this case there is a risk of change in exchange rate. This is eliminated in bitcoin as even the overseas transfer takes place in real time.
- 7) **Smart contracts:** In traditional contracts there used to be doubt regarding execution of the contract by either of the parties involved in the contract. In blockchain, smart contracts can be used which is a computer code that is executed in a blockchain environment. It assures that both the parties will fulfill their promises in the contract.

USES IN VARIOUS SECTOR

There are various sectors in which the blockchain technology can be applied. Some of these sectors are:

- 1) **Financial services industry:** Blockchain technology is very useful in the financial services industry where security and quick service is the most important.
 - **Faster Payment:** By implementing blockchain, banks will be able to reduce the requirement for third-party verification and speed up the processing of traditional bank deals. Bitcoin allows anyone to send money across borders almost instantly and at very low fees. e.g. banks like Barclays and startups like Abra are working on adopting block chain technology to make their business operations faster, and more secure.
 - **Settlement and Clearance System:** Blockchain has the potential to allow banks to settle transactions directly and keep better track of them than traditional methods such as SWIFT. A standard bank transfer which used to take a few days or weeks to reach the receiver can be done instantly with the help of blockchain.
 - **Loans and Credits:** Banks process loan applications by looking at things like credit scores, debt-to-income ratio, home ownership status to assess risk. They need a credit report from specialized credit agencies to gather all relevant information. These complex processes can be streamlined with blockchain technology.
 - **Raising Funds:** Raising cash through venture capital is a difficult task today. Companies that use the blockchain are capable of expediting the technique through getting investment in loads of ways.
- 2) **Supply Chain Management:** In the supply chain management block chain can be used to monitor cost, labour and even waste emissions at every point. It aids in automating the purchase process with the help of smart contracts. It has improved transaction flow by exclusively handling various transactions with smart contracts. The organization's data is preserved on the blockchain with the help of authorized entities accessing. It also helps in tracing flow of transactions and goods by registering them. Some blockchain startups working in this sector are Providence, Fluent, Skuchains.
- 3) **Insurance sector:** Instances of fraud in verification and claim settlement can be significantly reduced in the insurance sector with the help of smart contracts. It can easily verify the authenticity of customers and their policies and eliminate the risk of fraud.
- 4) **Healthcare industry:** Blockchain can be useful in healthcare industry to have link between the suppliers, drug manufacturers, patients and healthcare service providers. Startups like HECOD, NHCT are using blockchain technology in India in the healthcare industry.
- 5) **Business Process Management:** Business processes are the functions undertaken by businesses to successfully deliver the product or services to customers. They can be within a business or between two different businesses. However, many times security of data, trust between two businesses are some of the concerns. These concerns can be resolved with blockchain by developing a suitable platform for execution of functions between two businesses.
- 6) **Government:** The distributed ledger system used in blockchain can be considerably useful for having transparency in the Government operations and thereby reducing corruption. It can also be used for e-voting, auctions carried on by the Government, registration of companies. It has a number of benefits like reduction in bureaucracy, less paperwork, reduction in transaction costs and elimination of frauds and

corruption. This will not only make the Government system efficient but will also develop trust between citizens and the Government. (Singh, Sharma, & Jain, 2018) (Kitsantas, Vazakidis, & Chytis, 2019)

APPLICATION IN EDUCATION SECTOR

The nature of blockchain of being decentralized and secured into various sectors including education. The most crucial benefit of using blockchain in education, would be the security it provides to the data. There are many advantages of using blockchain technology in educational institutions. They are:

1. **Verification of Students' Records:** One of the most critical activities of the administrative office of any institute or university, is verification of students' records. By use of blockchain, these educational institutions can be benefited through transformation of record keeping of certificates, update grades and allow students to access their records securely.
2. **Issue of degrees or diploma certificates:** The institute or university can store the student information related to degrees or diploma certificates on a blockchain. This will make the document verification process very simple and quick for employers or for recruitment agencies. Using blockchain technology, the Massachusetts Institute of Technology (MIT) has become one of the first universities to issue recipient-owned virtual credentials.
3. **Accreditation:** Blockchain technology can also help educational institutions in accreditation. It is challenging to certify and accredit most learning institutions. Blockchain technology makes it easier to verify the quality of education that most educational institutions offer.
4. **Reduce Cases of Fraud in Education:** Education sector is also affected by fraud and hacking. Ideally, hackers can manipulate and delete information from education information systems. There are also many documented cases where job applicants have used fake academic papers. With blockchain technology, all these frauds of awarding fake certificates can be avoided.
5. **Transfer of records:** Blockchain ensures transparency and consistency while recording student information on an online ledger. Since permission is needed to access the records, it's not easy to change or manipulate the information. Universities can additionally develop a ledger with a custom blockchain protocol. Students moving from one institute to another, their records can be easily made accessible to the new institute by providing access to the blockchain.
6. **Decentralizing Online Learning:** With the Covid-19 pandemic causing lockdowns, the education sector was one of the hardest hit sectors. In such situations, learning institutions and universities had to look beyond classrooms and explore digital platforms for delivery of the courses to both local and international students. Most institutions dictate what their students should learn because there is no real-time data exchange. They offer pre-recorded tutorials that students have to go through which means there is no room for students to engage with their tutors or even ask questions. Educational institutions can use blockchain technology to ensure decentralized online learning. It helps students and instructors to share information in real-time. (Rustagi & Chakraborti, 2021) (Albeanu, 2017)

CHALLENGES

Though the technology has excellent and long-term benefits there are some challenges in its implementation.

1. Many organisations are adopting blockchain technology and innovative products and services are getting developed. However, yet there is no proper regulatory framework to have control over the transactions taking place through this technology.
2. Most of the organisations are very much used to the traditional system of centralised operations. To have a sudden shift from centralisation to decentralisation may become difficult for them.
3. Development and maintenance of the system using blockchain is a costly matter. The more efficient and fast system, costs more for the organisation.
4. The blockchain can give exceptional results if organisations belonging to the same industry or sector work with the principle of mutual understanding. However, if different organisations belonging to the same industry develop their own system through blockchain the very purpose of blockchain will get defeated. (Shruthi & M, 2019)

CONCLUSION

Blockchain is a distributed technology which allows the execution of transactions securely. It not only offers security but is also a transparent, fast and automated system. Many sectors like financial services, supply chain,

insurance, healthcare and even Government can adopt the same for the number of benefits it offers. Especially in the Government sector the blockchain can prove very effective to reduce corruption and improve efficiency. In the education sector also, it can be very much valuable for keeping students' records and also to avoid frauds. Thus, it can be concluded that blockchain technology has many benefits to various sectors if some of the challenges are handled with proper care.

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POWER OF DATA ANALYTICS AND ARTIFICIAL INTELLIGENCE**¹Swapnali Anant Kadge, ²Tanu Sharma and ³Shweta pandey**¹Assistant Professor, ^{2,3}(S.Y.BSc (IT)), KLE Society's College of Science and Commerce, Navi Mumbai**ABSTRACT**

Business optimization is the major problem now a days facing in industrial sector. The problem associated with business optimization is heightened cybersecurity, innovative devices and lifecycle management, software and process automation. This paper presents data analysis using artificial intelligence. In today's business world data analysis plays a role in making decisions more specific and approximately accurate helping business operate more effectively. The main aim of data analysis focuses on statistical modelling and knowledge discovery for predictive rather than purely descriptive purposes. Business intelligence that uses machine learning techniques to discover insights final new patterns and discover relationships in the data. In practice AI analytics is the process of automating much of the work that a data analyst would normally perform. The data analysis process includes gathering all the information processing exploring the data and using it to find pattern and other insight. The benefit of using artificial intelligence for data analysis include forecasting demand, predictive maintenance, business monitoring.

Keyword: business optimization, data analysis, artificial intelligence, cybersecurity.

INTRODUCTION

Data analysis is a process of inspecting cleansing transforming and modelling data with the goal of discovering useful information, informing conclusion and supporting decision-making. The combination of AI and analytics is the latest innovation in data analytics. For organizations, data analysis has evolved from hiring "unicorn" data scientists – to having smart applications that provide actionable insights for decision-making in just a few clicks According to Gartner, by the end of 2024, 75% of enterprises will operationalize AI, driving a 5x increase in streaming data and analytics infrastructures. The capabilities of AI are poised to augment analytics activities and enable companies to internalize data-driven decision-making while enabling everyone in the organization to easily deal with data. This means AI helps in democratizing data across the enterprise and saves data analysts, data scientists, engineers, and other data professionals from spending time on repetitive manual processes.

The latest advances in Artificial Intelligence play a significant role in making business processes more efficient and powerful with the help of automation. Analytics, too, is becoming more accessible and automated because of AI. Here are a few ways in which AI is contributing to analytics. With the help of machine learning algorithms, AI systems can automatically analyze data and uncover hidden trends, patterns, and insights that can be used by employees to make better-informed decisions. AI automates report generation and makes data easy-to-understand by using Natural Language Generation. Using Natural Language Query (NLQ), AI enables everyone in the organization to intuitively find answers and extract insights from data, thereby improving data literacy and freeing time for data scientists. AI helps in streamlining BI by automating data analytics and delivering insights and value faster. Thus the optimization of business can takes place without human intervention and AI will be powering the future of data analytics.

HOW DOES AI IMPROVES ANALYTICS

The proposed system is designed to power by the artificial intelligence. While traditional BI used rule-based programs to deliver static analytics reports from data, AI based analytics leverages AI techniques such as Machine Learning and Natural Language Generation to automate data analysis and visualization.

Machine Learning learns from data and identifies trends, patterns, and relationships between data points. It can use past instances and experiences to adapt to changes and improvise on the data.

Natural Language Generation uses language to convert the findings from machine learning data into easy-to-decipher insights. Machine Learning derives all the insights, and NLG converts those insights into a human-readable format.

Analytics can also take in queries from users and generate answers in the form of visuals and text. This entire process is of generating insights from data is automated and makes it easy for non-technical users to easily interpret data and identify insights.

DESIGN AND IMPLEMENTATION

Business Intelligence can help in making improved business decisions and driving better ROI by gathering and processing data.

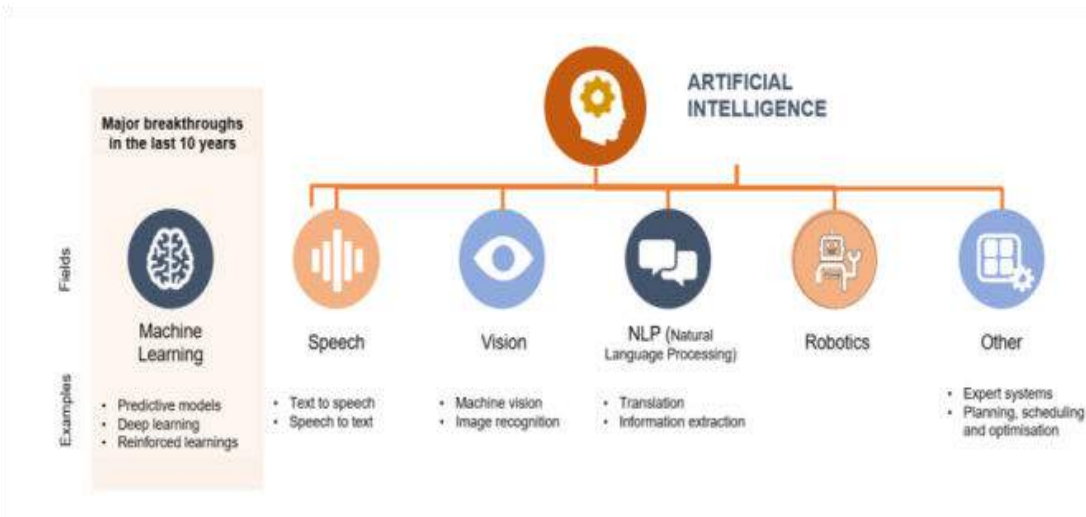


Fig 1.1:- application of AI

A good BI tool collects important data from internal and external sources and provides actionable insights out of it. Augmented analytics simply improves business intelligence and helps enterprises in the following ways:

1. ACCELERATES DATA PREPARATION:-

Data analysts usually spend most of their time in extracting and cleaning their data. Augmented analytics takes away all the painstaking processes that data analysts need to do by automating the ETL (extract, transform and load) data process and providing valuable data that can be useful for analysis.



Fig 1.2:- AI process for analysis

2. AUTOMATES INSIGHT GENERATION:-

Once the data is prepared and ready for processing, augmented analytics uses it to automatically derive insights.

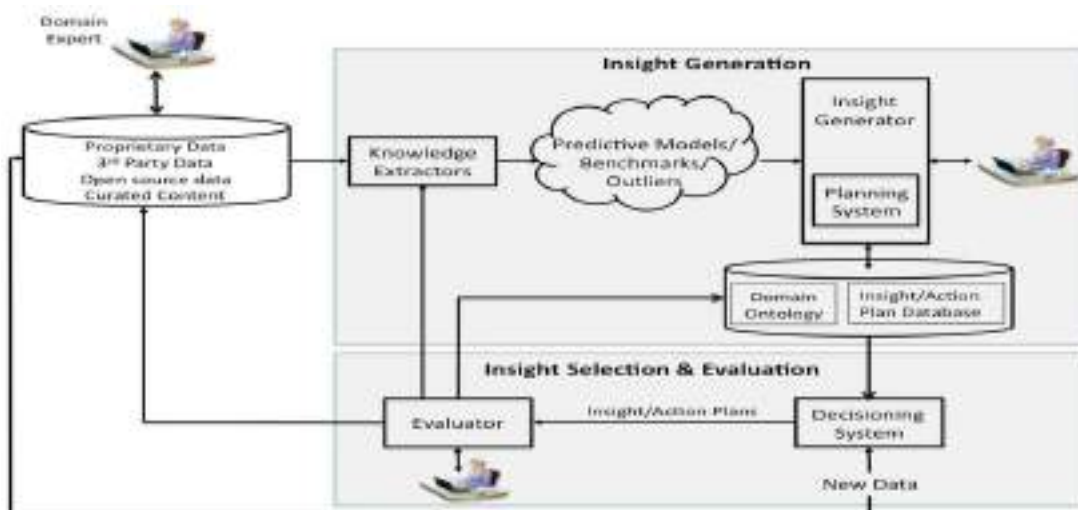


Fig 1.3:-Seize the power of automation

In the above fig it diminish the mechanism where It uses machine learning algorithms to automate analyses and quickly generate insights, which would take days and months if done by data scientists and analysts.

3. Allows querying of data:-

Augmented analytics makes it easy for users to ask questions and interact with data. With the help of NLQ and NLG, it takes in queries in the form of natural language, translates it into machine language, and then produces meaningful results and insights in the form of easy-to-understand language. This makes data analytics a two-way conversation wherein businesses can ask questions to their data and get answers in real-time.

4. Empowers everyone to use analytics products:-

The feature of querying data makes it possible for professionals to delve deeper into their data and also enables everyone in the organization to use analytics products. Enterprises no longer require data scientists or professionals with technical expertise to use these tools to analyze data. This has led to an increase in the user base of analytics tools. Automates report generation and dissemination. With augmented analytics, insights can be generated from data at the speed of thought. These insights can further be used to automate report writing, saving a lot of manual efforts in report generation.

AI based analytics in action

- Analytics can be used to solve various business problems. Some use cases and applications of it include demand forecasting, fraud, and anomaly detection, deriving customer and market insights, performance tracking, and so on. Here are a few examples:
- Banking and financial institutions use AI based analytics to generate personalized portfolio analysis reports.
- Retail and FMCG companies use intelligence powered by augmented analytics to track market insights and make informed decisions.
- Companies in the financial services sector use recommendations and insights mined by such AI analytics to detect and prevent fraud or anomalies.
- Media and entertainment companies use insights generated from augmented analytics to provide tailored content to their users.
- Marketing and sales functions across businesses use analytics to extract data from external and internal sources and gain insights into sales, customer trends, and product performance

RESULT

In the current world we are advancing more towards artificial intelligence and we are also witnessing the wide spread of it. It is also important to realize the capacity of these technologies in many ways that minimizes the risks safely. Machine learning algorithms are now being used to predict analytics. Deep learning is considered to have more advantages than the conventional machine learning techniques in producing accurate results. The more progress we make in this field, the complexity and the challenges associated with it increases

TABLE I COMPARISON OF ARTIFICIAL INTELLIGENCE HARDWARE AND SOFTWARE RESOURCES [9][12][13][4]

	PyTorch	Torch	Theras	Caffe	Cuda-cnnnet	DeepLearning4j	Tensor Flow
Extensibility	More Easy	More Easy	More Easy	Not Easy	Not Easy	Easy	More Easy
Hardware Utilization	CPU or GPU	CPU, GPU	CPU, GPU	CPU, GPU	GPU	CPU or GPU	CPU
Performance	Good	Good	Best	Good	Best	Good	Good
Architecture	Component: Dataset, Model, and Training Algorithm classes	Well design with modular interface	Fairly Hacky	Standard layer wise design	Convolutional feedforward neural networks		Component: Training libraries, Inference libraries, Python client, CAPI kernel implementation, Networking layer, design layer
Ecosystem	Python	Lua	Python	C++	C++-CUDA	Java	Python API
Platform	Cross Platform	Linux based	Cross Platform	Cross Platform	Cross Platform	Cross Platform	Cross Platform
Open source interfaces	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Modeling Capability	Constrant	Excellence	Good	Excellence	Constrant	Constrant	Constrant

TABLE II COMPARISON OF ARTIFICIAL INTELLIGENCE HARDWARE AND SOFTWARE RESOURCES: ADVANTAGES AND DISADVANTAGES [9][13][11]

Advantages	PyTorch is designed for flexibility and extensibility of machine learning algorithms.	Easy to write your own layer types and run on GPU. Lots of pre trained models.	Quickest. Computational graph is nice abstraction. High level wrappers ease the pain.	Train models without writing any code, feed forward networks and image processing.	Efficient implementation of convolution in CUDA.	Library is written for java and java virtual machine. Library can run on both Scala and Clojure. portable and platform neutral, parallelism is automatic.	Has CUDA support, also provides interface to C++, available across all operating system, platform, implementation of data parallelism.
Dis-advantages	Load all data set to main memory.	Not good for recurrent neural networks.	Error messages can be unhelpful. Large models can have long compile times.	Need to write C++ / CUDA for new GPU layers. Not extensible, bit of a hairball.	It requires High performance GPU.	No clearly compelling features and no vibrant community around it.	No GPU support other than Nvidia and only language support, less computation speed, missing symbolic loops.

TABLE III COMPARISON OF ARTIFICIAL INTELLIGENCE HARDWARE AND SOFTWARE RESOURCES ADVANTAGES AND ITS USE BY APPLICATION [9][12][13][4]

Application	State of the art on MNIST, CIFAR-10, CIFAR-100, and SVHN.	Facebook, Twitter	Computational graph	Image classification with convolutional nets	Object recognition images, CIFAR-10	Easy to build an image classification web application	Speech recognition, object tagging videos, detection of faces, air-sea-land domes
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CONCLUSION

This paper proposed the issue related to business optimization and an innovative method to solve the problem faced by industrialists. Demand forecasting & performance tracking is one of the major problem facing now a days, the proposed system has emphasized on the use of AI based analysis to overcome the problem.

The complexity and scale of data being produced and used by businesses across sectors are more than humans alone can handle. Enterprises have started adopting the new AI wave in analytics to tackle data and improve their processes. Artificial intelligence based analytics is the disruptor, and leveraging it with this platforms can help businesses to analyze data faster, optimize their operations and make data teams more productive.

RESEARCH METHODOLOGY

Primary Data- It is collected through questionnaires.

Secondary Data- It is collected through different websites, e-notes, research papers, journals etc.

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- 6) https://get.startree.ai/apache-pinot?utm_term=ai%20based%20analytics&utm_campaign=analytics+apac&utm_source=adwords&utm_medium=ppc&hsa_acc=5142309360&hsa_cam=15322465580&hsa_grp=129660662533&hsa_ad=563063837455&hsa_src=g&hsa_tgt=kwd-345774268507&hsa_kw=ai%20based%20analytics&hsa_mt=p&hsa_net=adwords&hsa_ver=3&gclid=CjwKCAjw3cSSBhBGEiwAVII0Z4P7JGotZ_w5qmoGUVPIQ9072JQEcfw1sQQv5BVXe8cpgHLxJvLXvBoCSsMQAvD_BwE

A STUDY ON STUDENT'S OPINION ABOUT DIGITAL TEACHING**Tanuja Suman and Manisha Rawat**

Assistant Professors, KLE Society's College of Science & Commerce, Kalamboli

ABSTRACT

With globalization, the world has witnessed lots of changes and innovative things. One of the major changes which we have witnessed is digitalization. Digitalization has led to technological development in various fields. It has made an impact in our personal as well as professional life.

One such field is the field of Education. Digital education is the innovative use of digital tools and technologies during teaching and learning.

With digital teaching the process of teaching and learning has become easy and convenient for everyone. And we have seen an immense growth in it during the last two years of the pandemic. From the year 2020 to now, digital education has seen a massive increase and it can be now seen as a part of the future also.

This research paper was prepared to know about the opinion of students on Digital teaching. Primary Data was collected using google form and analysis is done through graphical representation. Students were asked questions related to digital mode of education and how much they are in favour of it. The analysis was done for 203 students and the study is descriptive in nature.

This research paper will also give a brief idea about the Digital Education System of India and different facilities provided by the Government for increasing the scope of Digital Education all over the country.

With this research paper, we will be able to get a proper viewpoint of the students regarding digital mode of teaching and learning.

INTRODUCTION

Digital teaching is the use of technology and digital tools to teach and learn.

This innovative use of digital technology is beneficial for both teachers and students. By exploring new ways, educators come up with a better and advanced form of teaching students. This helps in creating engagement and makes learning a fun activity.

This mode of education has made learning very flexible. Students can attend the classes from anywhere and can study anytime they want. This helps in increasing productivity.

Also, digital teaching encourages an in-depth discussion by combining face-to-face interaction with digital or online learning. It is a perfect blend of digital tools, content, and instructions from the educator. It also offers various advantages to students like exposure to new opportunities, personalized learning, high engagement, overall development, and better results.

Digital teaching has wholly transformed the traditional chalk and blackboard culture. The pen and paper are replaced by the computer or tablet, there are online whiteboards for student interaction and face-to-face lectures are replaced by online lectures or video lectures.

DIGITAL TEACHING IN INDIA**DIKSHA (Digital Infrastructure for Knowledge Sharing): e-Learning**

1. As part of PM eVidya announced under the Atma Nirbhar Bharat programme, DIKSHA is the 'one nation; one digital platform' for school education in India.
2. It was launched in 2017
3. It is a national platform available for schools in all states
4. DIKSHA is available for grades from 1 to 12.
5. DIKSHA can be accessed through mobile applications and web portals.

Swayam Prabha – TV Channels

1. This mode of education is for people who do not have access to education.
2. High quality educational programmes are telecasted.
3. There are a total of 32 channels to meet the requirements.
4. Different channels are used for higher education and school education.

E-textbooks

1. **e-Pathshala** mobile app (Android, iOS, Windows), and web portal can be used to access e-textbooks.
2. It can be accessed by students, teachers and parents.
3. 3,500 pieces of audio and video content of NCERT are available.
4. It is available in different languages – English, Sanskrit, Urdu, Hindi.

For the differently-abled

1. For hearing impaired students, one DTH channel is available with sign languages.
2. Study material has been developed in the Digitally Accessible Information System (DAISY), for hearing and visually impaired.

Radio Broadcasting

1. The radio broadcasts focus on activity-based-learning.
2. For broadcasting content related to the National Institute of Open Learning – NIOS (grades 9 to 12), 289 community radio stations have been used.
3. This mode of education is particularly useful for students who are living in remote areas, particularly for grades 5 to 1.
4. Shiksha Vani is a Podcast of the Central Board for Secondary Education (CBSE)
5. Shiksha Vani is used by learners of grades 12 to 9.
6. There are more than 430 pieces of audio content for all subjects from grade 12 to 1, in Shiksha Vani.

REVIEW OF LITERATURE

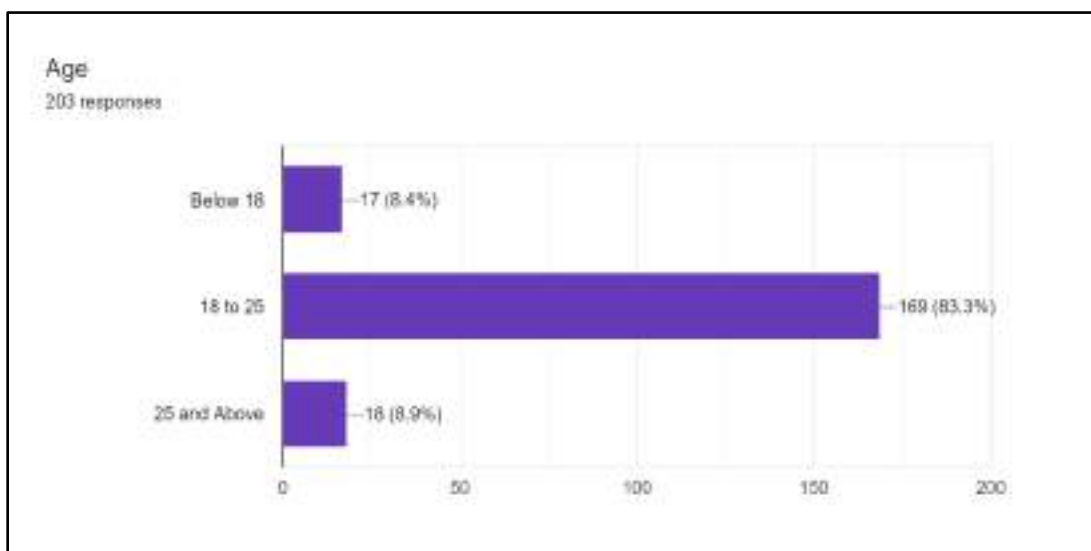
Higgins et al (2012) provide a summary of research findings from studies with experimental and quasi-experimental designs, which have been combined in meta-analyses to assess the impact of digital learning in schools. Their search identified 48 studies which synthesized empirical research of the impact of digital tools and resources on the attainment of school age learners (5-18 year olds).

Jewitt et al (2011) concluded that:

- Using digital resources provided learners with more time for active learning in the classroom;
- Digital tools and resources provided more opportunity for active learning outside the classroom, as well as providing self-directed spaces, such as blogs and forums, and access to games with a learning benefit;

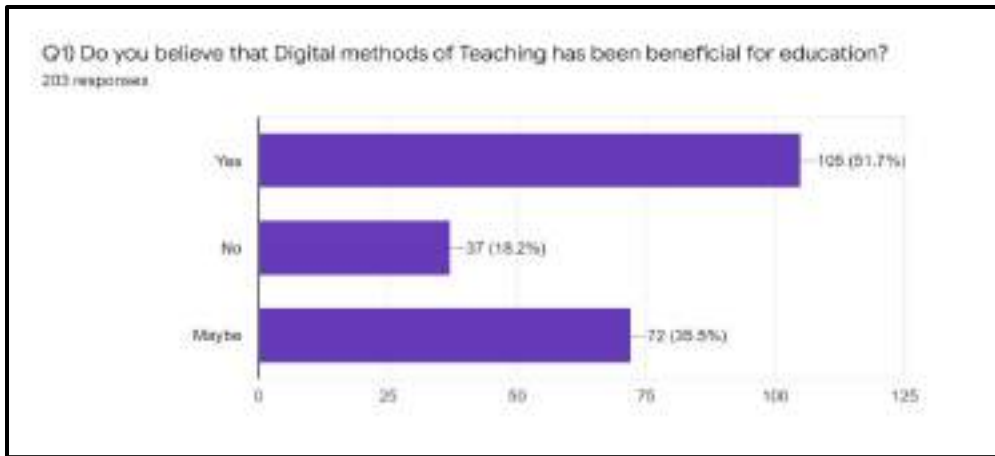
RESEARCH METHODOLOGY AND DATA ANALYSIS

Primary data was collected by preparing a questionnaire and google form which was shared with the students belonging to different age groups, cities, streams and courses. Total 203 responses were recorded and analysis has been done graphically.



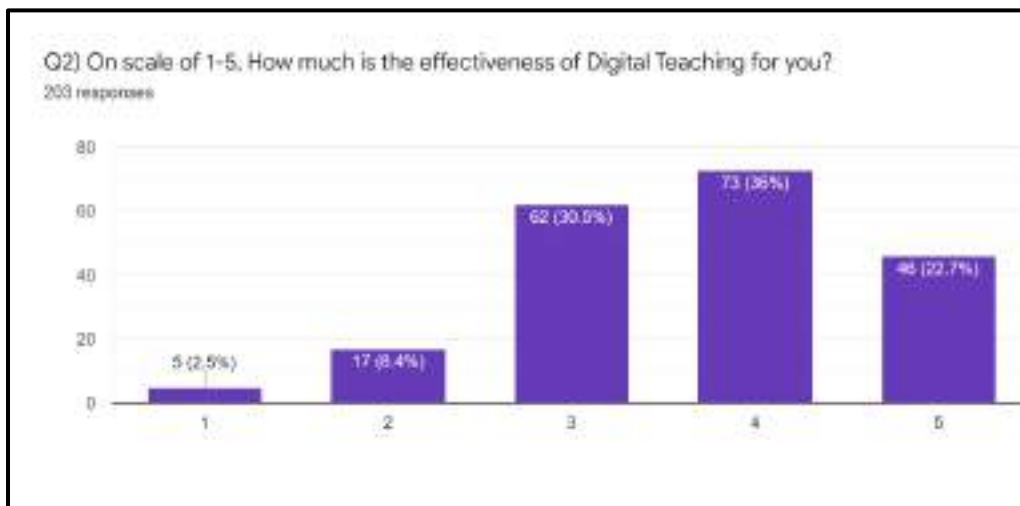
INTERPRETATION

According to the graph we can clearly see that the majority of the respondents (83.3%) were between age group of 18 to 25.



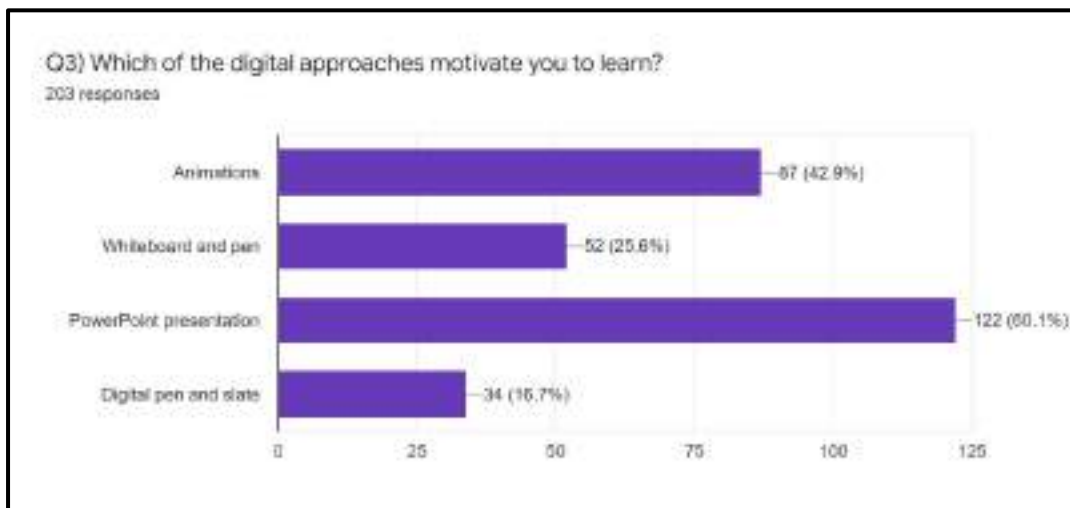
INTERPRETATION

The graph clearly shows that more than half of the respondents (51.7%) have agreed that Digital methods of teaching are beneficial for education.



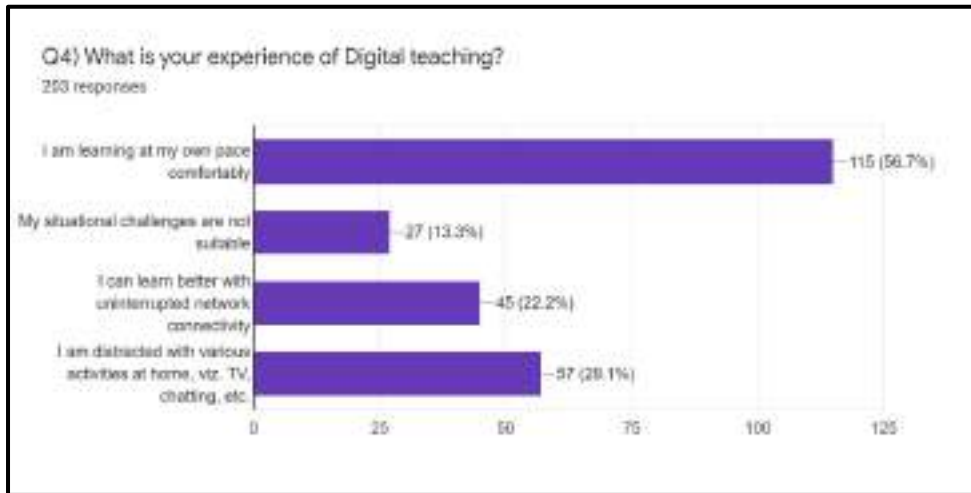
INTERPRETATION

With this graph we can see that there are mixed responses from the students here. A total of 66.5% of the respondents have rated the effectiveness of digital education between the scale 3 and 4 whereas only 22.7% of the respondents has given a rating of 5 to digital teaching. We have 2.5% of the respondents giving a rating of only 1.



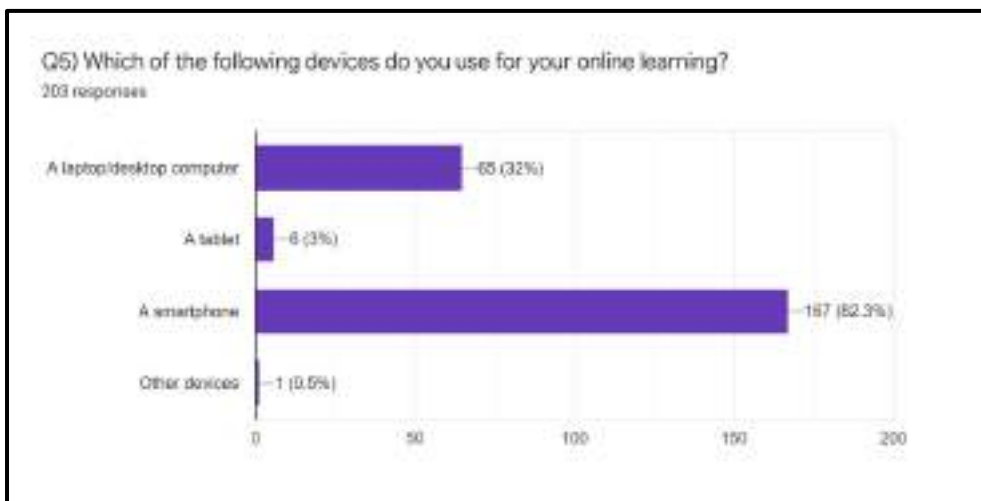
INTERPRETATION

60.1% of the respondents have selected PowerPoint Presentation as the best tool for digital teaching for their motivation and 42.9% have agreed that Animation videos motivates them to learn digitally. Whiteboard and pen are at the third place with 25.6% and Digital pen and slate has the lowest responses of only 16.7%.



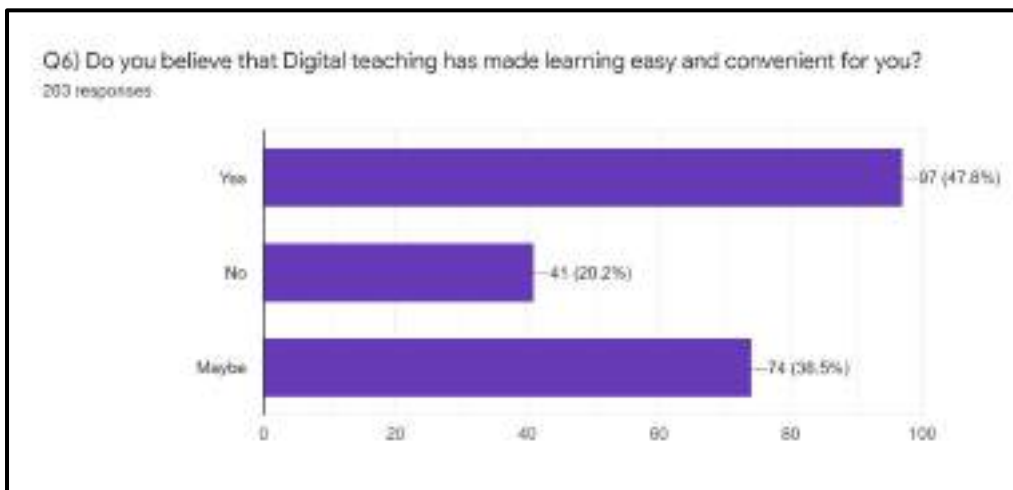
INTERPRETATION

More than half of the respondents (56.7%) are finding digital teaching comfortable for them as they can learn the concepts at their own pace and 28.1% of the respondents have agreed that they get distracted while trying to learn through digital modes of teaching.



INTERPRETATION: -

Majority of the respondents (82.3%) have selected smartphone as their most convenient device for online learning and only 32% has selected a laptop or Desktop.



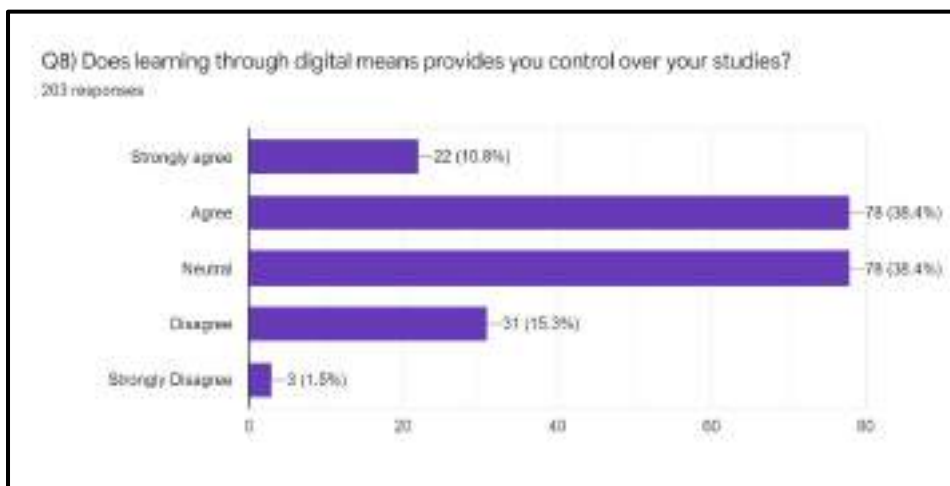
INTERPRETATION

We can clearly see mixed responses from the students in this graph where 47.8% have agreed that digital learning is easy and convenient for them. 20.2% of the respondents believe that learning digitally is not easy for them and 36.5% of the respondents are not sure about the statement.



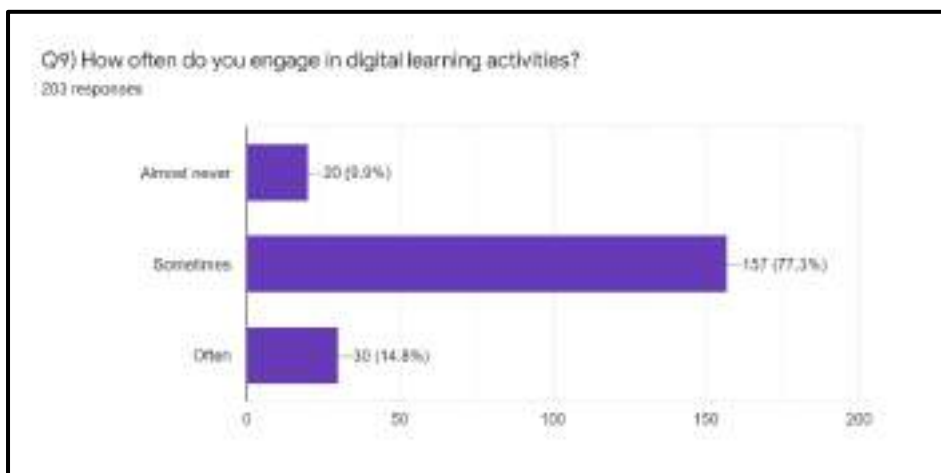
INTERPRETATION

We can see a half and half situation in this graph where 42.9% of the respondents have agreed that digital teaching has helped them in grasping the knowledge related to their course properly and the same percentage of the respondents feel that digital teaching helps them in gaining knowledge up to a certain extent. Only 18.7% are not able to grasp the knowledge properly.



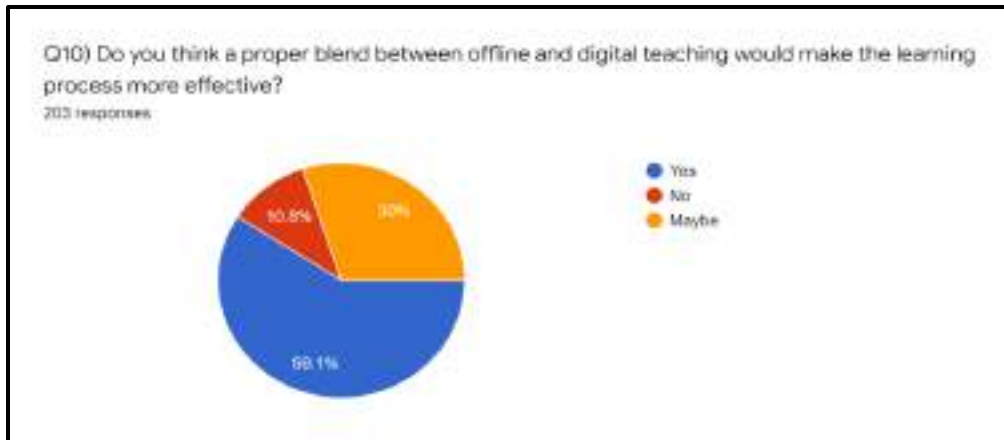
INTERPRETATION: -

38.4% of the respondents believe that learning digitally provides them with control over their studies and the same percentage of the respondents are neutral about the statement. Only 10.8% of the respondents Strongly agree with the statement whereas 1.5% strongly disagree with it.



INTERPRETATION

With this graph it can be interpreted that 77.3% of the students sometimes engage in the digital learning activities and 9.9% of the respondents almost never engage in it.

**INTERPRETATION**

59.1% of the students believe that the education system requires a proper blend between offline and digital teaching for making the learning process more effective and 10.8% of the students are not in favour of a combination of offline and digital mode. 30% think that a proper blend may or may not make the process of learning effective.

FINDINGS AND CONCLUSIONS

- H_1 – Students don't want a proper blend of offline and online teaching.
- H_2 – Students want a proper blend between offline and online teaching.

On the basis of the data collected from the students, we can clearly see that hypothesis 1 has been proven wrong because more than half of the students have agreed that a proper blend between offline and online teaching is required to make the process more effective and interesting.

We can see that during the last two years of the pandemic, most of the students are now familiar with the concept of digital teaching and they are now habitual to it.

Students are most comfortable with PPT Presentation and Animation videos for learning digitally as they feel that it can help them to grasp the knowledge about their courses effectively.

50% of the respondents believe that Digital teaching has been beneficial for them and 77% of the students engage in digital teaching activities.

So it can be concluded that even though the concept of Digital teaching was alien for everyone, during the pandemic and with the development of the technology Digital mode of teaching and learning is now an integral part of the education system. And our country and government with the motive of digitalization are trying to maximize the scope of Digital Teaching as much as possible by providing different facilities in rural as well as urban areas.

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ICT AND ONLINE CLASSROOM

Tejaswini S. Parab
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ABSTRACT

In this 21st century we are living in knowledge based global world where widely utilization of advance of science and technology. Technology is becoming very important in today's world and we must be ready for it. Technology is a versatile and valuable tool for teaching and learning. Schools & Colleges can use technology effectively and for welfare of students, teachers and society, it must be done. Online teaching process make students interactive with teachers and others through group chats or video presentation. Virtual classroom helps pupils to pursue course from any area of world without being a part of traditional teaching method.

Virtual classroom defined and designed in such a way that it can help the pupil to pursue a course from any part of the world without being the part of the traditional teaching methods

In essence, ICT is certainly important in this 21st century digital age and with the right use the benefits will outweigh the limitations. Students do need the exposure to ICT to ensure that they are being prepared for the real world. Teachers can offer their students the skills and motivation to prove that with ICT exploration learning can be never ending. In Today's interconnected world, widely used ICT tool which affects our lives every day. Its positive impact is, increased student's skill and effectiveness teaching methods of teachers. Technology has some notable negative effects on teaching and learning.

INTRODUCTION

Today, with huge technological advances, teachers can teach their students with various online tools to communicate with them when they are unable to interact with them or share the problems they have due to pandemic situation or any else.

The modification to online learning has effects not only for teachers, who need to change their courses but also for students, who need to adapt to the new learning environment. Teachers and parents are taking notice and many are considering whether the shift to online education will lead to lasting changes for students who move out of the classroom. One of the most important effects of the transition to online learning is its impact on students' health and sleeping habits.

One of the easiest effects of online education on children's recovery is to improve learning conclusions. Online learning provides students with access to a time and place for education. With online courses that can take place at home or in a other place of their choice, there is less chance for students to miss classes, they like to attend the classes. The sudden shift to digital learning was challenging for students , but it appears that they adapted quickly to new digital teaching method. Students from better family was easily adjust with this new change but children from poor families takes lots of time to adapt this changes.

Online learning Impact on Children

Online learning for children improves student accessibility. Students must be organized, self-motivated, and have a high level of time management to participate in an online program. Online learning methods can be an effective alternative educational medium for mature and self-disciplined pupils but are unsuitable for learning environments that depend on the learner. The main benefit of asynchronous, online learning is that it allows students to fully participate in high-quality learning situations, where distance learning makes it difficult or impossible to learn on the ground.

It is essential for teachers to keep their online lessons clear, engaging, and interactive so that students can concentrate on the lessons. Students' commitment to time is often misinterpreted as meaning that online courses require less time and effort than traditional courses. Online students can participate in internal class discussions and complete assignments, essays, and projects. At other hand, this shows the effects of not being able to interact with other students and teachers in an online school, which can result in serious negative effects. Online learning can lead to students not developing the necessary communicative skills. In addition, students must have high-speed internet access at home, which can lead to complications if it is not available. The challenges of online learning can impact children to a great extent; loss of motivation, self-discipline, and the need to study are some of the biggest problems children face. Impacts include the lack of efficiency of technology, the difficulty for pupils to understand the concepts taught, and online learning causes social isolation and results in pupils not developing the necessary communication skills. In online teaching, there is minimal physical

interaction between students and teachers. Many students skip tasks and classroom sessions, an action that has implications for online education. While this can be supported by learning technologies, it also affects students' ability to interact with professors and ask questions for immediate help.

Today, with enormous technological advances, teachers can train their students with various online ICT tools to communicate with them when they are unable to interact with them or share the problems they have. In online learning, teachers can write notes on a digital whiteboard and assign students to write notes in real-time that they can download in the classroom. Other forms of communication between students, upper class, and teachers include online messages, e-mails, and video conferencing, which facilitate personal interaction and reduce the feeling of isolation.

Online Teaching tools to Enrich virtual classroom:

- Google classroom
- Zoom
- Google meet
- Skype
- Microsoft teams
- YouTube
- Teach mint etc...

ADVANTAGES OF ONLINE CLASSES –**1. Online Classes Are Convenient**

Now, with virtual learning you have the option of taking classes in the privacy of your own home while wearing your comfy slippers. You can search for whatever video you might have missed and catch up on class later! You could even make efficient use of your time commuting and attend an online course on the bus or train ride home. All you need is an internet connection and a computer or a smartphone.

2. Online Classes Are Flexible

Not only have you saved hours by not having to travel to a physical location to take a class, but with online courses, you have greater flexibility in choosing the best time to study. You may not be able to find a face-to-face instructor to teach you Spanish online at 3 am, but your options are infinitely greater online. Online courses ultimately enable you to achieve your professional and educational goals in a manner that fits your schedule.

3. Online Classes Are More Affordable

The major advantages of online classes centre around the tremendous amount of savings for the learning institution, which no longer has to rely on reserving a physical location to teach courses. This ultimately translates into more cost-effective class for the student. Having to show up at a physical classroom location increases your expenditures as a student quickly. In addition to saving on the basics like books and supplies when you take classes online, you also save money on lunch and travel costs.

4. Online Classes Are More Interactive

Some might assume that traditional learning in a physical setting is the most natural and best way to interact. But that's not necessarily true. In an online class, no student sits in the back row. Everyone sits basically front and center! Those that are too shy to ask a question in front of their entire class now have the option of initiating a live, private chat with their instructor. A student uncomfortable with broadcasting to the entire class may even opt to mute their microphone or disable their camera while continuing to participate in the lesson.

DISADVANTAGES OF ONLINE CLASSES –**1. Online Learning May Create a Sense of Isolation**

Everyone learns in their own manner. Some students possess the ability to work independently, while others find comfort in their community on campus with easy access to professors or their fellow students. Online education must support the social aspect of learning to match the effectiveness of traditional classes.

2. Online Learning Requires Self-Discipline

If a student does not feel they are getting the proper guidance, they may not have enough self-discipline to fully engage in the lessons themselves. Moving to virtual, real-time classes instead of just online courses gives a greater sense of accountability.

3. Online Learning Requires Additional Training for Instructors

Of course, instructors also need proper training to tackle the technical aspect of online learning: the use of video and audio recording equipment, virtual classroom and session capture software, and of course the Learning Management Software (LMS). The combination of all these new skills represents a gentle learning curve for the teacher, but thoughtful investment in proper training will get proper satisfaction for the institution, the teacher, and the students alike!

4. Online Classes Are Prone to Technical Issues

The classic disadvantages of online learning is around technical problems. Nothing intrudes an online lesson more than audio, video, or connection issues. Internet connections throughout the session is required for better learning.

CONCLUSION

In today's interconnected world, information and communication technology (ICT) is widely used by our nation and it affects our lives everyday. It gives great impact in education for the learners and teachers. ICT has become a key driver in education way as well as it has been identified by a range of important wider benefits of ICT on learning. The positive impact of ICT on students' skills and teamwork are included. The effectiveness of teacher is increased when they make use of technology. The paper has acknowledged that technology has some notable negative effects on the teaching and learning of mathematics. However, these negative impacts can be overcome by improving the teachers' proficiency in technology and ensuring that students are properly supervised as they interact with technology. In today's interconnected world, information and communication technology (ICT) is widely used by our nation and it affects our lives every day. It gives great impact in education for learners and teachers. The positive impact of ICT on student's skills and teamwork are included. The effectiveness of teacher is increased when they make use of technology. The paper has acknowledged that technology has some notable negative effects on the teaching and learning. However, these negative impacts can be overcome by improving the teacher's proficiency in technology and ensuring that students are properly supervised as they interact with technology.

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A STUDY ON INNOVATIVE TEACHING LEARNING PRACTICES IN DEGREE COLLEGES**Dr. Urmila Sonavane and Shital Gharge**

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ABSTRACT

Education is a bright intense light that shows the learners the right direction to move ahead. The main purpose of education to learner is not just making them literate but adding rationale thinking, knowledge ability and self-sufficiency in them.

The main purpose of this research paper is to study the Traditional as well as Modern Methods of teaching using multimedia tools and to suggest other useful teaching methods that can be attempted in imparting knowledge to the students.

“The Highest education is that which does not merely gives information but makes our life in Harmony with all existence” By Rabindranath Tagore

Innovation is an essential component for success in our life. Globalization and rapid technical changes in the education sector has created a need for change in teaching style of faculties which leads to continuous innovation. Basically, teaching must include two major components sending and receiving information. Teaching innovation is the process of creating new ideas, theories, methodologies and solutions that can be shared with the classroom teaching. The use of innovative method in educational institutes has the potential not only to improve education, but also empower people and mobilize the effort to archive the skilled learners of our country.

OBJECTIVES OF THE STUDY

- 1) To study and enlist innovative practices in teaching learning process
- 2) To study the advantages of innovative practices in teaching learning process
- 3) To study Disadvantages of innovative practices in teaching learning process
- 4) To conclude the overall impact of this practices in teaching learning process

SCOPE OF THE STUDY

The Study covers the innovative practices that are used in all the streams of degree colleges. This study will make us aware about the some innovative practices that can help both teacher and learner to make learning process more easy, elaborative and technological advanced.

RESEARCH METHODOLOGY

The Research paper is based on Secondary data collected from the various resources such as

- 1) Websites
- 2) Study Material Websites
- 3) Books
- 4) Reference journal

INTRODUCTION

“A good teacher can inspire hope, ignite the imagination, and in still a love of learning.”

As teachers, there are multiple things that you have to take care of. Student engagement, classroom management, teaching strategies, and a lot more. Innovative teaching methods have to be employed in the classroom to ensure that the efforts that you put in do not go in vain. Teaching without having a clear plan or strategy is like trying to fill a broken pot. No matter how much you try to make it full, it will always leak out. Innovative teaching methods help to seal the broken pot and make teaching effective.

The impact of innovation in education has been huge. The inclusion of technology has redefined education in more ways than imaginable. Today, we will be looking at some innovative teaching methods that teachers can use in their classrooms to make their lessons more meaningful and interesting. Without further ado, let's take a look at some of the innovative teaching methods.

Following are the innovative practices that are initiated and implemented by the faculty for students to learn in a better manner and Innovative Practices Context/Methodology Impact/Outcome

Moodle Access to Teacher and Students

- Moodle is a learning platform that provides teacher, and Student with a single robust, secure and integrated system to create personalized learning environments
- This Moodle server access is available to individual student and faculty. Teachers posting notes, videos related to their subjects and individual students can access this software .
- Teacher conducts online test and quizzes. This Practice helps students to learn the concepts at their convenient time
- This helps in sharing all the course files, video lessons, gate questions, text books and reference books online for all subjects of the semester This helps to conduct online test, assignments and quizzes for teachers also make evaluation easily.

Content based question making

- Questioning is an integral part of meaningful learning process, Formulation of good questions is a creative art which improves creative and critical thinking skills in all class of students.
- Students are asked to develop question banks based on the topic taught and faculty then helps the students to answer those questions in proper order.
- Due to this Practice student enhances their creative thinking skills, critical thinking skills and problem-solving skills.

Multimedia

- Multimedia is an inevitable part in teaching learning process. Various multimedia techniques used are presentations, videos, animations.
- This Practice motivates the students for effective learning and to create their interest in learning process which leads to better knowledge retention.

Power point presentation

- It provides the ability to equip the presentations with different types of media including images, sounds, animations, and much more.
- It enhances the students' abilities to retain what they're being taught, especially those who are visual learners. This Practice develops the comprehension of students and to learn effective way to use visual aids while working on their presentation

Educational Videos

- Application of videos allows students to get a real-life exposure of the scenario where the concepts they have learned is applied. This Practice motivates the students for effective learning.
- This Practice develops potential Videos facilitate the assimilation of contents, thus improving the efficiency of the learning process.
- Application of videos can demonstrate complex ideas in much easier and simplified way for deeper learning of the subject.

Animations Concepts

- The hard to visualize are taught by using animations.
- Animations are used in the processes of designing, engineering calculations, visualization and monitoring technological processes and visualization of assembly processes.
- This Practice creates the interest in students for gaining insight of complex engineering problems.

Simulated Software Based Learning

- Simulation refers to the imitation of real-world activities and processes in a safe environment. Simulations provide an experience as close to the real thing as possible and has the advantage of allowing learners to reset the scenario and try alternative strategies and approaches.
- It allows students to develop experience of specific situations by applying their knowledge. Commercially available general packages such as MATLAB, SPICE, Multisim, XILINX, AUTOCAD, ANSYS LABVIEW etc. are used to simulate engineering problems.

- This Practice provides students with exposure to real engineering instruments and devices. This Practice develops skills and experience.

E-based Learning

- E-learning is a learning system based on formalized teaching but with the help of electronic resources.
- The links are provided to the students where they can do self-study and study the topic in depth and learn the contents beyond syllabus.
- Students are encouraged to visit NPTEL lectures, browse different internet sites to increase their knowledge about the subject.
- This Practice allows students' greater access to education in comparison to traditional methods of teaching, This Practice enables students to share information and data in a relatively easy way.

Role -Playing

- Role-play is a technique that allows students to explore realistic situations by interacting with other students in a managed way in order to develop experience.
- It provides a platform to the students what they have learned and how they should correlate it with live situation.
- This Practice develops critical thinking This Practice gives better understanding of the complex topic. This Practice encourages the students to enhance their cultural and diversity skills.

Brainstorming

- Brainstorming is a useful tool to expand creative solutions to a problem. It can help define an issue, analyse a problem and possible solutions.
- It is a great way to allow students to voice their opinions or ideas on a particular topic.
- This Practice motivates, stimulates, and promotes student interaction. This Practice develops students creative and critical thinking skills.

Project Based Learning (PBL)

- PBL starts with a problem and requires the students to analyse and apply information and theory learnt, to solve it.
- Students work in a group to solve or managed the assigned work. In this regard real time projects are given to students and guided by faculty and industry person.
- Faculty members visit industries and update themselves to support students. Faculty members visiting the Factory/Industry explore basic details about the organization, Products manufacture
- This Practice enables them to acquire skills like collaboration, communication and independent learning, and to prepare them for lifelong learning services provided, Certifications.
- Faculty identify possibility of campus recruitment, expert nomination for technical events and other suitable Industry-Institute tie-up activities.

Field Survey/Case studies

- Case studies help to increase students' Case study is found to be beneficial for students in terms of actively engaging them and allowing them to learn the applications of engineering techniques to solve real world problems.
- Thus, use of case studies is a pedagogical technique that allows students to apply their theoretical knowledge to practical situations.
- This Practice enhances students' critical thinking and problem-solving skills and motivate them towards learning attitude.

Industrial visit/field work and report writing

- Industry visit/ field work means sending the students to certain workplaces sites, garages, Industries for doing some Practical work.
- Industrial visit is considered as one of the tactical methods of teaching. Students get the practical experience in the organization.

- They get aware about the recent technologies used by industries. This enhances communication and writing skills in students
- This enables students to understand professional duties and responsibilities of the personnel in the field.

Designing Tutorials

- Tutorial is an important teaching-learning tool. It helps learners enhance their intellectual, communication and social skills.
- Tutorials provide an interactive learning environment where students can clarify and extend, through readings, discussions and other activities, what they learn from the lectures.
- Tutorial is given to the students based on the topics covered in theory lecture This Practice enhances students, intellectual, communication skills.

Designing Quizzes

- Quizzes helps to expand students' knowledge and helps to explore new skills. Quizzes are designed in such a manner that to solve that, it requires critical thinking and extensive research.
- Quiz is based on complete course and quiz scores are calculated based on the number of points assigned to each quiz question.
- Quiz in the form of MCQ are also assigned to students. MCQs are found to be flexible to various levels of learning outcomes from simple recall of content to more complex level such as students' ability to examine facts, understanding concepts and principles.
- MCQs are designed to test quickly and effectively students' knowledge about a particular idea or concept This Practice enhances critical thinking skills and improve subject knowledge.

GROUP DISCUSSION

- Group discussion on study topics plays a vital role in understanding the topic. Discussing the topic among classmates helps in learning a topic with perfection.
- It enhances the subject knowledge. It helps in exploring more ideas about the topic. It helps students to realize their mistakes and weakness.
- It builds self-confidence and improves communication skills.
- This Practice develops skills in interpersonal communication and in expressing views in a clear and concise manner

ADVANTAGES

- Using innovative ideas in education help to bring Efficiency in teaching and it helps in conveying a topic to a large number of students at a time.
- Encourages learners to solve problems, connect, prioritise, and incorporate conceptual knowledge
- Affects the development of attitudes and values
- Promotes social and intellectual experience
- Develops oral presentation skills
- Promotes independent, active learning
- Encourages problem-solving skills
- Information can be better retained
- Higher learner satisfaction
- Develops interpersonal skills and teamwork
- Promotes diagnostic and management skills
- Highly contextualised
- Both non-verbal and verbal communication skills are observed
- Allows self-observation by learners in addition to reviews by others

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- Enhances communication and consultation skills
 - Student-centred
 - Fosters self-assessment skills
 - Encourages greater learners responsibility
 - Encourages the learners reflection of own knowledge, attitudes and beliefs
 - These innovative methods of teaching are more Accessible, convenient
 - Content can be updated regularly
 - Promotes critical appraisal skills

DISADVANTAGES:

- One-way speaker communication with no active learner participation
- Difficult to maintain learners interest
- Resource intensive
- It require faculties to learn new innovative methods which is time consuming and need training.
- Dependent on facilitators skills
- Lacks self-assessment
- Time-consuming
- Needs computing skills
- Needs teachers with research skills to facilitate discussions

CONCLUSION

Teachers have a critical role in assisting learners to engage their understanding, building on learners' understandings, correcting misconceptions, and observing and engaging with learners during the processes of learning.

There are lot of teaching methods available. Depending upon the kind of learner's teachers will have to change their approach and strategy. Teacher cannot say that one is better than the other. Choosing the right teaching methodology is important because it decides the effectiveness of learning in classroom.

As a teacher, we have to ensure to choose the right innovative methods of teaching. We can choose from the different types of teaching methods based on the demographics of students, the subject that teacher teaches, and the intensity of the lesson.

There is no single teaching method that is suitable for all learners. All the teaching and learning methods are to be used interchangeably. An efficient teacher should use a variety of teaching and learning methods in a single lecture so as to provide a great variability of activities in teaching and learning process.

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A STUDY ON “OPPORTUNITIES AND CHALLENGES FACED BY EDTECHS W.R.T MUMBAI METROPOLITAN REGION**¹Dr. (Mrs.) Varsha Ganatra and ²Mr. Mayur Solanki**¹Head of Department, Department of Commerce, Vivekanand Education Society's College of Arts, Science and Commerce Sindhi Society, Chembur, Mumbai. (ORCID ID: 0000-0001-9979-3079)²Post Graduate Teacher, Commerce, Bharati Vidyapeeth English Medium School (CBSE), Belapur, Navi Mumbai**ABSTRACT**

Technology has impacted our lives in all aspects. Covid -19 Pandemic has forced people to move to online activities. There has been a transition in the education sector from offline to online in the last 2 years. The EdTech industry played a very vital role in the education sector in India. It has changed the perception of students as well as parents. EdTechs like Byjus, Vedantu, Great Learning, Aakash, etc. have got a market boom. EdTechs have opportunities for growth due to various factors like increase in students enrolment, saving time and money, increase in digitalization, ease of learning, interesting learning methods, influencing parents by using celebrities in advertisements and so on. They do face many challenges too like increase in competition, affordability, credibility, less social interaction, limited infrastructure and lack of self motivation etc. All the EdTech service providers are currently trying to create a distinct image in the minds of parents so that they can influence them with respect to the online teaching-learning and persuade and convince them to increase their online subscription. This research paper aims to study the opportunities available and challenges faced by EdTechs in India and it's way ahead in future.

Keywords: EdTechs, Opportunities, Challenges

INTRODUCTION

'Digital India' has given a boom to online platforms and considerably to online education also. It has improved the teaching learning processes, but also posed many challenges. Along with the boom in technology, Covid 19 pandemic has also encouraged schools, colleges and universities to offer online courses and make them accessible to all. The NEP 2020 has a special focus on online education. Online tools and Government platforms like DIKSHA and SWAYAM will be upgraded with new insight to training content, in-class resources, assessment aids, profiles, etc. These all factors have given opportunity to all EdTech companies to offer online learning courses to students.

Facts relating to E -learning in India:

- The E-Learning market in India was worth \$247 million in 2016, and has grown to about \$1.96 billion by 2021 with a compound annual growth rate of 52%.
- The number of users enrolled for various online learning courses was 1.6 million in 2016 and has grown to about 9.6 million by the end of 2021.
- It is estimated that there is a 175% increase in the cost of classroom education, this makes online education more preferred because it is cost effective.
- Nearly 48% of the population in India, an age group between 15–40 with high aspirations but lower income which would be a good target market for online education, as the acceptability of online channels is high in the younger demographic.

OBJECTIVES OF THE STUDY:

1. To elucidate the concept of EdTechs and the impact of Covid-19 on EdTechs industry.
2. To study the opportunities and challenges faced by EdTechs companies.
3. To study the effect on EdTechs on learning among students.
4. To highlight the future of the EdTechs industry in India.

REVIEW OF LITERATURE

- There are many definitions of online learning. Khan (1997) has defined online learning as the delivery of instruction to a remote audience using the web as an intermediary. Elaine Allen, Jeff Seaman (2011) have defined Online courses as those in which minimum 80 percent of the course content is delivered online and Face-to-face instruction are those courses in which less than 30 percent of the content is delivered online.

- According to Stack, Steven Dr. (2015) in the research paper “Learning Outcomes in an online vs traditional course”, online education has proliferated in the last decade. His research has not found any major difference in the scores of the students taking online courses and face to face classes.
- In the research paper “Students' attitudes and perceptions towards the effectiveness of mobile learning in King Saud University, Saudi Arabia” (2009) conducted by Dr. Fahad, N. Al-FAHAD mentions about the investigation of the students' attitudes and perceptions of 186 University Student's from different colleges towards effectiveness of mobile learning in their studies was undertaken. Their research findings indicate that students perceive mobile technologies as an effective tool in improving their communication and learning.
- In the research paper “Face-to-face versus online coursework: A comparison of learning outcomes and costs”, (2007). Herman, T., & Banister, S. have done research on comparison of cost and learning outcomes of traditional and Online coursework. Their findings show that online courses engage students in the learning process, support strong student learning outcomes, and save cost for the university also.
- In the research paper titled “Students’ perception and preference for online education in India during COVID-19 pandemic” (2020) by Aditya, K. S. and Jha, G. K. the researchers have focused on understanding agricultural student’s perception and preference towards online learning through an online survey of 307 students. The results indicated that the majority of the respondents (70%) are ready to opt for online classes to manage the curriculum during this pandemic. Majority of the students preferred to use smartphones for online learning and students preferred recorded classes with quiz at the end of each class to improve the effectiveness of learning. However, they also concluded that there were many courses which were practical oriented where shifting completely to online mode may not be possible and so there was a need to devise a hybrid mode. The insights from this article can be helpful in designing the curriculum for the new normal.
- In the research paper titled “Online teaching-learning in higher education during the lockdown period of COVID-19 pandemic”(2020) Mishra, L., Gupta, T., & Shree, have mentioned that the whole educational system from elementary to tertiary level has collapsed during the lockdown period of the novel coronavirus disease 2019 (COVID-19) across the globe and they have highlighted the online teaching-learning modes adopted by the Mizoram University for the teaching-learning process and examinations. The intended purpose of this paper was to address the required essentialities of online teaching-learning in education amid the COVID-19 pandemic and how existing resources of educational institutions effectively transform formal education into online education with the help of virtual classes and other important online tools in this continually shifting educational landscape. This research paper mainly focuses on a holistic picture of online teaching-learning activities during the lockdown period including establishing the linkage between the change management process and online teaching-learning process in the education system amid the COVID-19 outbreak.
- In the research paper titled “Online Teaching-Learning in Higher Education during Lockdown Period of COVID-19 Pandemic in India” (2020) Kaushik Das & Piashi Das have concluded that, E-learning can continue to deliver blended learning during disasters, but but there is a need to weigh the benefits and disadvantages of technology and harness its ability.
- In the research paper “Students’ Perceptions of E-Learning for ESL/EFL in Saudi Universities at Time of Coronavirus: A Literature Review” (2020), Khaled Layali, and Ahmed Al-Shlowiy, the researchers tried to review the students’ perceptions of e-learning for ESL/EFL in Saudi universities at this Coronavirus time. It focused on students’ perceptions, benefits and drawbacks of e-learning. Results showed students’ positive views, many benefits and limited drawbacks of e-learning for ESL/EFL in Saudi universities.
- In the research paper “Business Continuity Plan in the Higher Education Industry: University Students’ Perceptions of the Effectiveness of Academic Continuity Plans during Covid-19 Pandemic”(2020), Rasiah, R., Kaur, H., & Guptan, V have highlighted on the students’ observations and perceptions of the difficulties and opportunities they encountered in their online learning experience The concerns that some students had with online learning were related to technological limitations such as poor internet connections, personal concerns about academic ability and time management skills This study has given insights and recommendations to institutions, faculty, and students on best procedures to conduct online learning and teaching for all.

Problem Statement: With the advancement in technology and online education, there is a need to study the courses offered by Edtech companies, opportunities and challenges faced by them, their impact on students' learning and the future of the EdTechs industry in India.

Research Methodology: This study tries to understand the perceptions of students and parents towards online learning through Edtech companies in Mumbai Metropolitan region and opportunities and challenges faced by them in India.

Data collection: Tools used for data collection

Questionnaire:

The researcher has undertaken primary research and used a Structured Questionnaire to collect data through Google forms. The Questionnaire contains Close ended questions with multiple choice options to obtain data. Data has also been collected from secondary sources i.e. online resources.

Sample size and sampling technique:

For the purpose of this research, Convenience or Random sampling method is used. Data is collected from 100 respondents.

Limitations of the Study:

1. The sample size is small i.e. 100 respondents from Mumbai Metropolitan region.
2. The analysis is based on the perception and opinions of a limited number of respondents.

RESULT AND DISCUSSION

Table 1: Summary of Respondents Demographic Information

Characteristics	Category	Percentage
Gender	Male	45%
	Female	54%
	Prefer not to say	1%
Age:	Below 20 Years	5%
	Between 20 - 30 Years	75%
	Between 30 - 40 Years	8%
	Above 40 Years	12%
Educational Qualifications:	10 th (SSC)	Nil
	12 th (HSC)	5%
	Graduation	37%
	Post Graduate	50%
	Professional	8%
	Any other	Nil
Income (in INR):	Less than 2 lakhs	60%
	2 to 4 Lakhs	26%
	more than 4 Lakhs	14%
Occupation:	Service	45%
	Self employed	21%
	Business	02%
	Homemaker	01%
	Professional	10%
	Any other	21%

Table 1 sums up the frequency and percentage of respondents' demographic results. There are a total of 100 respondents who took part in the survey. The higher number of the respondents are female and aged between 20 to 30 years old. Most respondents who took part in the survey are Post graduates in service and the majority of the respondents have income of less than Rs.2 lakhs per annum.

Table 2: Summary of respondents’ opinion related to EdTechs Companies

Response	Category	Percentage
Are you aware of EdTechs like Byjus, Vedantu Upgrade etc.?	Yes	94%
	No	06%
Which of the following Edtech company/companies are you aware of ?	Byju's	92%
	Vedantu	68%
	Upgrad	54%
	Unacademy	76%
	Classplus	11%
	Other	15%
Please give your opinion relating to the reasons of students and parents enrolling with Edtech companies:	Ease of learning	62%
	Interesting learning methods	55%
	Experienced teachers	30%
	Preparing child for competitive examinations	45%
	Saving time and money	36%
	Growing trend among students	46%
	Promotional tools used by Edtech companies	45%
	Others	8%

Table 2 sums up the frequency and percentage of information related to the awareness and learning with edtech companies. The result shows that the majority of the respondents are aware of EdTechs like Byju's, Unacademy, Vedantu and Upgrad. The top reasons for enrolling with Edtech companies isEase of learning and the interesting teaching -learning methods used by them. Experienced teachers are not a criteria given importance by many.

Table 3: Please give your opinion relating to the advantages of learning through EdTechs:

Question	Category	Percentage
Fun + learning	Strongly Agree	25%
	Agree	51%
	Neither agree nor disagree	20%
	Disagree	1%
	Strongly Disagree	3%
Improvement in results	Strongly Agree	17%
	Agree	47%
	Neither agree nor disagree	27%
	Disagree	6%
	Strongly Disagree	3%
Regular practice	Strongly Agree	18%
	Agree	62%
	Neither agree nor disagree	13%
	Disagree	6%
	Strongly Disagree	1%
Ease in solving doubts	Strongly Agree	19%
	Agree	54%
	Neither agree nor disagree	18%
	Disagree	7%
	Strongly Disagree	2%
Preparedness for competitive	Strongly Agree	15%

examinations	Agree	55%
	Neither agree nor disagree	26%
Flexibility of time and place for learning	Disagree	3%
	Strongly Disagree	1%
	Strongly Agree	37%
	Agree	48%
	Neither agree nor disagree	12%
	Disagree	1%
	Strongly Disagree	2%

Table 3 sums up the frequency and total percentage of descriptive statistics on the advantages of learning through EdTechs. All the respondents agree that Fun + learning, Improvement in results, Regular practice, Ease in solving doubts, Preparedness for competitive examinations and Flexibility of time and place for learning are the advantages of learning through EdTechs

Table 4: Please give your opinion relating to the disadvantages of learning through EdTechs.

Question	Category	Percentage
Distraction	Strongly Agree	27%
	Agree	39%
	Neither agree nor disagree	30%
	Disagree	4%
	Strongly Disagree	NIL
Lack of Social Development	Strongly Agree	27%
	Agree	41%
	Neither agree nor disagree	25%
	Disagree	7%
	Strongly Disagree	NIL
Harmful exposure to screens	Strongly Agree	38%
	Agree	39%
	Neither agree nor disagree	16%
	Disagree	7%
	Strongly Disagree	NIL
Lack of Practical learning	Strongly Agree	27%
	Agree	40%
	Neither agree nor disagree	24%
	Disagree	9%
	Strongly Disagree	NIL
Lack of Self motivation among students	Strongly Agree	23%
	Agree	36%
	Neither agree nor disagree	30%
	Disagree	10%
	Strongly Disagree	1%
Lack of recognition of courses	Strongly Agree	15%
	Agree	39%
	Neither agree nor disagree	35%
	Disagree	9%
	Strongly Disagree	2%
Physical /Posture deformities	Strongly Agree	32%
	Agree	39%

	Neither agree nor disagree	20%
	Disagree	9%
	Strongly Disagree	NIL

Table 4 sums up the frequency and total percentage of descriptive statistics on the disadvantages of learning through EdTechs. All the respondents agree that the online learning process may lead to Distraction, Lack of Social Development, Harmful exposure to screens affecting students’ eyes and development of Physical /Posture deformities due to long sitting hours in front of devices.

CONCLUSION

The research data collected indicates that digitalization and Covid 19 pandemic has accelerated the growth of Edtechs in India. They have opportunities due to internet penetration in most parts of India, initiatives by Government of India like starting NPTEL Courses and NEP 2020 supporting online learning. The ease of undertaking online courses due to flexibility of time and place, interesting methods of learning, young population in India there is a growth of EdTech companies in India. Edtechs face many challenges in India like insufficient digital infrastructure, distraction among students while online learning, harmful effects on eyesight and posture to long hours of sitting and exposures to screen, lack of social interaction and social development, lack of recognition of all online courses and lack of practical learning among students.

RECOMMENDATIONS AND SUGGESTIONS

The Courses offered by EdTechs should restrict the use of any other applications while learning which will keep away students from distractions. Opening of virtual centres in collaboration with schools and colleges will enhance the quality of teaching learning through Edtechs. Fees charged by them can also be reduced to make it affordable to more students. Scholarships to students with good grades should be given. Students’ progress should be analyzed and suggestions can be given for their improvement by weekly or fortnightly online meetings. They should not exaggerate the services offered by them and influence the parents and students by using celebrities to endorse their brands. Feedback of parents and students need to be taken from time to time and implemented by them. Sessions offered by EdTechs must be made more interactive and they should take efforts to make the screen exposure as less as possible by making the learning more practical through some out of the box ideas and there must be parental control especially for school students.

Thus we conclude that, the future of the education system would be a hybrid mode of offline as well as online teaching learning. Improvement in services offered by EdTechs will help the students to learn in a more impactful way and Edtechs will have a better growth and development in India.

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A STUDY ON PERCEPTION OF MEDIA STUDENTS TOWARDS ONLINE LEARNING OF MEDIA SUBJECTS

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KLE Society's Science and Commerce College, Kalamboli, Navi Mumbai**ABSTRACT**

This study aims to determine the perception of media students towards online learning. This research has used descriptive research design and Survey as a tool of data collection. The sample collected the data of media students who are pursuing BAMMC course (Bachelor of Multimedia and Mass Communication) from various colleges under the University of Mumbai through Google form questionnaires. Furthermore, the collected data was analyzed. Findings of our research show that most of the respondents agreed upon the benefits of the online learning methods but at the same time they also have some disadvantages of online learning. However the transition from offline to online is beneficial for the students if it is implemented in the right way. It is concluded that a blend of Online and Offline learning can be useful for the better understanding of media subject due to their practical nature.

Keywords: Online learning, Tools of online learning, positive/ negative impact of online learning.

INTRODUCTION

The Covid 19 pandemic has triggered a new way of learning for the students. All around the world, the educational institutions are looking forward to innovating new digital platforms to continue with the process of educating students. Learning media subjects online is quite difficult as it includes many more practical subjects like Ad design, computer multimedia and Newspaper Magazine Making, Film Communication etc. When it comes to learners' motivation, satisfaction and interaction, then there is a change in the environment from offline learning to online learning. (Bignoux & Sund, 2018).

REVIEW OF LITERATURE**Online Learning:**

The education that takes place over the internet is termed as 'Online learning'. It was first introduced in the 1990s with the invention of the Internet and was used for distance learning. Online learning is the newest and popular form of learning nowadays. Due to increasing consumption of the internet, there is a significant growth in online learning from the last decade. Online learning has become the central point after the outbreak of Covid -19. All educational institutions all over the world had to introduce online learning to keep the learning process of students uninterrupted.

Impact of Online Learning on Students:

Online learning increased the interaction between students and teachers. According to research, there is a greater depth of understanding and retention of course content; more meaningful discussions; and an emphasis on writing skills, technology skills, and life skills such as time management, independence, and self-discipline.

T.Muthuprasad et al. in their research **Students' perception and preference for online education in India during COVID -19 pandemic** surveyed 307 students and concluded that students opined online education as more convenient and flexible option to learn at pace, whereas lack of connectivity, data speed were some of the challenges faced by them.

There has been significant progress in education, with the mode of instruction shifting from teacher-centered to student-centered. The teacher is the source of education in teacher-centered education, and students are the recipients of his/her knowledge. Student-centered education, on the other hand, emphasises the role of students in knowledge production in the classroom.

Objective:

- 1) To understand the impact of online learning on media students
- 2) To understand which method of learning is suitable for media students

Hypothesis:

The perception of media students towards online learning is positive

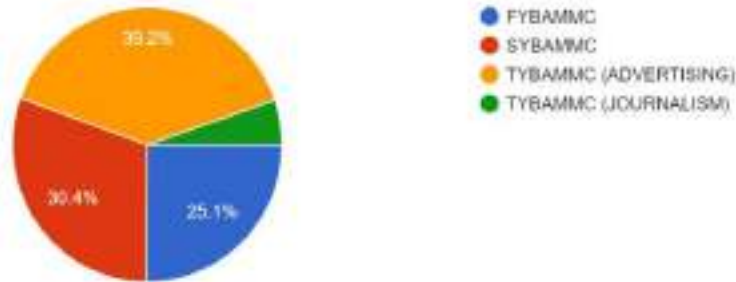
The perception of media students towards online learning is negative.

RESEARCH METHODOLOGY:

This research has used descriptive research design. The primary data is collected through surveys. The purposive sampling technique is used to collect the data, as the survey was conducted only with the media students to understand their perception about learning BAMMC course subjects online. The secondary data collected for the research is in the form of literary reviews, which are available from various research articles.

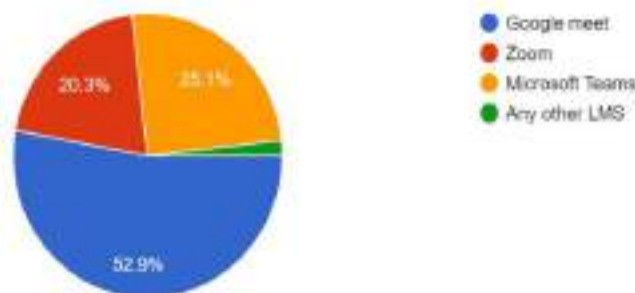
DATA INTERPRETATION AND ANALYSIS

Current Academic year
227 responses



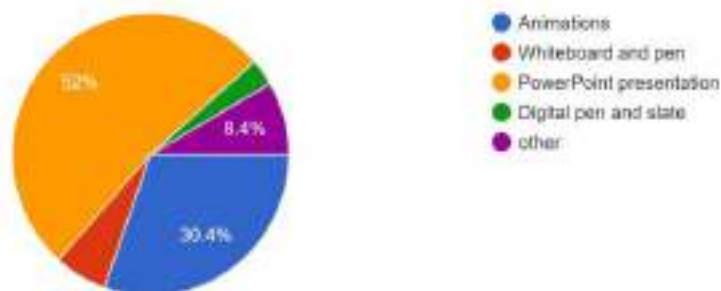
Out of 227 students 25.1 % of FYBAMMC, 30% of the students from SYBAMMC and 39.2 % of the students from TYBAMMC advertising Class responded to the questionnaire.

Which of the following platforms used for the online lectures?
227 responses



Out of 227 students, 52.9% of students used Google meet as a platform for online lectures.

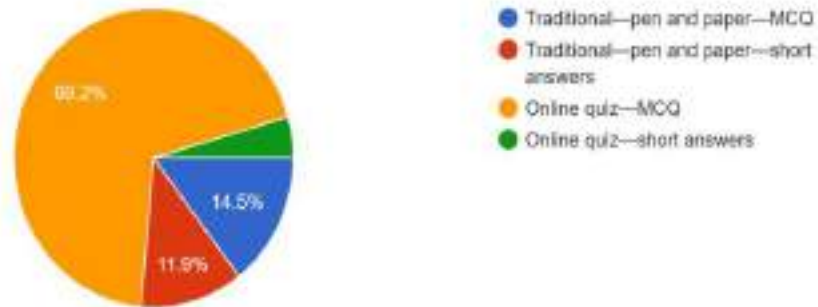
Which of the digital approaches motivate you to learn
227 responses



Out of 227 students, 52% of the students agreed that the Power Point Presentation approach motivates them for online learning.

Which type of quiz is more effective for testing the understanding?

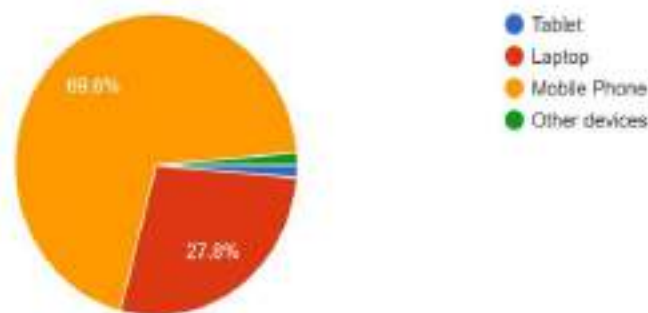
227 responses



Out of 227 students, 69.2% opined that Online MCQs are more effective to test their understanding of the subjects in online learning.

Which of the following devices do you use for your online learning?

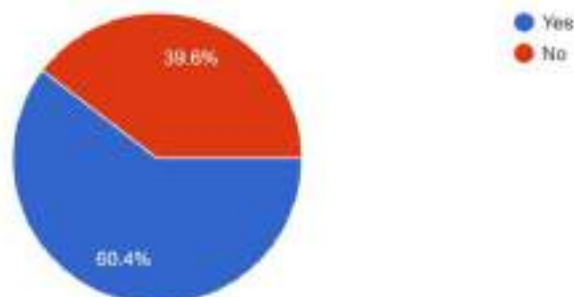
227 responses



Out of 227 students, 69.6% students use Mobile phones for online learning.

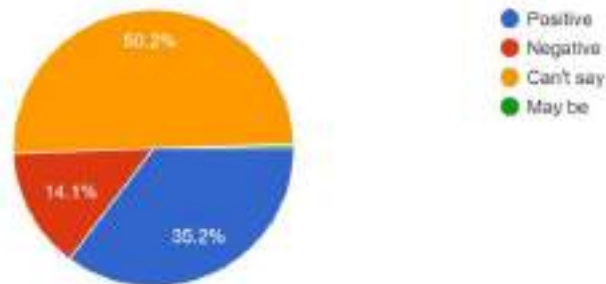
Do you feel comfortable learning media subjects through online platform?

227 responses



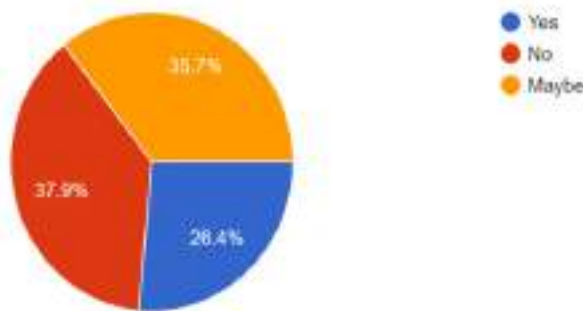
Out of 227 students, 60.4% students feel comfortable learning media subjects through online platforms.

What is the impact of Online learning on the understanding level of students?
227 responses



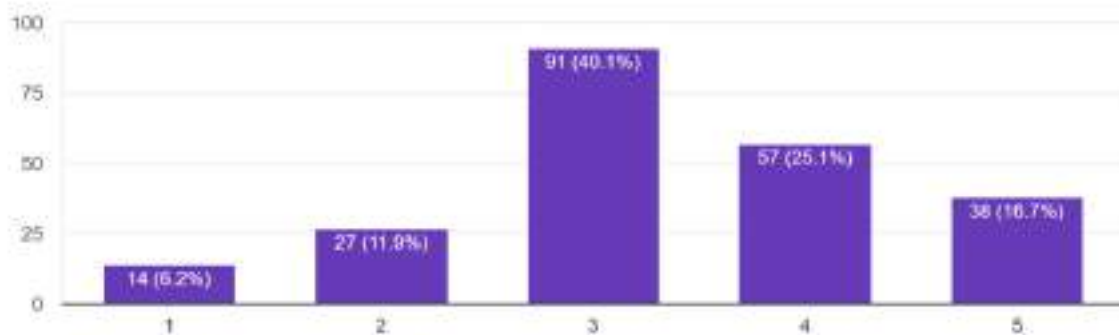
Out of 227 students, 50.2% students couldn't judge the impact of online learning on the understanding level of students, whereas 35% students opined that online learning has a positive impact on the understanding level of students.

Do you think online method of learning can replace the traditional method of learning?
227 responses



Out of 227 students, 37.9% students stated that online method of learning cannot be replaced by the traditional method of learning.

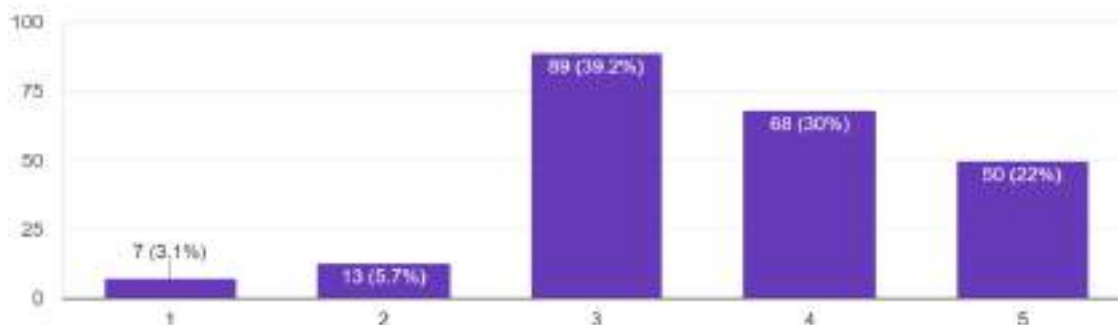
Online learning help students to study the subjects at micro level.
227 responses



Out of 227 students, 40.1 % students feel neutral that online learning helps them to study the subjects at micro level, as MCQs help them understand the subjects minutely.

Theory help the students to understand the subject at macro level.

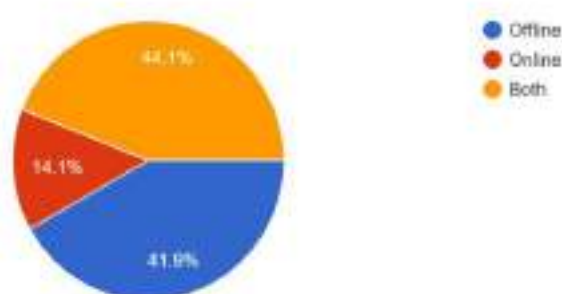
227 responses



89% of the students feel neutral about online learning in terms of understanding the subject at macro level whereas 68% of the students agreed that online learning help the students to understand media subjects at macro level.

Which learning method is better for media students?

227 responses



44.1% of the students opined that Online and Offline blend of learning is suitable for the media students, whereas 41.9% said that offline method of learning is a better option for them to understand media subjects thoroughly due to their practical nature.

CONCLUSION

According to the findings of this study, the majority of media students had a positive attitude toward online classes. Online learning was found to be comfortable because it provided learners with flexibility and convenience. Students can check their understanding of any subjects through online MCQs and also they believe that learning of subjects happens at micro and macro level which leads to better understanding of media subjects they have in their course. As this study was conducted to determine the impact of online learning on media students’ understanding of subjects, it can further be studied to understand how effective is online teaching learning for the media students . The overall findings says that Media students’ perception towards online learning is neutral, as students opined that a blend of online and offline learning methods can be used for the better understanding of media subjects.

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INFORMATION TECHNOLOGY (INTERMEDIARY GUIDELINES AND DIGITAL MEDIA ETHICS CODE) RULES 2021 & IT'S RELEVANCE WITH OTT PLATFORMS**¹Fatima Sabnoor and ²Nuruddin khan**¹Assistant Professor KLE College of Commerce & Economics, Kalamboli, Navi Mumbai²Research scholar at Lovely Professional University, Punjab, Practicing Advocate in Mumbai**ABSTRACT**

The following paper will be covering the aspects of Information Technology act, 2000 and its new rule for an intermediary which is Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules 2021. The main aim of the intermediary rules are two fold one increasing the accountability of social media platforms such as Facebook, twitter, Instagram and second is empowering the users of social media by making a three-tier redressal mechanism for efficient grievance resolution. The paper will cover the background of Information Technology act, who is intermediary under the act and the earlier intermediary guidelines rules of 2011. Classification will be covered how categories have been formed under the new rules, due diligence of the intermediaries, grievance redressal mechanism, online safety, rules for news publishers, over the top (OTT) platform and digital media. Safe harbour provision will be discussed as given in section 79 of the IT act. It will be also discussing the need for regulating the social media platforms and digital media platforms.

The important features of the intermediary guidelines will be discussed in detailed so that one comes to know the grave importance of the rules framed for the benefits of both, the consumer and as well as the makers or owners of such platform's. This intermediary code has also made an attempt to regulate the classification of films and other entertainment programs including web series on the basis of the nature of content. A light will be also thrown on the arguments against the code as its been criticised as it's restrict freedom of speech on the platform's. It will be tough task to implement the code in the coming years. But Government of India went through the models prevailing of various Countries like Singapore, Australia, European union and United Kingdom so the implementation will be chalked out so that it is followed by the intermediaries without any hussel or tussel In the coming years.

Keywords: Information Technology Act 2000, Intermediary Guidelines and Digital Media Ethics Code Rules 2021, Redressal mechanism, Accountability of platforms, over the top (OTT), safe harbour, Digital media ethics.

INTRODUCTION

Many years of talking and brainstorming the Ministry of Electronics and Information Technology, Government of India has brought new rules under the Information Technology Act, 2000 ("IT Act") for looking social media digital media platforms. The new rules, "Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021" ("Intermediary Guidelines").

If we look into the background of intermediary guidelines we will come to know that this media ethics are more broader This variant is essentially more extensive than the draft rules distributed by the service in 2019 for public discussion since it covers the risk of web mediators as well as makes an administrative system for computerized media.¹ In India, the guideline of intermediaries are joined in different laws and sub-enactments. Further, there has been a spate of cases in India and the Indian courts have been proactive in arbitrating on these issues.

Under the IT 2000 Act, in start only network service providers were protected "for any outsider data or information made accessible by him in the event that he demonstrates that the offense or negation was submitted without his insight or that he had practiced all due ingenuity to forestall the commission of such offense or repudiation." Thus, the original IT Act provided little or no safe harbour protection to intermediaries.

One must understand The term "intermediary" has been defined under the Information Technology Act, 2002²("IT Act"), "with respect to any particular electronic message and means any person who on behalf of

¹ The WIRE, "Opinion New IT Rules: The Great Stretching of 'Due Diligence' Requirements Under Section 79", Tech Wire

² Section 2 (1)(w) of Information Technology Act reads as :

In this Act, unless the context otherwise requires - "intermediary", with respect to any particular electronic records, means any person who on behalf of another person receives, stores or transmits that record or provides

another person receives, stores or transmits that message or provides any service with respect to that message". This list is non-exhaustive and includes Internet Service providers ("ISPs") as well as any website that provides user-generated content.

Intermediary liability, is based on the principle of vicarious liability, meaning that the providers shall be held for any illegal act of the user on their platform. As Rebecca MacKinnon has said, "Intermediary liability means that the intermediary, a service that acts as 'intermediate' conduit for the transmission or publication of information, is held liable or legally responsible for everything its users do.

Similarly if we look into the The Information Technology (Intermediaries Guidelines) Rules, 2011 ("Intermediary Guidelines") (2011)¹ After the change to the IT Act in 2008, the Government of India presented the Intermediary Guidelines, which were required for all middle people to follow for asserting safe harbor assurance. These are to be perused in consonance with the IT Act and the due steadiness prerequisites that should be seen by delegates, given under Rule 3, are:

A. Mediators to distribute rules and guidelines, security strategy and client arrangement;

B. Rules and guidelines, agreements or client arrangement will determine every single disallowed act, for example having a place with different people, horribly unsafe, pestering or unlawful, hurts minors, encroaches any protected innovation rights, disregards any law, is misdirecting or deluding, mimics any individual, contains infection, compromises India and so on and the go-between ought to advise clients that infringement of same will prompt end of access,

C. Intermediaries to not purposely have or distribute data as determined in sub-rule (2),

D. Intermediaries to incapacitate such data inside a day and a half and capacity of same for 90 days for examination purposes,

E. Intermediaries to give help to approved government offices,

F. Intermediaries to take all sensible means to get its computer asset,

G. Intermediaries to report digital protection episodes to the Indian Computer Emergency Response Team and

H. Delegates to arrangement and distribute the subtleties of a Grievance Officer on its site.

In any case, the IT Act and the Intermediary Guidelines were immersed by different issues like equivocalness in denied content and constrained choice by go-betweens. Further, any individual could demand the mediators to bring down the unlawful substance.

Subsequently the draft of Draft Information Technology [Intermediaries Guidelines (Amendment) Rules], 2018, ("Draft Rules") (2018)² On December 24, 2018, Ministry of Electronics and Information Technology delivered the Draft Rules for correcting the current Intermediaries Guidelines to check the "Abuse of Social Media and getting out Fake news". These Draft Rules place a few commitments on the delegates, some of which are empowering detectability to decide the originator of the data for help to law authorization, proactive checking of content transferred on its foundation by conveying mechanized apparatuses, takedown of illicit substance inside 24 hours, and compulsory fuse of organizations having in excess of 5 million clients in India. This shows the long distance travelled by the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021 for its implementation in full fledged form in the current scenario.³

Need for Regulating the Social Media Platforms and Digital Media Platforms

India is claimed to be the world's "largest open Internet society" and attracts many social media companies to do business in India. However, there are a growing number of instances where social media is being used as a tool

any service with respect to that record and includes telecom service providers, network service providers, internet service providers, web-hosting service providers, search engines, online payment sites, online-auction sites, online-market places and cyber cafes.

¹ The Intermediaries Guidelines Rules,

https://meity.gov.in/writereaddata/files/GSR314E_10511%281%29_0.pdf

² https://meity.gov.in/writereaddata/files/Draft_Intermediary_%20Amendment_24122018.pdf

³ Chadha & chadha IP Firm, " Tracing the development of "intermediary liability" in India", April 03 , 2020.

for violating the dignity of women, settling 'out-of-office' corporate rivalries, inciting malicious or anti-national 'fake news', inciting communal riots through disrespect to religious sentiments, mass circulation of obscene content, financial frauds and recruitment of youth by terrorist organizations. This abuse of social media is compounded due to lack of a robust complaint and redressal mechanism which is inaccessible to the ordinary social/digital media users. It was therefore considered to set in motion a mechanism for consumer complaints and redressal powers in the form of Intermediary Guidelines. The Intermediary Guidelines are intended to be integrated into the existing information technology laws and regulate the social media and digital media platforms within India.

The Intermediary Guidelines are being contended to be "reformist, liberal and contemporaneous"¹ and are proposed to adjust the bunch worries of the public identified with absence of straightforwardness, responsibility and privileges of clients with the misunderstanding identifying with checking the sacred right to speak freely and articulation. The reasoning behind the Intermediary Guidelines originates from a plenty of various orders and reports remembering the Calling Attention Motion for 'Abuse of Social Media stages and spreading of fake news' conceded in the Rajya Sabha on July 26, 2018, the Hon'ble Supreme Court's organization dated December 11, 2018 which saw that the Government of India should outline important rules to dispose of child porn, assault and so on for content facilitating stages and different applications; the Hon'ble Supreme Court request dated September 24, 2019 coordinating the Ministry of Electronics and Information Technology to advise the course of events in regard about finishing the way toward telling the new standards, and in conclusion, the report of the Ad-hoc council of the Rajya Sabha dated February 3, 2020 identifying with the disturbing issue of porn via web-based media and its impact on children and society as whole.

Key Features of the Intermediary Guidelines

An intermediary including an online media middle person needs to notice the recommended due ingenuity measures throughout releasing its obligations. These due determination gauges bury alia include:



Image credit: Twitter

Noticeably distributing on the site, portable based application or both, the principles and guidelines, protection strategy and client arrangement for access or use of its computer asset by any individual.

- the guidelines and guidelines, security strategy and the client arrangement ought to illuminate the client regarding its computer asset not to have, show, transfer, adjust, distribute, communicate, store, update or offer any data that bury alia:
- has a place with someone else and to which the client doesn't have a right;

¹ Press Release dated February 25, 2021 available at <https://pib.gov.in/PressReleseDetailm.aspx?PRID=1700749>

-
- is slanderous, vulgar, obscene, pedophilic, obtrusive of another's security, including substantially protection, annoying or badgering based on sex, derogatory, racially or ethnically questionable, relating or empowering tax evasion or betting or in any case conflicting with or in opposition to the laws in power;
 - is hurtful to the children
 - encroaches any patent, brand name, copyright or other restrictive rights;
 - tricks or deludes the recipient about the beginning of the message or purposely and deliberately imparts any data which is plainly bogus or deceiving in nature however may sensibly be seen as a reality; and
 - Compromises the solidarity, honesty, guard, security or sway of India, cordial relations with unfamiliar States, or public request, or makes affectation the commission of any cognizable offense or forestalls examination of any offense or in offending another country.
 - a middle person, after getting genuine information as a court request or after being advised by the suitable government or office under the IT Act, will not host, store or distribute any unlawful data which is restricted under any law for the time being in power corresponding to the interest of the sway and uprightness of India, security of the state, amicable relations with unfamiliar states, public request, conventionality or ethical quality, comparable to scorn of court, slander, affectation to an offense identifying with the abovementioned or any data which is precluded under any law for the time being in power.
 - Where a delegate gathers data from a client for enrollment on the computer asset, it will hold the data for a time of 180 days after any retraction or withdrawal of the enlistment, by and large.
 - the mediator will, promptly yet not later than 72 hours of the receipt of a request, give data under its influence or ownership, or help to the Government organization which is legitimately approved for insightful or defensive or network protection exercises, for the motivations behind check of character, or for the avoidance, identification, examination or indictment, of offenses under any law for the time being in power, or for network safety episodes.
 - The intermediaries will report network protection episodes and offer related data with the Indian Computer Emergency Response Team as per the strategies and systems as recommended under the Information Technology (The Indian Computer Emergency Response Team and Manner of Performing Functions and Duties) Rules, 2013.
 - A web-based media middle person (i.e., intermediary which fundamentally or exclusively empower online collaboration between at least two clients) is needed to consent to certain extra due steadiness measure, which entomb alia include:
 - designating a central consistence official who will be answerable for guaranteeing consistence with the arrangements of the IT Act and rules outlined thereunder and will likewise be obligated in any procedures identifying with any pertinent outsider data, information or correspondence interface made accessible or facilitated by the go-between where the official neglects to guarantee that such delegate sees due tirelessness while releasing its obligations under the IT Act and rules outlined thereunder.
 - Arrangement of a nodal contact individual for 24x7 coordination with law authorization offices and officials to guarantee consistence with their orders or demands.
 - distributing a consistence report each month referencing the subtleties of grievances got and activity taken subsequently, and the quantity of explicit correspondence connections or portions of data that the mediator has taken out or debilitated admittance to in compatibility of any proactive checking led by utilizing computerized apparatuses or some other important data, as might be indicated.
 - A huge web-based media delegate (i.e., a middle person having enlisted clients in India better than limit as told by the Central Government) will entomb alia attempt to convey innovation based measures, including mechanized instruments or different systems to proactively distinguish data that portrays any demonstration or reenactment in any structure portraying assault, kid sexual maltreatment or lead, regardless of whether express or certain, or any data which has been incapacitated on the PC asset of such go-between.
 - A huge online media mediator is needed to have an actual contact address in India distributed on its site, portable based application or both, for the reasons for getting the interchanges addressed to it.
 - A web-based media intermediary is needed to empower the client who register for the administrations from India, or utilize the administrations in India, to intentionally check their records by utilizing any fitting
-

system, including the dynamic Indian versatile number of such clients and where any client willfully confirms the record, such client will be furnished with a self evident and noticeable characteristic of confirmation, which will be apparent to all clients of the assistance.

- A distributor of new and current issues substance is needed to follow with the arrangement of the Code of Ethics, added with the Intermediary Guidelines. For the motivations behind guaranteeing recognition and adherence with the recommended Code of Ethics by distributors and for tending to the complaints against the distributors, a three-level complaint redressal structure has been endorsed, as underneath:
- Level I is the self Regulating Mechanism which bury alia names a complaint official who will be answerable for the redressal of complaints got by him;
- Level II is the self Regulating body, i.e., there will be at least one autonomous automatic assemblages of distributors, which bodies will bury alia be capable to administer and guarantee the arrangement and adherence with the Code of Ethics, address complaints which have not been settled by the distributors inside the fifteen days' predetermined period and so on; and
- Level III is the oversight mechanism, i.e., the Ministry of Electronics and Information Technology will organize and work with the adherence with the recommended Code of Ethics by distributors and automatic bodies, create and oversight system for playing out the endorsed capacities which bury alia incorporate distributing a contract for automatic bodies including Code of Practices for such bodies, setting up an Inter-Departmental Committee for hearing complaints, giving suitable direction and warnings to distributors and so forth
- A distributor and automatic body are additionally needed to make valid and complete honesty of all complaints got by it, the way wherein complaints are discarded, the activity taken on the complaint, answer shipped off the complainant and so forth

In case of non-recognition of the principles of Intermediary Guidelines by a delegate, the arrangements of sub-section (1) of 79 of the IT Act won't be appropriate to such middle person and the intermediary will be responsible for discipline under any law for the time being in power remembering for agreement with the arrangements of the IT Act and the Indian Penal Code.¹

Social media and safe harbour

The new standards for online media stages and advanced media sources, called the Intermediary Guidelines and Digital Media Ethics Code.

The rules, reported in February, had asked all web-based media stages to set up a complaints redressal and consistence instrument, which included delegating an occupant complaint official, boss consistence official and a nodal contact individual. The Ministry of Electronics and Information Technology had likewise requested that these stages submit month to month investigates grumblings got from clients and activity taken. A third necessity was for texting applications was to make arrangements for following the main originator of a message.

Inability to agree with any of these necessities would remove the repayment gave to web-based media go-betweens under Section 79 of the Information Technology Act.

What is Section 79² of the IT Act?

¹ Dhruv Manchanda, " The Information Technology (Intermediary Guidelines And Digital Media Ethics Code) Rules, 2021" The Mondaq , April 29 2021.

² Section 79 of Information Technology Act reads as :

Exemption from liability of intermediary in certain cases. -

(1) Notwithstanding anything contained in any law for the time being in force but subject to the provisions of sub-sections

(2) and (3), an intermediary shall not be liable for any third party information, data, or communication link made available or hosted by him.

(2) The provisions of sub-section (1) shall apply if-

(a) the function of the intermediary is limited to providing access to a communication system over which information made available by third parties is transmitted or temporarily stored or hosted; or

Section 79 says any mediator will not be expected legitimately or in any case to take responsibility for any outsider data, information, or correspondence connect made accessible or facilitated on its foundation. This insurance, the Act says, will be relevant if the said intermediary doesn't in any capacity, start the transmission of the message being referred to, select the recipient of the communicated message and doesn't change any data contained in the transmission.

This implies that up to a stage acts similarly as the courier conveying a message from guide A toward point B, without meddling in any way, it will be protected from any legitimate indictment brought upon because of the message being sent.

The security agreed under Section 79, in any case, isn't conceded if the middle person, in spite of being educated or advised by the public authority or its offices, doesn't quickly debilitate admittance to the material under question. The delegate should not mess with any proof of these messages or content present on its foundation, bombing which it lose its insurance under the Act.

For what reason were these arrangements for security presented?

The need to give security to middle people from activities of outsiders came into center after a police case in 2004. In November 2004, an IIT understudy posted a profane video cut available to be purchased on baze.com, a bartering site. Alongside the understudy, the Crime Branch of Delhi Police additionally captured the then CEO of the site, Avnish Bajaj, and a then director, Sharat Digumarti.

Bajaj went through four days in Tihar prison before he was delivered, following which he documented a case looking for subduing of the criminal grumbling recorded by Delhi Police against him and his partner. He contended that the exchange was straightforwardly between the purchaser and the dealer, with no mediation from the site.

In 2005, the Delhi High Court held that by all appearances, a body of evidence was made out against Bajaj and his site. The argument against the site was made out for posting of the video clasp and its substance, which were obscene in nature, while Bajaj was held obligated under Section 85¹ of the IT Act. This Section says that when

(b) the intermediary does not-

(i) initiate the transmission,

(ii) select the receiver of the transmission, and

(iii) select or modify the information contained in the transmission;

(c) the intermediary observes due diligence while discharging his duties under this Act and also observes such other guidelines as the Central Government may prescribe in this behalf.

(3) The provisions of sub-section (1) shall not apply if-

(a) the intermediary has conspired or abetted or aided or induced, whether by threats or promise or otherwise in the commission of the unlawful act;

(b) upon receiving actual knowledge, or on being notified by the appropriate Government or its agency that any information, data or communication link residing in or connected to a computer resource, controlled by the intermediary is being used to commit the unlawful act, the intermediary fails to expeditiously remove or disable access to that material on that resource without vitiating the evidence in any manner.

Explanation. -For the purpose of this section, the expression "third party information" means any information dealt with by an intermediary in his capacity as an intermediary.

¹ Section 85 in The Information Technology Act, 2000 reads as :

Offences by companies.-

(1) Where a person committing a contravention of any of the provisions of this Act or of any rule, direction or order made thereunder is a company, every person who, at the time the contravention was committed, was in charge of, and was responsible to, the company for the conduct of business of the company as well as the company, shall be guilty of the contravention and shall be liable to be proceeded against and punished accordingly: Provided that nothing contained in this sub-section shall render any such person liable to punishment if he proves that the contravention took place without his knowledge or that he exercised all due diligence to prevent such contravention.

an organization submits an offense under the IT Act, all chiefs in-control around then ought to be expected to take responsibility and continued against.

This choice was toppled in 2012 by the Supreme Court, which held that Bajaj or the site couldn't be considered responsible since they were not straightforwardly engaged with the said exchange. Following the choice, the IT Act was changed to present Section 79.

What occurs if an online media firm is as of now not secured under Section 79?

As of now, nothing changes for the time being. Online media mediators will keep on working as they were, with no hiccups. Individuals can likewise post and offer substance on their pages with no unsettling influence.

Online media middle people, for example, Twitter, Facebook, and Instagram have so far not named an inhabitant complaint official, boss consistence official and a nodal contact individual as needs under the new guidelines reported in February. They have likewise neglected to submit month to month activity taken reports on complaints and grievances submitted to them by clients. Consequently, assurance under Section 79 of the IT Act will not hold for them.

Further, Rule 4(a) of the IT Rules, which commands that critical web-based media middle people should delegate a main consistence official (CCO) who might be held responsible in the event that the mediator neglects to notice the due determination prerequisites, additionally sabotages the protected harbor insurances.

This, lawful specialists said, implies that if a tweet, a Facebook post or a post on Instagram abuses the neighborhood laws, the law authorization organization would be in good place to book the individual sharing the substance, however the chiefs of these organizations too.

"Perusing the arrangements of the IT Rules in consonance with Section 69(a)¹ of the IT Act recommends that this risk can even be criminal in nature where the CCO can be made to serve a jail term of as long as 7 years," said Kazim Rizvi, originator of public strategy think-tank The Dialog.

The shortfall of the umbrella assurance of Section 79 could likewise prompt circumstances where representatives of the stage might be expected to take responsibility for no deficiency on their part, said Prasanth Sugathan, Legal Director at SFLC.in. "This could prompt a circumstance where workers of online media goliaths could be expected by and by to take responsibility for neglecting to guarantee that their manager followed the legal arrangements. The workers could likewise be expected to take responsibility for no flaw on their part," he said.

(2) Notwithstanding anything contained in sub-section (1), where a contravention of any of the provisions of this Act or of any rule, direction or order made thereunder has been committed by a company and it is proved that the contravention has taken place with the consent or connivance of, or is attributable to any neglect on the part of, any director, manager, secretary or other officer of the company, such director, manager, secretary or other officer shall also be deemed to be guilty of the contravention and shall be liable to be proceeded against and punished accordingly. Explanation.-For the purposes of this section,-

(i) "company" means any body corporate and includes a firm or other association of individuals; and

(ii) "director", in relation to a firm, means a partner in the firm.

¹ Section 69A in The Information Technology Act, 2000 read as : Power to issue directions for blocking for public access of any information through any computer resource. -

(1) Where the Central Government or any of its officer specially authorised by it in this behalf is satisfied that it is necessary or expedient so to do, in the interest of sovereignty and integrity of India, defence of India, security of the State, friendly relations with foreign States or public order or for preventing incitement to the commission of any cognizable offence relating to above, it may subject to the provisions of sub-section (2) for reasons to be recorded in writing, by order, direct any agency of the Government or intermediary to block for access by the public or cause to be blocked for access by the public any information generated, transmitted, received, stored or hosted in any computer resource.

(2) The procedure and safeguards subject to which such blocking for access by the public may be carried out, shall be such as may be prescribed.

(3) The intermediary who fails to comply with the direction issued under sub-section (1) shall be punished with an imprisonment for a term which may extend to seven years and shall also be liable to fine

What are the worldwide standards on safe harbor assurance for online media delegates?

As the greater part of the greater web-based media middle people have their base camp in the US, the most distinctly watched is Section 230¹ of the 1996 Communications Decency Act, which gives Internet organizations a protected harbor from any substance clients post of these stages. Specialists trust it is this arrangement in the US law that empowered organizations like Facebook, Twitter, and Google to become worldwide combinations.

Like Section 79 of India's IT Act, Section 230 of the Communications Decency Act expresses that "no supplier or client of an intelligent computer administration will be treated as the distributor or speaker of any data given by another data content supplier".

This adequately implies that the mediator will just resemble a book shop proprietor who can't be considered responsible for the books in the store, except if it is demonstrated that there is an association between the essayist or distributor of the book and the book shop proprietor.²

The following safe harbour provision was a shield but now non compliance of it would result in penal provision of the intermediaries.

CONCLUSION

The Government of India has noticed the models winning in various nations, for example, Singapore, Australia, European Union and the United Kingdom while examining the degree and nature of the proposed system for managing web-based media and computerized media stages in India. The improvement of the Intermediary Guidelines is basically an endeavor to foster a quintessential delicate touch, self-administrative design joined with a three-level complaint redressal component for advanced media stages working in India. Through the Code of Ethics endorsed under the Intermediary Guidelines, an endeavor is additionally made to manage the arrangement of movies and other diversion programs including web series based on the idea of content.

Nonetheless, consistence with the arrangements of the Intermediary Guidelines is probably going to be a troublesome undertaking for the online media and computerized media stages and is likewise being contended as an endeavor to limit the ability to speak freely and articulation. A tightrope equilibrium would be expected to resolve the issues of insurance and defending of privileges of casualties of web-based media versus the individual opportunity of articulation.

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8. Aashish Aryan, " Social Media & safe harbour ", The Indian express, June 02, 2021

¹ Section 230 of the Communications Decency Act, which was passed in 1996, says an "interactive computer service" can't be treated as the publisher or speaker of third-party content. This protects websites from lawsuits if a user posts something illegal, although there are exceptions for copyright violations, sex work-related material, and violations of federal criminal law.

² Aashish Aryan, " Social Media & safe harbour ", The Indian express, June 02, 2021

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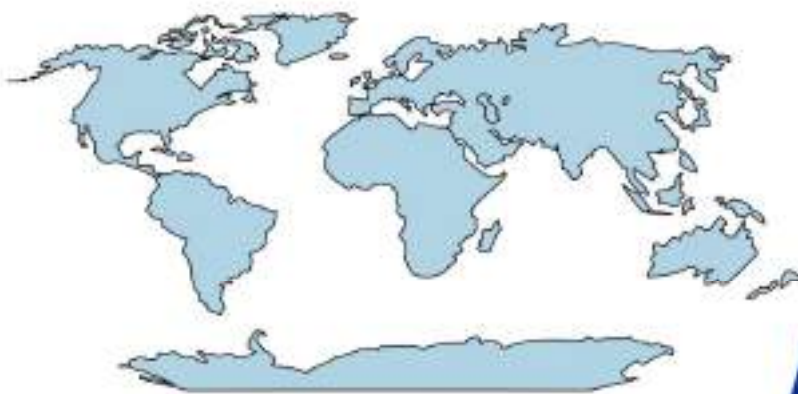
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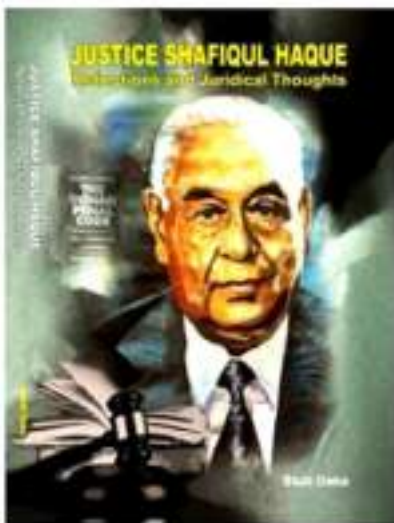


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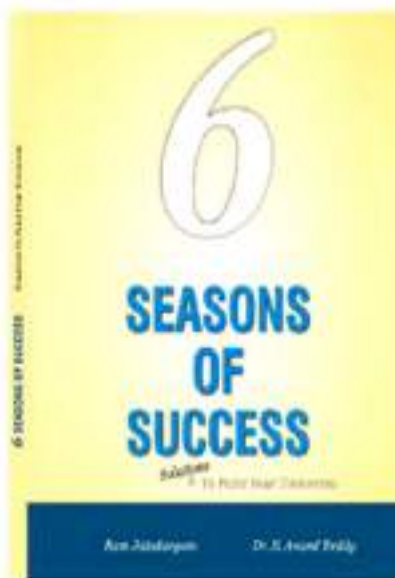
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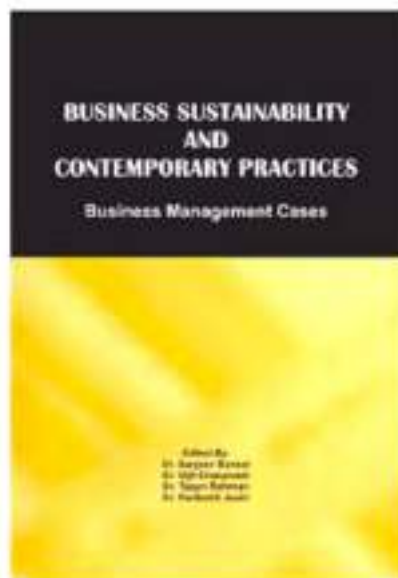
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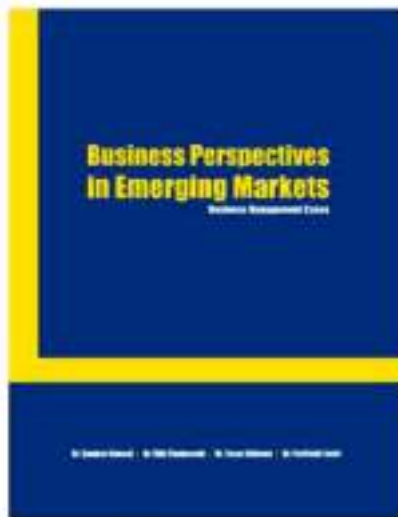
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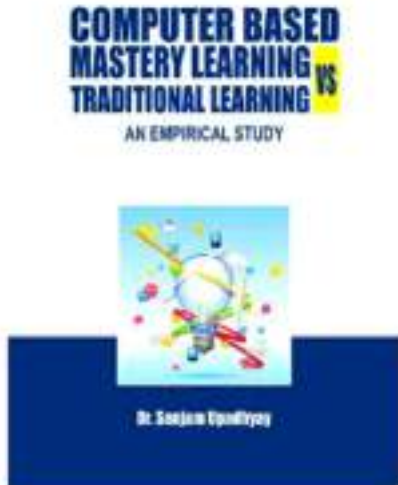
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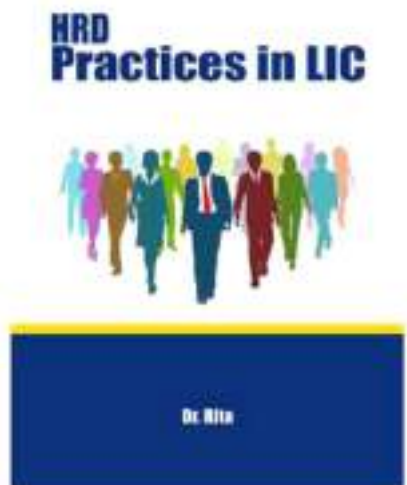
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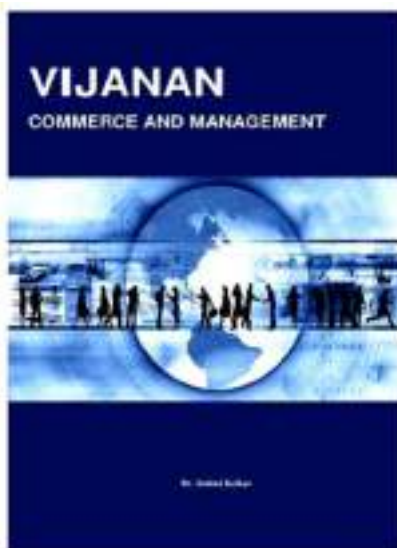
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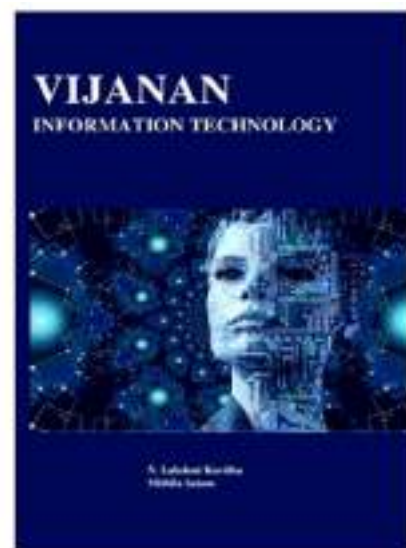
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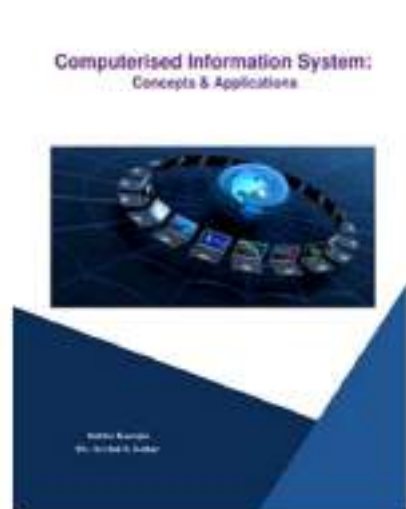
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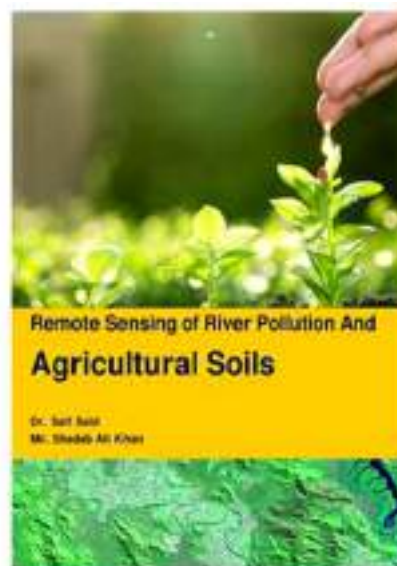
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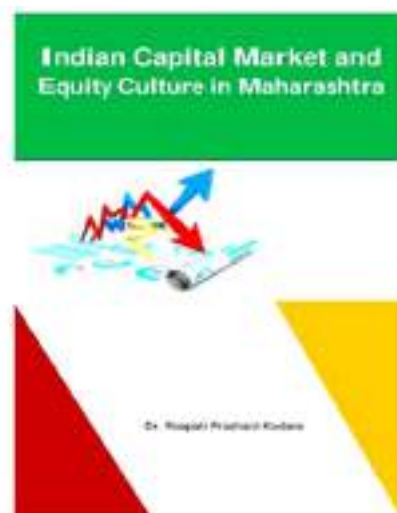
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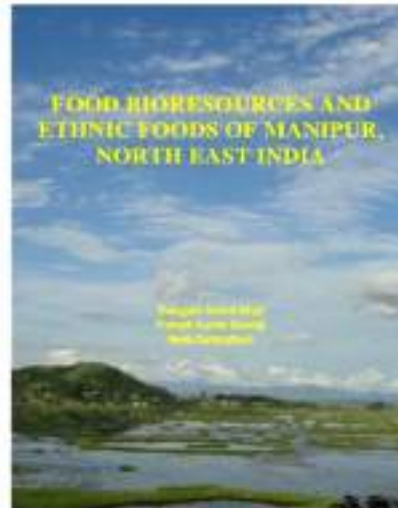
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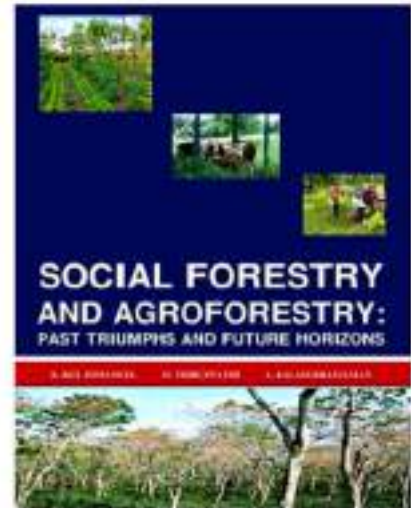
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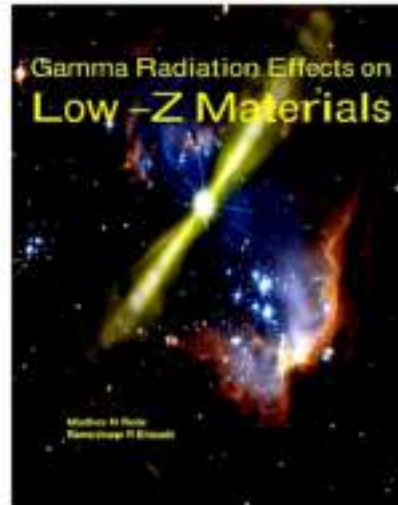
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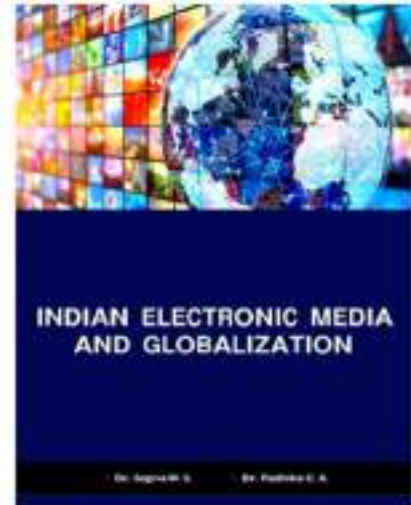
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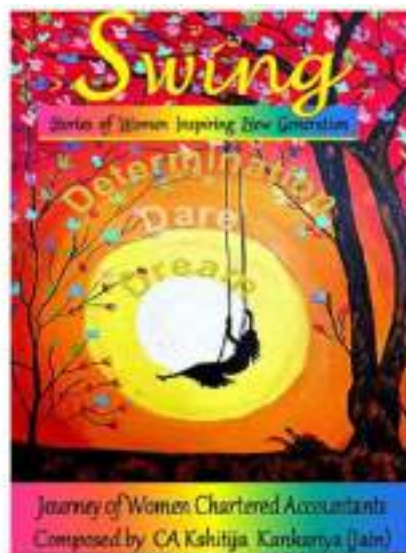
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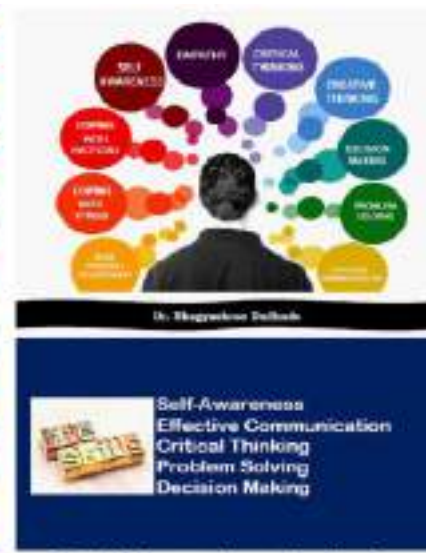
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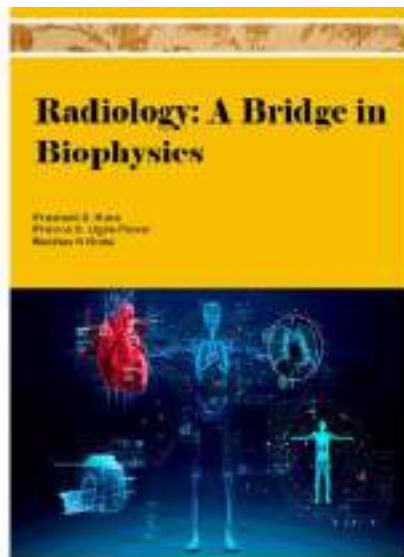


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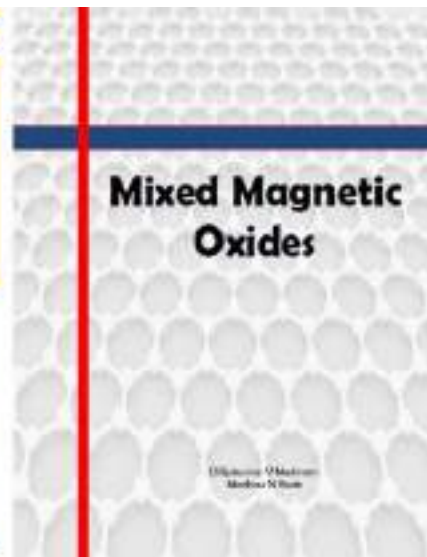


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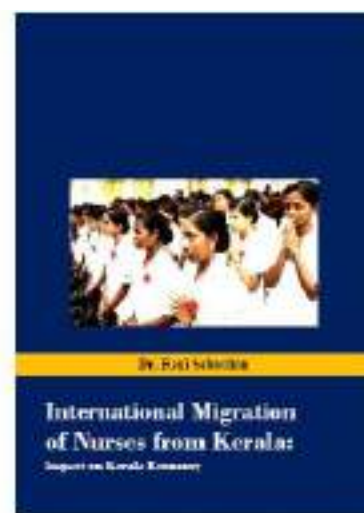
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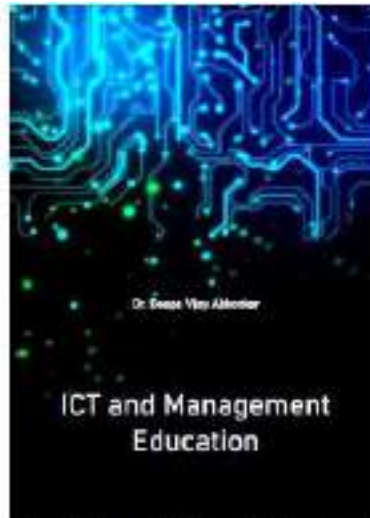
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