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Vol. XIV No. II

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## **EDITORIAL**

The current economic situation is a challenge for every individual, every industry, every nation, and the globe. The biggest of players and the significant and insignificant of participants in all economies have taken the flak of Covid 19 pandemic. Businesses all over the world were affected by the lockdown restrictions imposed by Governments across the globe to manage and control the Covid 19 pandemic.

In the Indian context, scarcity of labour due to the mass-migration from the epicenter of businesses has affected industry to a very large extent. Restriction on the movement of people and transport has created a production and retail scarcity. Mixed effects for example, with restaurants and eateries shut down, rise in grocery purchases online was seen rising, retail business did have the potential to survive. Less spending on luxuries was witnessed, and only necessities, especially new necessities under the Covid 19 situation took birth. The ground effect of the Covid19 pandemic is seen in all spheres of life, social, professional, psychological, environmental, economic, health, and the list goes on. Fear is a factor, everyone is dealing with. People are concerned and worried about their lives, their families, jobs, savings and most of all health.

Businesses will have to closely monitor the consumer trends and buying behaviors, which has undergone a huge shift.

In general, there has been an unexpected, unreal and an evitable Change that the world was subjected to without a warning!

The business world believes and knows that, where there is a Change, there is an opportunity lurking. And so, new business models and new product offerings will be the key to success as the markets are slowly opening up in phases, normalcy is gradually restoring and the consumer will slowly get confident.

The world understands now, that, nothing and no one is indomitable. In the Covid19 pandemic, we all are brought down to our knees immaterial of our supremacy in power and business, our race and colour or whatever it be that we, as people, thought we could own and control! The world is now brought to one single level, and it waits there in hope and cure.

Researchers in this Journal have contributed papers from various fields of study and an interesting assortment of perspectives is presented to the readers.

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## CONTENTS

Article	Author	Page No.
1. Rfid And Store Operational performances – A Prospect Of Inventory management Practice	Rashmi Ranjan Panigrahi Dr. Duryodhan Jena	1
2. Impact Of Covid-19 On The Indian Economy	Dr. Arun Kumar	12
3. A Study Of The Impact Of Social Media Marketing Among Customers In India	Dr. Kavita Kamath	22
4. A Study Of Recent Changes In Consumer Behaviour In And Indian Retail Sector	Prof. Aarti Sharma	34
5. A Study On Awareness Of Swayam-nptel Courses Among Management Students Of Ahmednagar City	Dr. Harshvardhan N. Bhavsar	40
6. Understanding Pre Owned Car Market In India: A Critical Literature Review	Rohit Kumar	47
7. The Behavior Of Different Mppt Algorithms Techniques Applied To Pv Systems For Improved Management	Sarita Vijayvargiya Yamini Nimonkar Dr. V.k. Sharma	56
8. New Education Policy 2020 : Pros And Cons	Khushboo Jaiswal	63
9. The Recent Challenges Faced By Nationalised Banks In Pandemic Covid -2019 For Online Consumer Satisfaction	Bhagyashree D. Kulkarni Prof. Praddyuma P Shastri	69

	<b>Article</b>	<b>Author</b>	<b>Page No.</b>
10.	Nurturing Learners' Passions And Emotions To Maintain Attention Spans In A Heterogeneous Classroom	Dr. Parag A. Narkhede Prof. Anil Kumar Marthi	76
11.	Management Of Higher Education Using Innovative Teachingbefore And During Covid19 Pandemic N Maharashtra State	Dr. Gajanan P. Mudholkar	81
12.	Agrarian Systems And Agricultural Performance In India: An Overview	Abhishek Prakash	91
13.	An Overview Of Suggestive Recovery Strategies For Travel And Hospitality Brands During And Post Covid -19	Dr. Pronoti V. Telore*	100
14.	A/ B Testing; What, Why, How, And Which Components To Test.	Dr. M. I. Sayyed*	105
15.	A Study Of Competitive Wine Tourism Destination In Maharashtra State	Harish Kalan Dr. Bhushan Dinkar Bhalerao	112



## RFID AND STORE OPERATIONAL PERFORMANCES – A PROSPECT OF INVENTORY MANAGEMENT PRACTICE

Rashmi Ranjan Panigrahi\*, Dr. Duryodhan Jena\*\*

### I. ABSTRACT :

*RFID is emerging tool used for tracking, identifying stocks, physical object. In competitive business world technologies play vital role towards bringing operational efficiency business unit. In this paper an attempt has been made to know the efficient RFID practices for improving operational performance of selected retail stores in India. Empirical relationship can be measured through different statistical tools i.e., Correlation, regression and factor analysis., data have been collected from key officials of retail units i.e. Store manager, operations manager, purchase manager, etc. The study concludes that RFID is most efficient practices and it has significant impact on operational performance of retail store and also contribute to the existing body of knowledge as well as helping the management practitioners of retail industry.*

**Keywords :** RFID Inventory Management, Supply Chain Management

### II. INTRODUCTION

RFID is recognised as an energy efficient practices of inventory management. It consumes less energy as compared to other practices. It is frequently used as energy efficient techniques because it easily records the data as long as it is in its periphery or reader vicinity. This technique is widely used in supply chain management area [1]. Radio Frequency Identification practices in inventory are considered to be the most effective mechanism for every commercial business. To cope with the rapid change of technology we should have control over asset tracking and warehouses management systems. By looking at above two control systems RFID is being adopted by retail outlets [2]. From the point of view of SML RFID (global leader for providing high performance RFID tech. solution for retail) explains RFID market continues to grow 30% year after year. By the use of RFID practices inventory accuracy improved by 98% and more as compared to other stock management techniques [3]. This report also gives importance on the popularity and wide acceptance of RFID practices in SCM. Subsequently it reduces time element for repetitive work. Report of IDTechEx. Reveals the value of RFID has been increased from 11.6 billion to 13 billion by the end of 2022. RFID includes tags, readers, labels, software, services, cards and other items of radio frequencies along with passive and active RFID [4]. This technique will be less costly as compared to printed codes [2].

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### **Problem Statement**

RFID and Bar-Code are two accepted technologies for auto identifications products in stores. In recent times RFID practices is applied to increase the efficiency of operation. In warehouse management most used technology is RFID [10]. Indian diary and Medium scale retails firms widely used and it helps to compete with global market [11]. Still there is gap of understanding RFID Practices in the medium and large retail enterprise in India. The study tries to give importance on the present RFID (Automated inventory practices) adopted in the medium and large retail stores and how it contributes for store performances.

This paper is subsequently organized as follow sequences, 1st phase describe overview of RFID inventory practices and highlight previous research finding, followed by literature of review, relevant theory building, methodological foundation, next attention paid to data analysis, Result interpretation, conclusion and ended with scope of further research.

### **III. REVIEW OF LITERATURE**

According to the previous studies RFID is one of the most important and common technology and become inseparable part of Industry as well as human life. Industry or Retail stores always try to use energy saving mechanism or practices in their operation. RFID is an energy saving practices used in an industry bringing down different systems operational cost. If the operational cost reduces through energy efficiency then automatically brings return on investment [12]. In a manufacturing firms also using RFID practices for reduction of energy

consumption and in turn it leads smooth process of loads profiles. It also helps to avoid peak load penalties [13].

In any kind of organization RFID practice is adopted with a motive in assistance in automatic record of physical products or units through use of radio waves [14] In the retail sector use of RFID technique used with the intention to foster the movement and tracking of transaction [15], [16], [17], [18], [19]. This technique developed as fastest growing techniques in the area wireless techniques, has a great impact on providing economy in operation [20]. Due to the use of tags for communication, RFID provide extra mileage to retail industry in tracking of activity with highest accuracy [14].

### **Theoretical Foundation**

In this article we have used two theory for development of foundation. From past study it was observed that most of the time that use of technology advancement in any industry suggest how people are accepting the theory [21]. Two theories are used as Rogers and

Business Information technology [22]. Energy model also explain to measure the energy consumption RFID techniques [23].

- a. Energy Model
- b. Rogers' theory of Diffusion of innovation

### **1st Energy Model**

- To check the energy efficiency, we have to adopt the energy model, which is based on size of data used (recorded in bit), rate of recording (recorded in kbps), time consumed to send the data and lastly power supply.

Model can be explained as

$E = \text{Energy}$ ,  $V = \text{Volt}$  used in power supply

$I = \text{amperes}$  for consumption of current at the time of scanning

In the prospects of energy consumption RFID has 3 modes of operation:

1. Scan
2. Idle
3. Sleep

Out of 2 modes 1st mode consume highest energy and last mode consumes least energy. Due to repetitions of work sleep mode is frequently used in an firms or industry [23].

### **2nd Rogers' Theory of Diffusion of Innovation**

According to Rogers decision to adopt and use basically took place in between 5 interlinked stages.

- Knowledge
- Persuasion
- Decision
- Implementation
- Confirmation

These five stages of the decision making are inter linked and at the time of taking any kind of decisionmaking it play an significant role in an organization. Though the theory has introduced by Rogers in 1995, butstill today it creates it impact on Industry. Along with the 5

stages it has supported by five technological attributes, which helps an organization smooth adoption technological innovation. These are

- Relative Advantages
- Compatibility
- Complexity
- Observability
- Trialability

Among these five attributed most accepted attributed used in technology adoption as per researcher point of

- view are relative advantages, compatibility and complexity [24].

#### **Energy Efficient RFID Practices in Retail Stores**

Radio frequency practices provides extraordinary opportunity to enhancing shopping experiences to the customer as well as providing new ways to adopt different offering in single platform [27]. This facility with minimum effort of energy consumption may give extra mileage to retailers.

Operational performance of stores improved through RFID (As an Energy Efficient Techniques)

Performances of the store improves if the following points need to be considered and adopted prior introduction of RFID practices. Below mentioned systems need to be installed in advance to RFID installed [27].

- RFID labelling station.
- RFID reader for inventorying the store.
- Overhead antennas for real-time inventory of the warehouse.
- RFID Point of Sale.
- RFID-enabled floor mat EAS.

As per Gary Lynch FCILT (CEO GS1 UK) RFID was evolved as multi solution provider in the area of inventory management in retail sector. These areas are improved IM, improving performance of sales, delivery to omni channel processes [28].

#### **IV. RESEARCH METHODOLOGY**

##### **Research Gap**

From extant literature it has been identified that RFID both play significant role in medium and large-scale Retail Enterprises. But in recent times large retail industry heavily depends upon the RFID practices. Lots of paper working on the energy efficiency of RFID technology and many paper also on the use of RFID as on the component of Inventory management techniques But the relationship of Energy efficient RFID practice with retail store operational performance has not been studied in Indian context. So, we have conducted the study to know the impact of Energy efficient RFID as an inventory practices towards store performance in Indian Retail Industry.

##### **Research Questions**

By analysing potential effect of RFID on operational performance of retail store the following questions are developed.

RQ 1: What is the impact of Energy Efficient RFID inventory practices on Retail store performance in India?

##### **Research Objective**

RFID practices is considered to be in its infancy stage but it has its positive impact on Automated Inventory management practices. So, this paper an attempt has been made to check the impact RFID practices towards increasing operational performance of retail stores.

##### **Hypothesis of the Study.**

H1 = RFID have significant impact on Retail Store Performance

#### **IV. METHODOLOGICAL FOUNDATION**

Study adopt PCA analysis to confirm principal items majorly contributed towards latent variable RFID and improved Store operational performance. After that we have use descriptive statistics, correlation and regression analysis to measure the relation between RFID with store performance. Data has been collected through out PAN India from 6 retail

store namely Vishal mega mart, Khimji K. D & Sons Pvt. Ltd., Shopper Stop, Big Bazaar (Future Group), Hafele India, Raymond, by using purposive sampling techniques from 180 responded but out of 150 response are complete and correct for the analysis. Pilot test were conducted to measure the validity and reliability of the data. Cronbach's alpha values was higher than 0.81 which indicate variables found highly reliable for the study [29]. The respondent are key officials of the Retail Stores i.e. Store manager, operations manager, purchase manager, warehouse manager etc. A Five-point Likert scale (where 1- Not at all Effective, 2-Not Effective, 3- Somewhat at, 4-Effective, 5- Very Effective) is used in the instrument to collect the data. Operational performance measured through 5-point Likert scale [30].

## **V. RESULTS AND ANALYSIS**

### **Principal Component Analysis**

In the step of this analysis we have applied PCA to confirm major items (questions) and reduce the items whose eigenvalues is less than 1 and value under RFID practices, and Improved store performance. After principal component analysis with rotation of varimax of 30 items, 21 have selected based on criteria of minimum threshold limit of KMO value is 0.60 and above, Communalities value 0.50 value and lastly also checked minimum fulfilling criteria Measures of Sampling Adequacy (MSA) which is above than KMO value of anti-image matrices of 0.60. By applying above three threshold limits we have selected 7 items of RFID out of 10 items, 4 items are selected out of 10 items and lastly entire 10 items are select from improved retail store performance.

Table 1: Factor Analysis by using (Principal Component Analysis) of RFID, SP

Rotated Component Matrix <sup>2</sup>		
Items under Energy Efficient RFID and Store operational performances	Component	
	1	2
ERFIP 8 - Improved warehouse distribution systems	.949	
ERFIP 4 -Facilitates in distribution channels partners for meeting target customer demand	.943	
ERFIP 6 -Easy tracking of Replaced / return items in store	.915	
ERFIP 5 - Generating revenue through quick movement of store sales activity with lees energy consumption	.761	
ERFIP 1-Inventory Practices helps to avoid stock out condition in retail outlet	.757	
ERFIP 3 - Multiple in-house store operation activities		.933
ERFIP 9-Brings competitive advantages		.871
SOP 9- Brings Accuracy, Energy efficiency in store operation	.923	
SOP 7- Security check towards theft / fraud and other illegal activities	.910	
SOP 1-Reduction of errors in inventory management records in retails stores	.909	
SOP 10-Enhancing performance through IT	.877	
SOP 6- Missing sales have checked though automated inventory practices	.859	
SOP 8-Reduced overall cost of store operation through energy efficiency	.847	
SOP 2-Improved inventory management	.814	
SOP 4-Operational performance improved through proper Inventory visibility in sleep mode	.801	
SOP 5-Fewer damages recorded in godown	.800	
SOP 3-Due to accuracy in information decision making	.714	

Source: Author's Computation, 2020

### CORRELATION ANALYSIS

H1 = RFID have significant impact on Retail Store Performance - 0.911

This section states that correlation between the latent variables i.e RFID with Store operational performance. This analysis reveals that the sub component of RFID have significant and positive relationship with storeoperational performance. This study justifies the statement with correlation value of 0.911(RFID) with storeoperational performance. The output is not deviate from previous studies [32], [33] (Table 2) :

**Table 2 Pearson's correlations in between RFID with Store performance with store performance**

		Correlations								
		RF	STP	RFIP 1	RFIP 3	RFIP 4	RFIP 5	RFIP 6	RFIP 8	RFIP 9
RFID Practices	Pearson Correlation	1	.911**	.855**	.527**	.812**	.920**	.841**	.866**	.749**
Store Performance	Pearson Correlation		1	.857**	.405**	.681**	.854**	.762**	.768**	.752**
RFIP 1	Pearson Correlation			1	.327**	.669**	.843**	.683**	.693**	.574**
RFIP 3	Pearson Correlation				1	.075	.466**	.162	.162	.717**
RFIP 4	Pearson Correlation					1	.722**	.816**	.906**	.338**
RFIP 5	Pearson Correlation						1	.713**	.748**	.680**
RFIP 6	Pearson Correlation							1	.895**	.412**
RFIP 8	Pearson Correlation								1	.420**
RFIP 9	Pearson Correlation									1

**\*\*.** Correlation is significant at the 0.01 level (2-tailed).  
Source: Author's Computation, 2020

### REGRESSION ANALYSIS

Interpretation of the result will be based R square and R. where R square represent the amount of variation in DV (Dependent variable – store operational performance) on the IV (Independent variable – RFID in model series). The value of the R square is 0.904, it shows store performance have 90% dependencies on automated techniques i.e RFID. R stand to explain correlation coefficient in between DV and IV which is 90.1%. according to D-W values near to 2 indicates non-autocorrelation so according to this condition analysis says D-W 1.76 which implies that there is non-autocorrelation in the regression model. (Table 3).

**Table 3: Model Summary Regression between Two Automation Inventory Practices (RFID) Vs Store Performance.**

### CONCLUSION AND SCOPE FOR FURTHER RESEARCH

This study focuses on the impact of efficient RFID practices at retail store operational performance. RFID practices is majorly affected towards store operational performance in the area i.e. Facilitates in distribution channels partners for meeting target customer demand, Improved warehouse distribution systems, Easy tracking of Replaced / return items in store, Inventory Practices helps to avoid stock out condition in retail outlets. The study not only draw a conclusion on the basis of relationship but also it gives valuable inputs to the officials of retail outlets regarding adoption automated technology of inventory management. It will easily track the missing items and also restrict the inhouse theft and miss utilization / mis handling of items through proper tracking system. By the passage of time store must bring upgradation in its operation, which will create a greater number of satisfy customer along with investment made on inventory can be control. Huge amount of monetary resources not blocked in the good down in the form of stocks. Contribution of this study is to the society as well as to the retail industry is to by the use of these techniques time , money and effort can be saved and resources are optimally utilize and lastly being a service provider industry must know as per the size of the organization, whether retail outlet adopt centralized systems or decentralized system in store operations. In retail store RFID practices brings economy in operation due to the adoption of energy efficiency of the technique.

Further this paper can be extended and applied with larger sample size and cover wider area as well as sample outlets more than 15-20 companies will give us better result. Subjective evaluation may increase measurement error due to relatively low reliability. Objective measurement will give more accurate information for better analysis. It was observed that Knowledge of inventory Automation practices may fill the gap in between concept and practical. So, the further may extended in this area.

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## IMPACT OF COVID-19 ON THE INDIAN ECONOMY

Dr. Arun Kumar\*

### I) ABSTRACT

*The 2019 novel coronavirus or the severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) as it is now called, is rapidly spreading from its origin in Wuhan City of Hubei Province of China to the rest of the world. The consequences of COVID-19 have been worsening the global economy than the Great Depression of 1930s. The various sectors of the Indian economy especially the manufacturing industry got triple hits. As observed, it has been seen that there are various economic areas of the country such as tourism, aviation, hospitality, etc that has been portraying a severe burnt concerning the country's economic growth. The forecasted growth rate of the Indian economy in the present fiscal year is the slowest of the past 11 years. The economic impact has already been between \$160 billion (5.6 percent of GDP) and \$175 billion (6.0 percent of GDP). The Covid-19 impacts on the Indian Economy, for companies, government, institutions and individuals, it is important to relate with the future financial crisis. This uncertainty future economy, hike in unemployment, crash of stock market, financial decline in the loss of equity investors, decreased bank interest rate on saving schemes or investment these hits our financial planning, effect on demand and supply, loss of skillful human capital.*

**Key Words:** Economy, Pandemic, Unemployment, Social Welfare, Great Depression.

### II) INTRODUCTION

COVID-19 disease started from Wuhan, China, in December 2019 and has become a pandemic according to WHO. Pandemics Coronavirus (COVID-19) is rapidly growing across the globe. SARS-CoV-2 is the virus name that causes a highly contagious and deadly disease COVID-19. It also entered India by the end of January 2020. There have been a number of significant pandemics recorded in human history, including cholera, smallpox, AIDS, plague, dengue, influenza and SARS. Pandemics and epidemic have long-term adverse impacts on human and society. The pandemic related crises have caused enormous negative impacts on health and economies. In the 20th century , "Spanish flu" in 1918-1919, "Asian flu" in 1957-1958, and "Hong Kong flu" in 1968-1969 have adversely affected the human life and society. These pandemics have adversely affected human life in many terms like- social, economic, health and Security impacts. Influenza Pandemics are unpredictable but recurring events that can have severe consequences on societies

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worldwide. Every Pandemic harmed Human life and economic development. Recent years have seen at least six large scale outbreaks- Hanta virus pulmonary syndrome, severe acute respiratory syndrome, H5N1 influenza, H1N1, Middle East Respiratory Syndrome and Ebola Virus disease epidemic.

The effect of COVID- 19 was devastating on Indian economy. Many people lost their jobs and livelihood because India went into nationwide curfew. In addition to this, government was not even able to pay income of government employees on time. Also, educational department was highly affected. Many colleges were shut down and most of them don't have enough resources to shift the whole platform online and also many important exams were delayed. In India upto 53% of businesses have specified a certain amount of impact of shutdowns caused due to coronavirus on operations, as per a FICCI survey in March. By 24 April the unemployment rate had increased nearly 19% within a month, reaching 26% unemployment across India, according to the 'Centre for Monitoring Indian Economy'. Around 140,000,000 (14 crores) Indians lost employment during the lockdown. More than 45% households across the nation reported an income drop as compared to the previous year. Various businesses such as hotels and airlines cut salaries and laid off employees. Revenue of transport companies such as Ola Cabs went down nearly 95% in March–April resulting in 1400 layoffs. It was estimated that the loss to the tourism industry will be ₹15,000 crore (US\$2.1 billion) for March and April alone. CII, ASSOCHAM and FAITH estimate that a huge chunk of the workforce involved with tourism in the country faces unemployment. Live events industry saw an estimated loss of ₹3,000 crore (US\$420 million). A number of young startups have been impacted as funding has fallen. A DataLabs report shows a 45% decrease in the total growth-stage funding (Series A round) as compared to Q4 2019. According to a KPMG report venture capital in Indian startups has fallen over 50% in Q1 2020 from Q4 2019. The economic impact has already been between \$160 billion(5.6 percent of GDP)and \$175 billion(6.0 percent of GDP).

### **III) OBJECTIVE OF THE STUDY**

- To study the India's last 10 year GDP Growth rate.
- To study the impact of Covid-19 on Indian economy.

### **IV) RESEARCH METHODOLOGY**

- This study is based on the secondary data. The data has been collected from various sources such as research papers, articles, journals, newspaper, RBI reports, Govt. of India, Ministry of Home Affairs and Ministry of Finance.

**THE INDIA'S LAST 10 YEARS GDP GROWTH RATE**

<b>Year</b>	<b>GDP Growth (%)</b>	<b>Annual Change</b>
<b>2021</b>	<b>-5 (-9.2% est.)</b>	
<b>2020</b>	<b>4.18%</b>	<b>-1.94%</b>
<b>2019</b>	<b>6.12%</b>	<b>-0.92%</b>
<b>2018</b>	<b>7.04%</b>	<b>-1.21%</b>
<b>2017</b>	<b>8.26%</b>	<b>0.26%</b>
<b>2016</b>	<b>8.00%</b>	<b>0.59%</b>
<b>2015</b>	<b>7.41%</b>	<b>1.02%</b>
<b>2014</b>	<b>6.39%</b>	<b>0.93%</b>
<b>2013</b>	<b>5.46%</b>	<b>0.22%</b>
<b>2012</b>	<b>5.24%</b>	<b>-3.26%</b>
<b>2011</b>	<b>8.50%</b>	<b>0.64%</b>

**Source:** <https://www.macrotrends.net/countries/IND/india/gdp-growth-rate>

The impact of coronavirus pandemic on India has been largely disruptive in terms of economic activity as well as a loss of human lives. Almost all the sectors have been adversely affected as domestic demand and exports sharply plummeted with some notable exceptions where high growth was observed. India has classified and tracked its economy and GDP in three sectors: agriculture, industry, and services. Agriculture includes crops, horticulture, milk and animal husbandry, aquaculture, fishing, sericulture, aviculture, forestry, and related activities. Industry includes various manufacturing sub-sectors. India's definition of services sector includes its construction, retail, software, IT, communications, hospitality, infrastructure operations, education, healthcare, banking and insurance, and many other economic activities

## **V) IMPACT OF COVID-19 ON THE FOLLOWING SECTORS**

### **Aviation And Tourism**

India is the fourth-largest civil aviation market in the world recording an air traffic of 158 million passengers in 2017. The market is estimated to have 800 aircraft by 2020, which would account for 4.3% of global volumes and is expected to record annual passenger traffic of 520 million by 2037.

The World Travel & Tourism Council calculated that tourism generated ₹15.24 trillion (US\$210 billion) or 9.4% of the nation's GDP in 2017 and supported 41.622 million jobs, 8% of its total employment. The sector is predicted to grow at an annual rate of 6.9% to ₹32.05 trillion (US\$450 billion) by 2028 (9.9% of GDP). Over 10 million foreign tourists arrived in India in 2017 compared to 8.89 million in 2016, recording a growth of 15.6%. India earned \$21.07 billion in foreign exchange from tourism receipts in 2015. International tourism to India has seen a steady growth from 2.37 million arrivals in 1997 to 8.03 million arrivals in 2015.

The contribution of the Aviation Sector and Tourism to our GDP stands at about 2.4% and 9.2% respectively. The Tourism sector served approximately 43 million people in FY 18-19. Aviation and Tourism were the first industries that were hit significantly by the pandemic. It will impact the inflow of tourists in all the countries drastically reducing the money flow in this sector.

### **Exports And Imports**

India's exports in April 2020 fell by -36.65% year-on-year, while imports in April 2020 fell by -47.36% as compared to April 2019. India's exports fell across numerous sectors in April 2020 as compared to the same period last year.

### **Raw Materials And Electronic Parts**

Nearly 55% of electronics imported by India originate from China. These imports have dropped to 40% due to the pandemic and hence Indian government came up with the promotion of Atmanirbhar or indigenous production in a bid to reduce dependency. The lockdown has also resulted in reduced exports of raw materials like organic chemicals, cotton, mineral fuels resulting in substantial trade deficit for India.

### **Food & Agriculture**

Agriculture Is The Backbone of the country and a part of the government announced

essential category, the impact is likely to be low on both primary agricultural production and usage of agro-inputs. Several state governments have already allowed free movement of fruits, vegetables, milk etc. Online food grocery platforms are heavily impacted due to unclear restrictions on movements and stoppage of logistics vehicles. RBI and Finance Minister announced measures will help the industry and the employees in the short term. Insulating the rural food production areas in the coming weeks will hold a great answer to the macro impact of COVID-19 on Indian food sector as well as larger economy.

### **Manufacturing And Industry**

Industry accounts for 26% of GDP and employs 22% of the total workforce. According to the World Bank, India's industrial manufacturing GDP output in 2015 was 6th largest in the world on current US dollar basis (\$559 billion), and 9th largest on inflation-adjusted constant 2005 US dollar basis (\$197.1 billion). The industrial sector underwent significant changes due to the 1991 economic reforms, which removed import restrictions, brought in foreign competition, led to the privatization of certain government-owned public-sector industries, liberalized the foreign direct investment (FDI) regime, improved infrastructure and led to an expansion in the production of fast-moving consumer goods. Post-liberalization, the Indian private sector was faced with increasing domestic and foreign competition, including the threat of cheaper Chinese imports. It has since handled the change by squeezing costs, revamping management, and relying on cheap labour and new technology. However, this has also reduced employment generation, even among smaller manufacturers who previously relied on labour-intensive processes.

### **E-commerce**

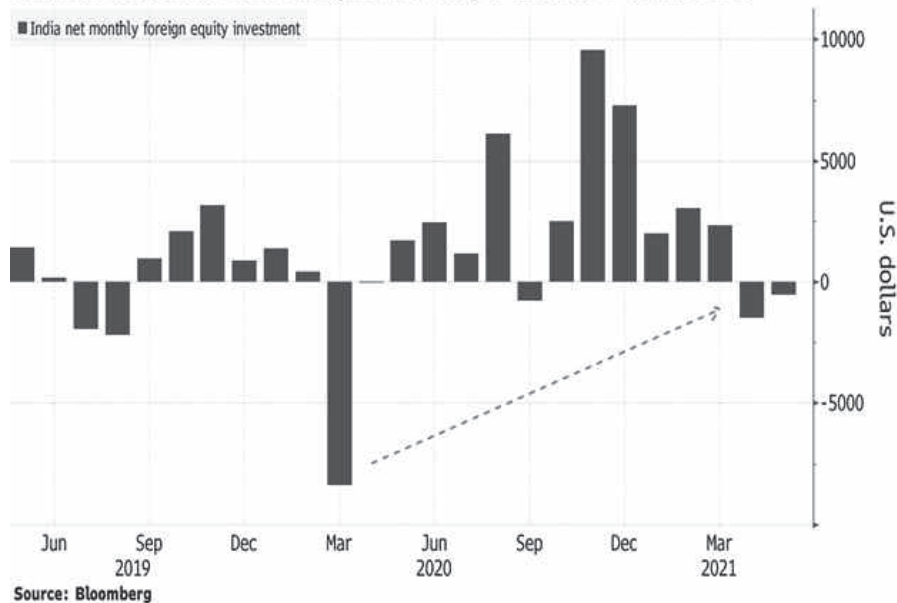
India's e-commerce industry will grow 84 per cent to \$111 billion by 2024 as it gains from demand created by the coronavirus pandemic's impact, The 2021 Global Payments Report by Worldpay FIS, a financial technology product and services provider, tracked trends in 41 countries to find that digital commerce accelerated during the pandemic. "The Indian e-commerce industry has witnessed a huge upsurge due to COVID-19 and there is substantial room for future growth," said Phil Pomford, managing director of Asia Pacific, Worldpay from FIS. The report said India's e-commerce market will be driven by mobile shopping, projecting it to grow 21 per cent annually over the next four years. Digital wallets (40 per cent) followed by credit cards (15 per cent) and debit cards (15 per cent) were the most popular payment methods online in 2020.

## Stock Markets

India's Covid-19 crisis has so far failed to spark a deep stock selloff like that seen last year and some asset manager's point to less stringent curbs on activity as one factor at least for now. Even as the nation reports more than 300,000 confirmed infections and over 4,000 deaths a day, India's benchmark equity index has been moving in line with regional peers. The S&P BSE Sensex index has declined 6.6% from a mid-February peak, about as much as the MSCI AC Asia Pacific index. That compares with a 23% tumble in the Sensex in March last year when the coronavirus pandemic started to rage globally. The Sensex is also heading for a 1% decline this week, less than the 3.5% fall for the MSCI AC Asia Pacific index. The surprisingly muted stock market reaction to India's virus disaster can also be seen in net outflows of foreign investors, which totaled about \$1.5 billion in April versus \$8.4 billion during the height of the rout last March. They turned net buyers of Indian equities this week after four straight weeks of outflows. More limited and regional lockdown measures being implemented by state governments have prevented a slide in economic activity like last year, but the risk is that the outbreak may prompt a sharp escalation in restrictions again.

### Reduced Sell-Off

Outflows from India stocks in April were only a fraction of March 2020



### **Telecom**

There has been a significant amount of changes in the telecom sector of India even before the COVID 19 due to brief price wars between the service providers. Most essential services and sectors have continued to run during the pandemic thanks to the implementation of the 'work from home' due to restrictions. With over 1 billion connections as of 2019, the telecom sector contributes about 6.5 per cent of GDP and employs almost 4 million people. Increased broadband usage had a direct impact and resulted in pressure on the network. Demand has been increased by about 10%. However, the Telco's are bracing for a sharp drop in adding new subscribers. As a policy recommendation, the government can aid the sector by relaxing the regulatory compliances and provide moratorium for spectrum dues, which can be used for network expansions by the companies.

### **Pharmaceuticals**

The Indian pharmaceutical industry has grown in recent years to become a major manufacturer of health care products for the world. India holds a 20% market share in the global supply of generics by volume. The Indian pharmaceutical sector also supplies over 62% of the global demand for various vaccines. India's pharmaceutical exports stood at \$17.27 billion in 2017–18 and are expected to reach \$20 billion by 2020. The industry grew from \$6 billion in 2005 to \$36.7 billion in 2016, a compound annual growth rate (CAGR) of 17.46%. It is expected to grow at a CAGR of 15.92% to reach \$55 billion in 2020. India is expected to become the sixth-largest pharmaceutical market in the world by 2020. It is one of the fastest-growing industrial sub-sectors and a significant contributor to India's export earnings. The state of Gujarat has become a hub for the manufacture and export of pharmaceuticals and active pharmaceutical ingredients (APIs).

There has been a recent rise in the prices of raw materials imported from China due to the pandemic. Generic drugs are the most impacted due to heavy reliance on imports, disrupted supply-chain, and labour unavailability in the industry, caused by social distancing. Simultaneously, the pharmaceutical industry is struggling because of the government-imposed bans on the export of critical drugs, equipment, and PPE kits to ensure sufficient quantities for the country. The increasing demand for these drugs, coupled with hindered accessibility is making things harder. Easing the financial stress on the pharmaceutical companies, tax-relaxations, and addressing the labour force shortage could be the differentiating factors in such a desperate time.

## **VI) IMPACT OF COVID-19 ON INDIAN ECONOMY**

- Sharp rise in unemployment

- Stress on supply chains
- Decrease in government income
- Collapse of the tourism industry
- Collapse of the hospitality industry
- Reduced consumer activity
- Plunge in fuel consumption. Rise in LPG sales.
- Trade tensions with China
- Largest GDP contraction ever in Q2 (April–June) FY2020–2021 at -24%

#### **Indian Government Announce Various Measures To Deal With Covid-19 Crisis**

- Reserve Bank of India (RBI) Governor Shaktikanta Das announced the reduction of repo rate considerably to help the country's financial system tide over the coronavirus disease pandemic.
- Finance Minister Nirmala Sitharaman announced a Rs 1,70,000 crore package under a new scheme, the Pradhan Mantri Gareeb Kalyan Yojana (PMGKBY), to address the immediate economic distress in the wake of the lockdown prompted by the coronavirus disease (Covid-19) pandemic, and ensure food and cash reaches the marginalised segments of society.
- Plans for medical insurance worth Rs 50 lakh per person for every front-line health worker, from doctors, nurses and paramedics to those involved in sanitary services.
- RBI announces measures to help maintaining liquidity & increasing in credit flow; reduces reverse repo rate to 3.75%. He also announced 50,000 crore rupees booster package for small and medium-sized industries to recover from the lockdown.
- Finance Minister Nirmala Sitharaman announced a Rs 20 Lac Crores for the various sectors development like MSMEs, Bank Loan and investment, Migrant Labour etc

#### **VII) CONCLUSION**

The SARS-CoV-2 virus has profoundly impacted the economy, environment, health, and social structure of the globalized world. Multilateral funding agencies have forecasted drastic reduction in India's GDP growth for this fiscal year. Other problems also arise due to COVID-19 hike in unemployment, crash of stock market, financial decline in the loss of

equity investors, decreased bank interest rate on saving schemes or investment these hits our financial planning, effect on demand and supply, loss of skillful human capital.

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## **A STUDY OF THE IMPACT OF SOCIAL MEDIA MARKETING AMONG CUSTOMERS IN INDIA**

Dr. Kavita Kamath\*

### **I) ABSTRACT**

*Social Media, in current times, is among the best opportunities available to a brand/company to connect with prospective consumers. Social media is the medium which helps in customer engagement. These new media win the trust of consumers by connecting with them at a deeper level. Social media marketing is the new mantra for several brands in recent times. Marketers are taking note of many different social media opportunities and beginning to implement new social initiatives at a higher rate than ever before. Social media marketing and the businesses that use it have become more sophisticated. Companies cannot afford to have no presence on the social channels if the competitor is making waves with its products and services. The explosion of social media is phenomenal and the pace at which it is growing is rapid. Global companies have recognized social media marketing as a potential marketing platform, utilized them with innovations to power their advertising campaign with social media marketing.*

*This paper discusses about the concepts of social media and social media marketing and other aspects like the growth and benefits, role and relevance of social media in marketing, social media marketing strategies. It also presents an overview on social media marketing in India.*

**Key words:** Social Media, Marketing, Advertising

### **II) INTRODUCTION**

The meaning of the term 'social media' can be derived from two words which constitute it. Media generally refers to advertising and the communication of ideas or information through publications/channels. Social implies the interaction of individuals within a group or community. Altogether, social media simply refers to communication/publication platforms which are generated and sustained by the interpersonal interaction of individuals through the specific medium or tool. Wikipedia has a general definition of the term: Social Media is the democratization of information, transforming people from content readers into content publishers. It is the shift from a broadcast mechanism to a many-to-many model, rooted in conversations between authors, people, and peers. Social media uses the "wisdom of crowds" to connect information in a collaborative manner.

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Social media can take many different forms, including Internet forums, message boards, weblogs, wikis, podcasts, pictures, and video. Social media are media for social interaction, using highly accessible and scalable publishing techniques. Social media uses web-based technologies to turn communication into interactive dialogues. Andreas Kaplan and Michael Haenlein define social media as "a group of Internet based applications that build on the ideological and technological foundations of Web 2.0, which allows the creation and exchange of user-generated content." Social media is the medium to socialize. They use web-based technology to quickly disseminate knowledge and information to a huge number of users. They allow creation and exchange of user-generated content. Facebook, Twitter, Hi5, Orkut and other social networking sites are collectively referred social media.

Social media represents low-cost tools that are used to combine technology and social interaction with the use of words. These tools are typically internet or mobile based like Twitter, Facebook, MySpace and YouTube. The introduction of social media technology is accelerating and we can expect it to have a similar impact on businesses now and into the future. As new technologies became available, businesses that learn to use new technologies gain great benefits.

Some of the best-known examples include technology-driven companies such as Microsoft, eBay, Amazon and Google. In a short span of time, social media has become one of the most loved mediums for the Indian youths today.

Social Media Marketing is the hottest new marketing concept and every business owner wants to know how social media can generate value for their business. People are social by nature and collect or share information that is important to them. Social Media Marketing is about understanding how technology is making it easier for people to connect socially with their social networks and how your business can profit from that understanding. More and more of your customers, whether for personal use, business-to-consumer or business-to-business reasons use social media in every aspect of their daily life. There is a common misconception that social media and social networking sites (SNS) are two synonymous terms. Social media are tools for sharing and discussing information. It can be described as a kind of online media which encourages every member for feedback and contribution. It is a social instrument of two-way communication facilitating the sharing of information between users within a defined network via web 2.0 (O'Reilly, 2005). It involves online activities in which the user contributes to content creation.

This media encourages user involvement which can be as simple as posting comments or giving votes or as complex as recommending content to other user on the basis of

preferences of people with similar interests and lifestyle. Thus, social media can be described as a broad term inclusive of activities where people create content, share it, bookmark it and network at a phenomenal rate.

On the other hand, social networking sites are a place where in one form communities of interest to connect to others. Social networking sites utilize social media technology to connect with people and build relationships. Social networking sites allow individuals to construct their profile within a bounded system, share with other users and view and traverse their list of connections and those made by others within the system (Boyd & Ellison, 2007). It can be thus concluded that social networking sites are a form of social media.

### **III. LITERATURE REVIEW:**

Social media has gained a lot of popularity over the past few years and as a result of this popularity, other traditional Media have experienced decline in both business and popularity. Palmer and Lewis (2009) argued that the main streammedia channels have faced many challenges in recent times that have led to closure with TV facing down turn in their profit levels. Palmer and Lewis are correlating the performance of these traditional channels to the rise of social media in marketing and brand management. As a result of completion and tough economic environment, companies have tightened their budgets especially advertising budgets which have shifted to online channels. According to Forrester research study (2011) by Ernst.J, David M. and Cooperstein, Dernoga M, found that companies (brands) are gradually shifting their advertising priorities to align better with today's buyers. Today's buyers are tech savvy and social media maniacs.

In the last couple of years, different kind of social media networking services have emerged and currently there are innumerable social media channels that connect people to each other. The most popular social network sites that are widely used are; Face book, Twitter, YouTube, LinkedIn and Flickr. In fact, Facebook, twitter and YouTube are the most common channels companies use in their online marketing for creating brand awareness or just engaging with the customers. Though LinkedIn is also widely used by companies, it mainly targets to establish relationship on a professional perspective and slowly becoming B2B channel compared to other three networking sites mentioned above.

Social media network are applications that allow users to build personal web sites accessible to other users for exchange of personal content and communication. Social media according to Palmer and Lewis can be characterized as: online applications, platforms and media which aim to facilitate interactions, collaborations and the sharing of content. Fauser et al. (2011) argue that though communication is the core dimension of social media networks, not all platform categories are equally suitable for all marketing objectives because most of the

platforms are not equally well suited for information, collaboration, and even for cultivating relationships. The purpose of social networks is primarily for communication and exchange of ideas of interest among peer groups or communities. According to Gummesson (2002) however, it is through frequent communication initiated by the marketer on the interactive social networks that a long-term friendship can be developed and maintained between the business and the customer. Janal (1998) on the other hand, insinuates that the information provider (marketer) are the ones creating their own communities with their social network constructs, hence staffers and vocal members of these constructs lead discussion.

Furthermore, the vocal members become the opinion leaders. In this way a collaboration between the marketer and the online consumer/or prospect is developed. This means that without information flow within the communities and the brand which in this case is the business, they would be no serious engagement amongst the online communities.

However, the dilemma facing companies planning to interact with social networks is how to control communication environment within the network, in an effort to make sure that their brand image is protected. Palmer and Lewis (2009) therefore conclude that a true social network should give members a feeling, a sense of ownership of the community and if that is not perceived there is potential for network members to be resentful. Therefore, for companies to be successful in using social technologies, the first step would be to prepare and align internal roles, processes, policies with the business objectives.

#### **Growth of social media marketing:**

75% have a company page on a social networking site.

69% post status updates or articles of interest on social media sites.

57% build a network through a site such as LinkedIn.

54% monitor feedback about the business.

39% maintain a blog.

26% tweet about areas of expertise.

16% use Twitter as a service channel.

According to the study, different industries are adopting social media marketing at different rates, and while many industries have started using social media marketing in their efforts to reach more customers, many still have not positioned it as their top priority.

#### **IV. OBJECTIVES OF THE STUDY:**

- To examine whether social media helps consumers in buying decision making.

- To study the gap between consumer expectation from Social media and its performance
- To suggest strategies to bridge the gap between expectation and performance to improve its effectiveness.

#### V. RESEARCH METHODOLOGY:

Descriptive Research design is used for the purpose of this study. Primary Data was collected from readers by using Questionnaire consisting of Questions that are relevant to the Objective of project Work. Secondary Data has been collected from source available viz. Books, Magazines, company website, search engines, etc. Non-Probability sampling technique was used and sample was collected by using Convenience sampling method. Respondents were internet users in Pune city. Sample size was 100.

The research instrument used in the study was a structured questionnaire. While designing the questionnaire, care has been taken in formulating & sequencing the questions so that it allows logical thinking processes for the respondents. Use of both close ended & open-ended questions were made so the analysis becomes easy & respondents can freely answer the question.

#### VI. DATA ANALYSIS

##### 1. Consumers Accesstotheinternet:

Users	No.OfRespondents	Percentage
YES	100	100%
NO	0	0%

##### Interpretation:

Majority of People i.e. 100%access internet daily.

##### 2. Hours per day spenton the internet:

Hours	No. Of Respondents	Percentage
0hr– 1hrs	18	18%
1hrs– 2hrs	27	27%
2hrs-3hrs	34	34%
Morethan3hrs	18	18%

**Interpretation:**

Most of People spend many hours on the internet i.e., 0hr – 1hrs-21%, 1hrs – 2hrs-27%. Some people spend more than 3 hours.

**3. Hours per dayspent on social mediasites**

Hours	Percentage
0hr– 1hrs	10%
1hrs– 2hrs	20%
2hrs-3hrs	30%
Morethan3hrs	40%

**Interpretation:**

Most of the people used more than 3 hours perdayspend on social mediasites i.e.40%, followed by 30% using it for 2-3 hours, 20% for less than 2 hours and 10% for less than 1 hour a day.

**4. Use of social media sites:**

Users	No.ofrespondents	Percentage
YES	80	80%
NO	20	20%

**Interpretation:**

Most of people use social media sites i.e. 80% users & 20% do notusesocial media sites.

**5. Social mediasitesused by consumers:**

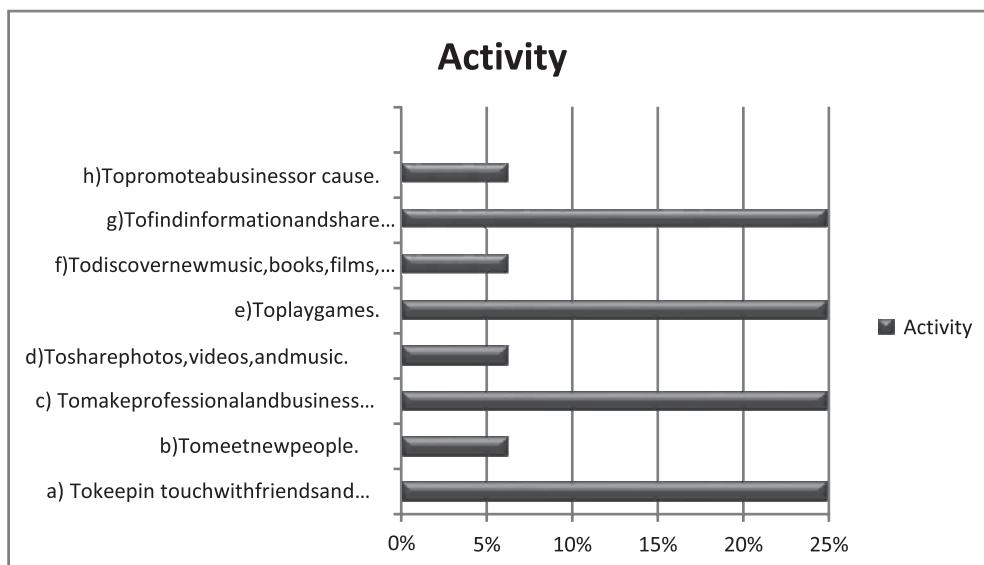
Social mediaSies	Percentage
Facebook	82%
YouTube	73%
Twitter	62%
Instagram	48%

**Interpretation:**

The most used site was Facebook with82% ,73% use YouTube, 62%usedTwitter and 48% used Instagram.

**6. Reasons for using an online social network:**

Activity	Percentage
a) To keep in touch with friends and family.	20%
b) To meet new people.	5%
c) To make professional and business contacts.	20%
d) To share photos, videos, and music.	5%
e) To play games.	20%
f) To discover new music, books, films, and other entertainment.	5%
g) To find information and share feedback about brands and products.	20%
h) To promote a business or cause.	5%

**Interpretation:**

Number of people used social media as to keep in touch with friends and family 20%, to meet new people. 20%, to make professional and business contacts 20%, & some people used to share photos, videos, and music to play games. & very few used as to discover new music, books, films, and other entertainment, to find information and share feedback about brands and products. promoting a business or cause.

**7. Customers perception about advertising on social networks:**

Feeling	Percentage
Veryannoying	20%
Somewhatannoying	18%
Indifferent	12%
Somewhatuseful	18%
Veryuseful	32%

**Interpretation:**

Majorityof people feel about advertising on social networks isveryusefuli.e. 32% and 18% felt it is somewhat useful.

**8. Purchasing a product or service based on an advertisement on a social network:**

Purchase	Percentage
Yes	90%
No	10%

**Interpretation:**

Most of peoplepurchased a product or service based on an advertisement on a socialmedianetworki.e 90%

**9. In comparison too ther online advertising, social media advertising is:**

Advertising	Percentage
Muchlesseffective	30%
Lesseffective	10%
Aseffective	20%
Moreeffective	25%
Muchmoreeffective	15%

**Interpretation: -**

On this online advertising, social media advertising is some people say itismoreeffective25%, orsomesaymuch less effective30%.

**10. Member of a fan page for a brand or product on Facebook:**

	Size	Percentage
YES	80	80%
NO	20	20%

**Interpretation:**

Most of social media users are member of a fan page for a brand or product on Facebook. i.e 80%.

**11. Category of products followed on Facebook:**

Category	Percentage
Toiletries (shampoos, soaps, etc.)	22%
Food Products (chocolates, biscuits, etc.)	18%
Automobiles (2 wheelers, 4 wheelers etc.)	12%
Clothes	12%
Accessories (Belts, purses, earrings, etc.)	20%
Jewellery (e.g. Gold, diamond etc.)	10%
Electronics (Mobiles, cameras, etc.)	10%
Other	6%

**Interpretation:**

Most of social media category users follow Facebook for 20% Toiletries (shampoos, soaps, etc.), 16% Food Products (chocolates, biscuits, etc.), 11% Automobiles (2 wheelers, 4 wheelers etc.) Clothes, Accessories (Belts, purses, earrings, etc.), Jewellery (e.g. Gold, diamond etc.) Electronics (Mobiles, cameras, etc.) purpose.

**12. Activities done on these product pages:**

	Percentage
Check Product information	8%
Share your experiences	32%
Participate in competition	20%
Check for deals & offers	10%
Read user reviews	10%
Other	20%

Most of people think that they use social media to Check Product information 8%, Share your experiences 32%, Participate in competition 20%, Check for deals & offers 10% & Read user reviews 8%.

**VII. FINDINGS:**

1. Most of the respondents access internet daily i.e 100%. This shows that internet as a medium has a high reach.
2. Most of the respondents spend many hours on the internet i.e.0hr – 1hrs-21%,1hrs – 2hrs-27% & Some people spend more than 3 hours.
3. Out of those using the internet, most of people used more than 3 hours per day spend on social media sites i.e., 40% Majority of people feel about advertising on social networks is very useful 20%,somewhat useful8%,very annoying 32% etc.
4. 90% people purchased a product or service based on an advertisement on a social media network
5. On this online advertising, social media advertising is some people say it is more effective 25%, or some say much less effective 30%.
6. Most of people used internet for Entertainment purpose i.e 27%, Some people used for Research / general information,Internet banking, Online shopping Purpose. &also some used for Social networking &to learn about products information.
7. Most of people used social media sites i.e 80% users &only 20% are not using social media sites.
8. Facebook was the most used social media site, followed by YouTube, Twitter and Instagram respectively.
9. Majority of respondents used social media as to keep in touch with friends and family 20%, to meet new people. 20%, to make professional and business contacts 20%, & Some people used to share photos, videos, and music to play games. & very few used as to discover new music, books, films, and other entertainment, to find information and share feedback about brands and products. promoting a business or cause.
10. Most of social media users are members of a fan page for a brand or product on Facebook.i.e 80%.
11. Most of the respondents think that they use social media tocheck product information, sharetheirexperiences, to participate in competition, check for deals & offers andread user reviews.

### VIII. CONCLUSION:

The study commenced by giving the background of the study and what motivated the researcher to conduct the study on the topic of social media. We have seen how social media is slowly growing to be an important marketing tool which offers companies opportunity to engage with their markets and to learn about customers' needs, important segments and profile which main stream media i.e. radio or print channels fail to do.

In conclusion, social media is one of the best media available today for marketers to successfully engage with their customers and create loyal customers for their brands. Customers are extremely active on social media sites and check for product reviews, offers, feedback, ask queries, etc. before making their purchase decision. That is why companies must continuously update their product and brand pages with latest offers, information, answers to customers queries etc. Social media is here to stay and companies who have not yet adopted it must do so soon if they want to take advantage of the various benefits that it offers.

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## **A STUDY OF RECENT CHANGES IN CONSUMER BEHAVIOUR IN AND INDIAN RETAIL SECTOR**

Prof. Aarti Sharma\*

### **I) ABSTRACT**

Indian retail sector plays significant role in Indian economy as it serves second largest population of the world. Rapid spread of COVID-19 infections caused a long duration lockdown and shut down of market. This unexpected and unpredicted situation brought many changes in consumer behaviour due to lack of available facilities and economic losses in terms of decreased salaries and loss of jobs as well as in retail operations. Here a brief study of changes in consumer behaviour and working culture of retail sector is done. This study is more focused on positive outcomes and changes which are adopted by both the retail sector and consumers.

### **II) INTRODUCTION**

Indian retail market is 5<sup>th</sup> largest retail market worldwide and one of the rapidly growing market. While the country is facing differed conditions in different sectors during the COVID-19 pandemic, some obvious changes have also been observed in Indian retail sector. Here we already know the fact that most of the physical stores excluding essential goods, were compelled to shut down to prevent the spread of COVID-19. Big malls are still struggling to recover their past status and turnover, moreover large stores and single brand stores are looking spaces outside of these malls with their own facilities to reduce operating cost and also to avoid non-relevant footfall.

In view of the above conditions, trend of the online shopping has been increased to a great extent as people are now more aware of the online shopping and online payment facilities offered by the various financial and non-financial organisations through their apps or websites. As online shopping does not require physical or actual visit to any store, it is more convenient to shop virtually without travelling to anywhere while saving fuel and time. There are many online platforms which offering excellent experience to consumers; some of them are Flipkart, Amazon, Myntra, TaTa Clique, Paytm Mall, Nykaa etc., for all consumer durables and Bigbasket, Odoor, Groffer etc., for grocery and vegetables.

At the same time the consumers also realised the importance of local unorganised shops as they played key role to supply all essential and necessary goods conveniently during the

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period of lockdown and restrictions enforced by local administrations time to time. These shops or outlets are located nearby to the consumers even many times just next to their residential premises, so they can provide immediate supply of necessary goods.

Here a brief study of such changes in behaviour of the consumers has been executed to know the current retail market trend and current interest of consumers of Indian retail market. This study will also reveal the changes observed in operations of retail business being done by different organised or unorganised outlets overall.

### **III. CONSUMER BEHAVIOUR :**

There are following remarkable observations have been noticed in the consumer behaviour

#### **A giant shift towards online shopping**

During the lockdown a huge shift to online shopping has been observed and a large number of population started purchasing necessary goods through this media. As per the Mckinsey report about 96% of consumers have adopted new shopping behaviour and 60% of them are expected to shift to online mode of shopping. This scenario is greatly supported by the availability and growth of smartphones and internet coverage even retailer are facing a lack of infrastructure to deal with these unexpected consumer demands.

#### **Synergetics of online and in-store experience**

Due to restriction imposed by the government because of COVID-19 pandemic, awareness towards digital media is increased to a significant extent and now consumers of all age group started interacting digitally. Now consumers need integrated experience which include both online and offline media. Many of the consumers have experienced the benefits of virtual or online interactions and now a mix of virtual and physical interactions is being developed. Consumers of young or teen age are more comfortable with virtual and in-person things both and they found no different in two.

For the development of this integrated experience many tools and interfaces are being developed with the use of artificial intelligence and machine learning. It's a big challenge to integrate in-person shopping experience with online shopping as consumers would expect that convenience while shopping online. Some brands have already been started to make a blend of two medium where you can physically experience a product or its dummy in a store and later you can order it online from anywhere after comparing that with other products.

#### **Value for the money now a bigger concern**

Indian consumers have been conscious about the value for the money while shopping but the pandemic made it more relevant. Consumers have experienced that they can live without

a lot of unnecessary goods and started saving for the future. Health, social and environmental interests are now primary concerns. Loss of jobs and increasing price of necessary goods has also made consumers to think twice before making a purchase or investment.

### **Convenience driven**

Now consumers are looking for multiple channels to make a decision using technology. In recent time, there is a change in working culture has also been observed as many people and companies started work from home to protect them from COVID-19 infections. This made the consumers to look for a more convenient and time saving option for their purchases. In online shopping provide opportunity to choose from many similar and more beneficial options of a product and also one can read all detailed information, reviews and customer experiences and then make decision for a purchase.

### **Increased focus on well being**

Before COVID-19 pandemic, the awareness about wellbeing and health was already increasing but now consumers are more focused and nowadays it is not just general wellbeing. People have adopted new hygienic standards like wearing mask, washing hands regularly and use of hand and surface sanitizers. Now, consumers are giving preference to places with good sanitization, contactless facilities and unattended shopping area and this trend is expected to be continued.

## **RETAIL MARKET**

Year 2020 witnessed unpredicted ups and downs for the retail sector, as some of the brands and organised retail institutions experienced huge growth particularly in ecommerce and some others big drop in terms of foot fall and that of the in revenue. The retail sector associated with grocery and home improvements experienced huge demands, on the other hand retail segment of luxury goods, apparel and departmental stores saw the negative trend. Following are some key changes observed in the retail market

### **Digital or online retailing**

As there is a giant shift of consumers to online retail, the retail sector also has to adopt the digital technology to increase consumer penetration and profitability. Physical stores are expected to redefine their role to be aligned with the volume shift to the online shopping. These stores are also adopting the changes by reimagine stores as digitally-enabled to develop omnichannel experience. The digital platforms offering the retail services need to be revitalized with the integration of commerce, content and community.

**Value creation**

By focusing on consumers' perception and loyalty, retail sector is creating value by improving differential environment. These involve on-net offers and pricing, consumer engagement and loyalty platforms, digital ad platforms and marketplaces. All platforms update regularly and analyze the consumer data to create competitive environment and offering them as per their interest and thereby generating revenues.

**Development of consumer interface**

According to increased demand in online retail and development of various online retail platforms, these platforms need to be upgraded. Artificial intelligence (AI) is a significant and most relevant tool. Retail sector is now using its manpower to improve consumer base and business generation while AI is being used to identify consumers need. It provide an excellent interface to consumer using various text probes or voice interactions by helping in search of appropriate and required product and satisfying all queries about it. AI is being used in both online and in-store platforms.

**Transformation of physical retail format**

As discussed above the online shopping trend which is growing, it created a big competition to the physical format of the traditional and organised retail and to overcome or withstand this competition physical stores started using the new technologies. Retail stores are using different ways to attract consumers like some of those started online experience in physical stores. The widely used scheme is to start door step delivery directly to the consumer. Both organised and unorganised retail stores are providing home delivery services, where organised retailers are using various dedicated online platforms like websites and smartphone apps, on the other hand unorganised retailers also using other commonly used social media platforms like whatsapp, messenger, telegram, video chat and over the phone call ordering.

**Local preferences**

While malls and other big retail formats are shut down due to COVID-19 pandemic induced lockdown, the local or our nearby unorganised retail shops played very important role to supply all essential and necessary goods including food and very basic things. Many of those are old and also they were preferred by the families or parents and usually belong to unorganised sector of Indian retail market which contribute more than 90% of overall retail market of the country. These are in easy reach and immediately fulfil the consumer needs. This format is very old and they also provide easy credit facility to the needy persons. Consumers have realised the importance of these shops during this pandemic period and also supporting them to energised local sector.

#### IV. CONCLUSION

The year 2020 witnessed a lot of changes and challenges faced by the all financial and non-financial sectors of the country including retail sector. Indian retail sector is 5<sup>th</sup> largest retail market in the world and has a large impact on the economy as well as population of the country. Where the retail market and consumers faced some difficulties and challenges, a positive change is also observed during that particular time period. Many changes which are expected to be there in the future, those were adopted by the consumer years before, like a giant shift to online shopping, alternate payment options other than cash, upgrading of retail business and acceptance of new technology are most important of them. In this changed scenario a lot of changes have been observed in behaviour of consumer, be it a shopping platform, value orientation, brand and quality consciousness and increased level of preference to local goods and stores. Similarly the retail has also modified its working culture or way of doing business as per the demand of market and changed buying behaviour of the consumer.

The overall impacts of such changes include a fast recovery of losses and continuous growth of the Indian retail sector and consumers are now looking for value for the money products. It may be concluded that there is a huge opportunity for growth of Indian retail market as it is able to adopt changes as well as fulfilling the market demands proficiently.

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## A STUDY ON AWARENESS OF SWAYAM-NPTEL COURSES AMONG MANAGEMENT STUDENTS OF AHMEDNAGAR CITY

Dr. Harshvardhan N. Bhavsar\*

### I) ABSTRACT

*In 2017, Indian Massive Open Online Course platform viz. SWAYAM was launched by Ministry of Human Resource Development. The objective of SWAYAM was to take the best teaching learning resources to all, including the most disadvantaged. NPTEL is one of the national coordinator in SWAYAM that conducts management and engineering related courses. The present research is aimed to study awareness about SWAYAM-NPTEL courses among management students of Ahmednagar city. For this data was collected with the help of a structured questionnaire from 104 management students. Chi square statistical test was conducted using SPSS software, to check the hypothesis formulated. The study concludes that there is average or very low awareness about SWAYAM-NPTEL courses among students. The study also found that there was no relationship between gender of the students and their level of awareness about SWAYAM-NPTEL courses.*

### Keywords-

Awareness, Courses, MOOC, Management, NPTEL, SWAYAM

### II) INTRODUCTION

In 2017, Indian Massive Open Online Course platform viz. SWAYAM was launched by Ministry of Human Resource Development. SWAYAM stands for 'Study Webs of Active-Learning for Young Aspiring Minds'. The objective of SWAYAM was to take the best teaching learning resources to all, including the most disadvantaged. It seeks to bridge the digital divide for students who have hitherto remained untouched by the digital revolution and have not been able to join the mainstream of the knowledge economy. In order to ensure that best quality content is produced and delivered, nine National Coordinators have been appointed by SWAYAM. These nine coordinators are AICTE, NPTEL, UGC, CEC, IGNOU, NCERT, IIMB, NIOS and NITTR.

SWAYAM-NPTEL offers MOOC's for engineering and management faculty students. Massive Open Online Courses (MOOC) are the open access courses which are aimed at unlimited participation with connect via web. Courses across all subject area are available on different MOOC platforms like Coursera, Udemy, Khan Academy, Edx and many more that

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offer these courses. Along with traditional learning, MOOC offer certain benefits such as, being affordable and alternative to formal education, improving access to higher education, offering flexible learning schedule and many more.

However, it is being observed that the number of students enrolled for SWAYAM-NPTEL Management courses is quite less as compared to any engineering related course. This lack of awareness or acceptance among management students needs to be studied, particularly in the non-metro cities.

### III. REVIEW OF LITERATURE-

- **Rupali Ambadkar (2020)** in her research tries to find out awareness of MOOC among commerce students and factors influencing utilization of SWAYAM platform. The study reveals low awareness of SWAYAM MOOCs among Commerce students although a positive attitude towards learning through SWAYAM MOOCs is observed. One of the major factors influencing utilization of MOOCs as a learning tool was lack of ability to use ICT skills. Lack of classroom teaching and one to one contact with educators was also perceived as a constraint in learning through MOOCs. The study concluded that there is a need to encourage students to adopt.
- **A SUBAVEERAPANDIYAN and Fakrudhin Ali Ahamed H (2020)** in their research focused on to find out the awareness and usage of SWAYAM courses among Library and Information science students. The result reveals that the numbers of students continue their enrolled courses and only less number were discontinued due to some reasons.
- **Prof. P. K. Sahoo, Dr. Namita Sahoo and Usha Devi (2019)** in their research focused on awareness of university and college students about UGC MOOC programme in the context of level of higher education and stream of higher education, and the usefulness of MOOC programme as perceived by the user student participants. They found that reaction of user students was positive towards MOOC courses. The participants found MOOC programme very much useful.
- **Antonia Bralic & Blazenka Divjak (2018)** in their research tried to study the blended research approach with the help of MOOC's. A learning outcomes based approach was implemented, that supported a balanced student workload. In their research they identified benefits as well as barriers of implementing MOOC along with classroom teaching.

- **Mugenyi Justice Kintu, Chang Zhu and Edmond Kagambe (2017)** in their research tried to investigate relationship between student characteristic, design features and learning outcomes. They surveyed 238 respondents for student characteristics. The research used multiple regression method and found that students were satisfied with overall outcome.

**Objectives-**

1. To study awareness about SWAYAM-NPTEL courses among management students of Ahmednagar city.
2. To suggest strategies for improving awareness about SWAYAM-NPTEL courses among management students of Ahmednagar city.

**Hypothesis-**

**Ho** - There is no relationship between gender and level of awareness about SWAYAM-NPTEL courses

**H1** - There is a relationship between gender and level of awareness about SWAYAM-NPTEL courses

**IV. RESEARCH METHODOLOGY :**

1. **Research design**  
Descriptive research design
2. **Area of the study**  
Ahmednagar city
3. **Type of data used**  
Primary and Secondary data both
4. **Research Instrument**  
Questionnaire was used as a research instrument
5. **Sample Size**  
Management students – 104
6. **Sampling Technique**  
Convenience sampling technique

**Data Analysis and Interpretation –****Table 1: Profile of the Respondents**

Sr. No.	Particulars	Number of Respondents	Percentage
<b>Gender</b>			
1	Male	33	31.73
2	Female	71	68.27
	<b>Total</b>	<b>104</b>	<b>100</b>
<b>Graduation</b>			
1	B.Sc	24	23.08
2	B.Com	46	44.24
3	BBA	31	29.80
4	B.E	3	02.88
	<b>Total</b>	<b>104</b>	<b>100</b>
<b>Current P.G. Year</b>			
1	1 <sup>st</sup> Year	59	56.73
2	2 <sup>nd</sup> Year	45	43.27
	<b>Total</b>	<b>104</b>	<b>100</b>

**Interpretation-**

It is seen from above table that with respect to gender, out of the 104 respondents, 68.27 % respondents were female and 31.73% of the respondents were male.

With regards to graduation of respondents, 44.24% of the respondents had B.Com as their graduation, 29.80% of the respondents had BBA as their graduation, 23.08% respondents had B.Sc as their graduation and 2.88% respondents had B.E as their graduation.

The above table also reveals data with respect to current PG year of respondents. 56.73% of the respondents were in 1<sup>st</sup> year of their PG management education and 43.27% respondents were in 2<sup>nd</sup> year of their PG management education.

**Table 2: Level of Awareness about SWAYAM-NPTEL courses**

Level of Awareness	Number of Respondents	Percentage
Very low (0-29 points)	34	32.70
Below average (30-49 points)	26	25
Average (50-69 points)	27	25.96
Above average (70-84 points)	11	10.57
Very high (85-100 points)	06	5.77
<b>Total</b>	<b>104</b>	<b>100</b>

**Interpretation-**

From the table it is clearly seen that, level of awareness about SWAYAM-NPTEL courses was very low among majority of the respondents (32.70%). It was average among 25.96% of the respondents, whereas level of awareness was below average among 25% of the respondents. 10.57% of the respondents had above average level of awareness and 5.77% respondents had very high awareness about SWAYAM-NPTEL courses.

**Hypothesis Testing-**

**H<sub>0</sub>** - There is no relationship between gender and level of awareness about SWAYAM-NPTEL courses

**H<sub>1</sub>** - There is a relationship between gender and level of awareness about SWAYAM-NPTEL courses

For testing hypotheses about the relationship between two variables; Pearson correlation test (Univariate analysis) was used through the SPSS software version 20. The test results are as follows:

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.363 <sup>a</sup>	4	.499
Likelihood Ratio	3.456	4	.485
Linear-by-Linear Association	2.239	1	.135
N of Valid Cases	104		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 1.90.

**Discussion:** A Pearson chi square test was run to determine the relationship between gender and level of awareness among respondents. The results revealed that there was not a significant relationship between the two variables (Chi square value = 3.363, df = 4,  $p < 0.05$ ). Thus null hypothesis that, there is no relationship gender and level of awareness about SWAYAM-NPTEL courses was accepted.

Thus, it is concluded that there is no relationship between gender and level of awareness about SWAYAM-NPTEL courses

**(Accept H<sub>0</sub> & Reject H<sub>1</sub>)**

**V. FINDINGS :**

The research focused to study awareness among management students about SWAYAM-NPTEL courses. The findings of the research are as follows –

1. Majority of the respondents (68.27 %) were female.
2. Majority of the respondents (44.24%) had B.Com as their graduation.
3. Majority of the respondents (56.73%) were in 1<sup>st</sup> year of their post graduation.
4. Majority of the respondents (32.70%) had 'very low' awareness about SWAYAM-NPTEL courses.
5. There was no relationship between gender of the students and their level of awareness about SWAYAM-NPTEL courses.

**VI. CONCLUSION :**

The present research was aimed to study awareness among management students about SWAYAM-NPTEL courses. It was found that majority of the respondents had average or very low awareness about SWAYAM-NPTEL courses. The study also concluded that, there was no relationship between gender of the students and their level of awareness about SWAYAM-NPTEL courses.

**Suggestions-**

1. Awareness workshops about SWAYAM-NPTEL courses should be organized for students in management colleges.
2. SWAYAM-NPTEL course list should be displayed on college notice board as well as circulated among students during every new session.
3. Management colleges should enroll themselves as SWAYAM-NPTEL Local Chapter, so that students in these colleges have a single point of contact with respect to NPTEL courses.
4. Students those who complete SWAYAM-NPTEL course, should be felicitated by the college so as to inspire other students.
5. Provision of extra credits or marks should be made by the college or affiliating university so that students are motivated to enroll for SWAYAM-NPTEL courses.

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## UNDERSTANDING PRE OWNED CAR MARKET IN INDIA: A CRITICAL LITERATURE REVIEW

Rohit Kumar \*

### I) ABSTRACT

*This paper provides a review of literature in fulfilment of understanding the current structure of pre-owned car market in India. The objective of this review is to provide an insight to the Indian pre owned car market through the available literature. In addition to that we have also concluded regarding the future available scenarios in the organised sector of second-hand cars. Depending on the increased disposable income of the consumer. We have also discussed about the major holding players like Maruti's True Value, olx, Quikr, Car Dekho, Gaadi, Mahindra first choice, etc. in the organised sector.*

Key words: Autmotive four wheelr , Car market, Indian Customer.

### II) INTRODUCTION

India is today one of the most pulsating global economies, with the growing family incomes and ever-growing middle class society, India is becoming one of the most potential markets meant for used cars. The pre-owned car market may be transformed into a more organized market with the advent of Indian and global car makers and other major corporate houses of India. Auto majors not only increase their market penetration through the pre-owned car business, but also make a profit out of this venture. The shift in preference is attributed to two factors- the lower cost of used cars, and proliferation of organized chains selling pre-owned cars, that provide warranty. To gain from the affluent trend, leading organised manufacturers like Automartindia Ltd and Maruti's True Value, olx, Quikr, Car Dekho, Gaadi, mahindra first choice, have made a foray into the pre-owned car business. Unlike other unorganised corporation, they provide assurance of guarantee, accurate ownership and accident certification to their customers and sellers along with better quality and advantages like warranty period and free repair services. According to a rough estimate, the used car market is valued at about \$15 billion (GMV). The market is growing at 20-22 percent CAGR. A recent CRISIL study forecast the sales of used cars to reach around 8 million units by 2020. This will value the market size at around \$45 billion by 2020.

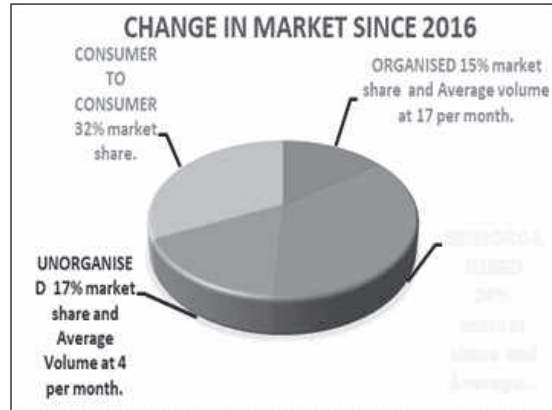
The purpose of this study is to provide a review of recent literature investigating pre-owned car market in India.

India holds the 15 position in largest passenger car markets globally, by 2016 Indian expected to become top 10 markets internationally.

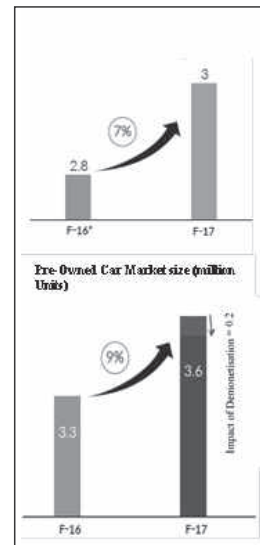
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- The Pre owned Car Market sized is 3.6 million units, up 9% from 2016.
- Overall dealer count essentially flat at 29,530 dealers. The organized dealer count grew at 23% yoy.
- Dealers become more efficient since last year, improved productivity by 18% yoy and now sell 7 units/month/dealer.
- Share of non mentors of overall number of pre-owned cars financed was at 45%. up from 42%
- Approximately 1,90,000 new cars and 36,500 pre-owned cars are financed monthly
- Market continues to organise rapidly, the organised segment by volume grew at 36% and the semi organised segment grew at 12%. Consumer to consumer (C2C) segment was flat.



- The Indian new car market expected to grow at 12-13% annually and will be amongst the TOP 5 global market by 2020.
- 25-28% of all new car transactions are accompanied by a trade-in.
- Pre owned car market size is 1.2x that of the new car market, well below 2.5x which is typically found in mature markets.
- Indian pre-owned car market size grew at 9% Demonitisation reduce the market size by approximately 2,00,000 units or roughly 6% of the overall market. The market how ever recovered. since then to normal size and growth rates.



*This diagram is taken from: INDIAN BLUE BOOK India's most trusted vehicle pricing guide "India Pre-owned Car Market Report 2nd Edition (2017)"*

### **III. UNDERSTATING THE STRUCTURE OF INDIAN PRE OWNED CAR MARKET IN INDIA :**

**There are Four major car market segments in India:-**Currently at 3.6 million units, the pre-owned car market has grown 9% yoy. The market continues to organize – organized and semi-organized segments growing 36% and 12% yoy, while the unorganized segment and C2C have remained flat. And Non-metros continue to account for a larger share of the pie (Including C2C transactions)

For retailers, the licensed used car outlets provide the finest market cost besides meticulous evaluation by professionals and an alternative to select from any other car short-listed in the car-maker's portfolio. These certified retail outlets also provide extended warranty period to its customers on the basis of the brand outlet, used car insurance, assistance tariffs, and utilization of OEM parts during the repair services, delivering world-class quality and detailed inspection by expert technicians. In addition, the purchasers get to drive back a car at attractive price after getting concession from the manufacturer. Industry experts believe that 51% of the used car sales will be included under the structured car market.

Keeping this in consideration, Mahindra is laying market strategies to enhance its retail numbers to 300 plus outlets in future. Maruti True Value has already set-up 275 plus retail outlets in the country and is all set to raise the numbers to a few hundred more in the coming years. Other car-makers are also willing to follow the trend and are planning to extend the used car retail outlets into Sub Urban and Rural demography in span of time. Car makers have realized the potential of used car market and making it mandatory for their wholesalers to operate used car outlets also. Besides exhibiting multiple brands, the branded used car retailers are also offering one-stop shop for all inquiries.

#### **Reason for pre-owned car market growth:**

There are various factors which have forced the growth for used cars and have shifted the sector from unorganized to an organized one. Previously, the used automobile sector was characterized by the lack of choice and transparency because of dominance of small dealers, car mechanics, and owners for private cars. The unorganized sector for used cars gave very limited choice of used cars for buyers. But the things have changed completely in the recent times with the sudden shift from an unorganized to an organized sector. Various factors have attributed to the growth of used car market. Below are the following reasons:-

1. Nowadays, it is simple to get a loan for car with the floating interest rate of 8% and 12%.
2. The newer generation has adapted a trend for changing the existing car within the

two/three years.

3. Younger generation prefers new look of car, and thus prefers selling of the existing one and get a great exchange offer by buying a newly launched car.
4. The owners get a high merchandising value for their cars perhaps; the owners are not reluctant in selling their car. This depends on the merit of car and the way cars have been maintained.
5. Used car buyers get lots of options in the used cars with different models, colours, types along with various preferences. The car markets have also changed a lot when compared with olden days.

These companies will focus on middle class Indian masses at all times. The leading car manufacturers have also shown interest in the used car segments like the Maruti, Mahindra followed by the Honda, Hyundai and the Ford. The true value program of Maruti, Mahindra first choice, Hyundai Advantage, Honda Auto Terrace and the Ford Assured have given lots of contribution to the used cars in India market.

#### IV. A SYNOPTIC VIEW OF VARIOUS RESEARCH ARTICLES STUDIED:

1. **Krati Sharma (2012)** Frequent introduction of new models of cars by most of the competing Indian and global car makers in India is approximately 25 models yearly. It leads to frequent changing of cars by the existing car owners. Decreasing prices and aggressive sales promotions of various car makers motivate existing car owners to sell their used cars and acquire new cars. Demand for pre-owned cars, especially small cars, has increased from owners of two-wheelers, who want to upgrade from two wheelers to cars, as the price gap between a new two-wheeler, and a pre-owned car is negligible. For most of the new car dealers, selling a pre-owned car can get a profit of 10 percent to 20 percent minimum, whereas, by selling a new car, they can get a maximum of 2% to 5% profit margin. This makes the new car dealers to enter into the pre-owned car market.
2. **Nikhil Monga (2012)**. The research objectives for the project are to determine the demographic variables of the Customers of different brands of cars, to examine the customer perception about the cars to judge the satisfaction level of car owners of different brands. The brand perception is dependant mostly on the peripheral cues depending upon the nature and quality of the service provided along with the pricing, maintenance, availability of spare parts and related issues. Brand personality of a car is enforced by the sellers in the mind-sets of the customers and the customers react to it by forming their perceptions about the car and this reflects in the overall

brand image of the car. So brand image and brand personality complement each other and the brand perception aids the building of brand images.

3. **Nataraj (2012).** The present study aims at revealing the online behaviour of today's auto consumers and attempts to investigate what prominent factors maximise the online customer satisfaction. There is a significant relationship between the stated independent variables and dependent variable. Here the independent variables have significant relationship with the dependent variables. So our hypothesis is accepted. This indicates that the independent variables (Constant), layout/design, website finding, reason for visit, quality of content, frequency of visit, ease of navigation, accuracy of information, specificity of content, website knowledge have significant relationship with the dependent variable customer satisfaction. This indicates the customer is satisfied with the website of the car manufacturing companies.
4. **Dr. Shiva Shankar. K.C (2016).** The objective of the study was, to study the preference of customers towards organized and unorganized market during the purchase of pre-owned car. To explore the factors influencing the purchase behaviour of customers towards the purchase of a pre-owned car. To understand the pre-owned car market in India. Overall Consumer Perception while buying pre-owned car: As per the findings, The perception of respondents towards upgrading driving skills, desire to own car, Budget constraint and separate car while purchasing the used cars was significant. The perception of respondents towards Cheaper than new car, Resale value, Company image, Availability of spare parts, After sale services and Second car while purchasing the used cars was not significant.
5. **Alessandro Gavazza , Alessandro Lizzeri , Nikita Roketskiyk , (April 2012).** Objective of the study to find the forces responsible for these differences (*number of used-car transactions and used-car prices between* U.S. and FRANCE)? And To find the consequences for prices and allocations, for producers' profits and consumers' welfare? And how do these differences in activity affect the extent of variety available to consumers? Can some of the observed differences in the primary markets across goods and countries be due, in part, to the underlying causes of the differences in activity in the secondary markets? Analysis highlights that durable goods offer many different margins of adjustments to consumers: which vintage to buy, how long to keep it, whether to sell it or scrap it. These many margins of adjustments imply that any change in secondary markets—because of changes

in transaction costs over time or because of policies that directly affect them, such as scraping policies—has potentially large effects on the volume of trade and allocations, but smaller effects on consumers' surplus and welfare.

6. **Ernest Johnson, Silas Sargunam (2011)** The objective of the study is To ascertain the level of interest among car buyers towards imported used cars using information system To identify the factors that encourage and discourage the preference for imported used cars and By using information system to understand the association between the demographic characteristics and the willingness to buy imported used cars. The study showed that a significant proportion of the respondents expressed interest in imported used cars. It was found that the barriers established by the Government to dissuading the respondents from preferring an imported used car. In the interest of the domestic car manufacturing sector.
7. **Vandana Ramachandran, Sanjay Gosain. 2007.** The objective is to investigate the impact of online information in secondary markets, particularly in the market for used cars, To find the impact of certification on the price of vehicle. To find information provided through certification reduce the likelihood of purchasing a certified vehicle. And can decrease the price paid by the buyer for a certified vehicle. Certification has a significant positive coefficient on price indicating that Buyers pay a premium for certified vehicles. As for the impact of vehicle characteristics on price, we find that the average buyer pays about \$100 less for each additional 1000 miles on the car, and an additional \$1098 for newer model cars. Certified pre-owned programs help manufacturers keep used-car residual values high and create vehicles with higher resale values. Certified used cars are also believed to be more profitable to dealers.
8. **Prof Dr BidhuBhusan Mishra, Dr P.K.Mohanty, Madhusmita Choudhury. 2018.** According the study the objective to find out the research Gap in car selection factors in India. To analyse the factors that influences the purchase of cars. variables identified here after extensive literature review and this factors may be taken care by the dealer salesperson to showcase the car to customers and highlighting these benefits for acceptance and deal closure. ( Mileage, value for money, comfort, safety features, Experience in test drive, etc..)
9. **Carazoo (2012)** Consumer buying behaviour for used cars can be much cheaper than its new counterpart. The depreciation is lesser and car financing too can be obtained easily. A survey was conducted and it was revealed that the demand for the used car market in India per year is 1.4 million cars.

- 10. J.D Power and associates (2010).** Eighty percent of used car buyers have access to the internet and fifty percent of the buyers used the internet in their car buying process in 2010. The growing popularity of online information is also by the fact that in 2004 more than twice as many late-model used vehicle buyers found car through the internet than both newspaper and magazine combined.

***Opportunity ahead for Pre-Owned car market in India***

Growing middle class consumers opting for pre-owned cars has led to an increase in the demand for pre-owned cars in India and as a result, The Indian used car market was valued at USD 24.24 billion in 2019, and it is expected to register a CAGR of 15.12% during the forecast period (2020-2025). The pre-owned car or used car market crossed the 4 million units mark in FY 2018, which states that the used car market is 1.3 times of the new car market. One of the key growth drivers of the market is the revision of the GST rate on used cars from 28% to 12-18%. The organized sales channel has witnessed significant growth over the last three years. This growth is driven by increased sales of used cars in metro cities and a rise in online sales platforms, such as CarDekho, Cars24, Droom, etc

**Growing Demand for Luxury Used Cars:** The used car market is witnessing a boom in the country, with the demand for luxury cars continually increasing. According to OLX, over 55,000 luxury cars (priced above INR 15 lakh) were listed on OLX every month and supply for premium cars jumped by over four times in 2017. As per the report, titled OLX Auto Note, top-end sedans and luxury cars added up to 38% of the total four-wheeler listings on the platform.

**V. CONCLUSION**

With the growing family incomes and ever-growing middle class society, India is becoming one of the most potential markets meant for used cars. Better endorsement for latest cars with most modern technology and world class manufacturing has become most important factor for this development. The world class renowned branded cars which were beyond the reach of the average Indians are now available at their next door. Right from the inception of pre-owned car market the Maruti True Value has got a tremendous response, Volkswagen, BMW, Audi, Skoda and various such companies have set up their huge showrooms and selling centers in India. The pre-owned car market may be transformed into a more organized market with the advent of Indian and global car makers and other major corporate houses of India. Auto majors not only increase their market penetration through the pre-owned car business, but also make a profit out of this venture. The general consensus among the industry is that the pre-owned car segment may become almost double of the new car market in another five years as is the case in the developed countries

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## THE BEHAVIOR OF DIFFERENT MPPT ALGORITHMS TECHNIQUES APPLIED TO PV SYSTEMS FOR IMPROVED MANAGEMENT

Sarita Vijayvargiya\*, Yamini Nimonkar\*\*, Dr. V.k. Sharma\*\*\*

### I) ABSTRACT

*Solar energy is one of the promising sources of renewable energy and needs to be managed. Since the last decade, the world has encountered a very serious issue that has effects on every aspect of modern life. Solar Energy can be utilized through photovoltaic (PV) into Electrical Energy, but the problem with it is that harnessing the desired amount of energy which is mostly dependent on weather condition and temperature. Maximum Power Point Tracking (MPPT) algorithms help to obtain maximum power output. Various MPPT algorithms are suggested in the literature for the PV energy conversion system to adapt to environmental changes so that optimal power is delivered. The most popular MPPT algorithms used in Solar Photovoltaic Systems (SPV) are P&O Algorithm (POA) , Incremental Conductance Algorithm (ICA) . This paper provides a comparison of ICA algorithm based on the parameters such as tracking accuracy, speed of convergence and tracking time. The simulation results shows that the modified incremental conductance is a most suitable MPPT technique for more increasing the efficiency of SPV systems.*

**Keyword** - MPPT, Solar Photovoltaic System (SPV), Incremental Conductance Algorithm (ICA), speed of convergence

### II) INTRODUCTION

Photovoltaic system in which convert solar energy in to electrical energy, Due to crisis of fossil energy sources, Renewable energy sources come up with solution of it. Solar energy is considered as most important renewable resource in future. With increase in demand of solar energy many researches work on PV system for optimised and effective energy resources. For Optimization and effective way to use PV system is to find Maximum Power point (MPP). In order to find MPP using different MPPT (Maximum power point tracking) is necessary to implement. Non linear relationship between power and voltage in Photovoltaic cell use of different algorithm of MPPT is come in existence. Some of popular algorithm are Perturb and observe (P&O), Hill climbing and Incremental conductance. In this paper comparison of Perturb observes and modified incremental conductance method. At this

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MPPT system having PV cell, DC-DC boost converter and load. No of PV Cell in series connected to make solar module. MPPT Controller is used with solar module for Maximum efficiency. MPPT device is connected between PV Module and battery for tracking maximum power point.

As characteristics of a Solar cell are non-linear and they have a location or point where power output is maximum, it is crucial that there be a control algorithm to track the variation of irradiation in this point so as to constantly deliver maximum power. Equivalent diagram of solar cell is given in fig.1.

Fig.1 Equivalent diagram of solar cell

The Voltage and current relation can be expressed by following equation:

$$I = I_L - I_0 \left( e^{\frac{q(V-IR_S)}{AkT}} - 1 \right) - \frac{V - IR_S}{R_{sh}}$$

Here in the equation I and V are the current and voltage respectively,  $I_0$  represents the dark current, 'q' define electron charge, 'A' represents diode quality (ideality) factor, 'k' is for the Boltzmann constant, absolute temperature is represented by 'T', 'RS' and 'RSH' are the series and shunt resistances offered by the solar cell. The equation is applicable to only a single solar cell.

The Solar system is designed of a Photo-Voltaic module (PV), a DC-DC boost converter, MPPT controllers MPPT controllers are used in PV systems to achieve maximum efficiency and the load as shown in Fig. 2.

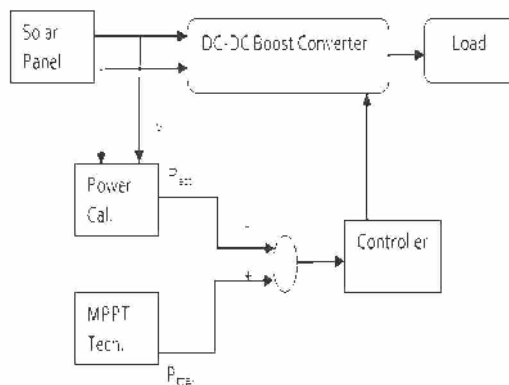


Fig. 2 Block Diagram of a PV system

2. Maximum Power Point Tracking (MPPT): An MPPT, or maximum power point tracker is a device used to extract the maximum power, optimizes the match between the solar array (PV panels), and the battery bank or utility grid. There have been a various MPPT techniques put on paper but we'll see simulation based comparison based on two of the frequently used technique.

### **III. DEFINITION OF MPPT**

Another classification form of MPPT algorithms may be according to the used control techniques. In literature, many control techniques are developed for this purpose. Commercially, the most widely used algorithm is the method called perturb and observe (P&O) in PV system market. Despite this, the algorithm which gives the best results has occurred in the no consensus. One of the most important reasons for this is also the lack of comprehensive comparative analysis of these algorithms in terms of efficiency. In literature, most of comparative studies are realized between systems that include MPPT and those that do not. Another common analysis method depends on comparison of MPPT algorithm and a convertor designed for certain operating point. MPPT techniques are described below and examined in detail in the light of recent developments

### **IV. PERTURB AND OBSERVE (P&O) MPPT TECHNIQUE:**

Perturb and Observe (P&O) is one of the promising methods of MPPT. In conventional P&O method only one sensor is connected to sense the voltage and this sensor is attached to output voltage of PV panel to sense the panel voltage, the voltage is incremented or decremented by fixed amplitude of  $\Delta V$ . This increment or decrement of the voltage also changes the power accordingly and operating point moves left or right of MPP. Due to movement of operating point system starts oscillating around MPP, to solve this perturbation size can be minimized. However, the system becomes sluggish due to reduction of the perturbation size. To overcome these problems the perturbation magnitude is made adaptive to improve the tracking speed and to reduce the steady state oscillations.

### **Artificial Intelligence-Based MPPT Algorithms**

In recent years, fuzzy logic (FL), artificial neural networks (ANNs), and genetic algorithm (GA) techniques known as artificial intelligence techniques have been used widely in the MPPT process. Especially under nonuniform and partially shading conditions, power and current characteristics of PV cells are more complex (as shown in Figure 2), and it is also more difficult to track MPP. Therefore, for a satisfactory result, all environmental conditions (especially instantaneous climate changes and partially shading) must be taken into account in the design process of MPPT. Artificial intelligence can produce appropriate solutions for these conditions.

**Incremental conductance Algorithm**

Incremental Conductance algorithm is another popular method of MPPT because of better efficiency and Higher tracking speed. In this method we measure both current and voltage through which we found change in the PV power ( $\Delta P$ ) and the PV voltage ( $\Delta V$ ). The ratio of Change in power and change in voltage two changes is Zero, it means that the maximum power point (MPP) is reached.

$$\frac{dP}{dV} = \frac{d(VI)}{dV} = V \frac{dI}{dV} + I = 0 \dots\dots\dots 2$$

$$\frac{dI}{dV} = -I/V \dots\dots\dots 2$$

This equation show that the maximum power instantaneous conductance should be equal to negative of incremental conductance In this method we take derivative of power with respect to voltage and equate it with zero for MPP. For same time if we need fast response and accuracy we increase step size in incremental conduction and modified it. The size of step is depend on operating point with respect to MPP If it's far from operating point step size increased and if near step size reduced. The entire steps are explained by flow chart.

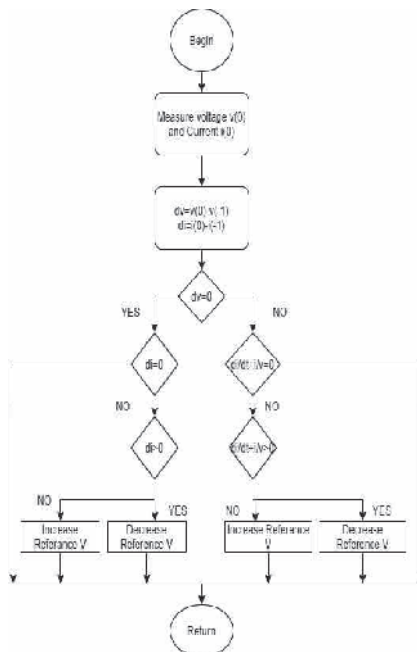


Fig.4 Flow chart for I&C MPPT Algorithm

Here in this flow chart  $V(0)$  and  $I(0)$  represents instantaneous value of voltage and current in power and  $V(-1)$  and  $I(-1)$  shows the previous values. The difference of instantaneous and previous value show the MPP if the differential of them is zero that means MPP is found. If differential of voltage or current is not zero than the duty cycle is changed.

#### **V. RESULTS AND DISCUSSIONS:**

Simulation of the model has been done on Matlab and it is found that in Perturb and Observe method we are getting voltage which is greater than 100 volts, so boost operation is achieved. But if we see the output it keeps changing its value. Output voltage changes at the point with respect to maximum power tracking that is obtained. The output which is achieved is around 102.5 volts So drawback would be that the actual tacking point cannot be determined. It can only be fluctuate about the required MPP. Fast changes in atmospheric conditions are very detrimental to functioning of the P&O method

In Incremental Conductance Method we are getting a DC voltage and ripples are also not that high and output voltage which is obtained 115.5 Volts, that is desired output that can be seen in method does not track in the wrong direction even under fast weather changing conditions.

#### **VI. CONCLUSION**

This paper has talked about the harvest proficiency difficulties of incomplete PV cluster shading.. We can infer that MPPT fuzzy controller is given the experience of the administrator. It has a decent execution. It enhances the reactions of the photovoltaic framework, it not just lessens the time because of the proceeded with most extreme force point however it likewise disposes of the changes around this point. The way that demonstrates the adequacy of a fuzzy controller for photovoltaic frameworks in standard as in variable ecological conditions, The outcomes acquired for this vitality transformation framework, demonstrate that by utilizing the MPPT, there is a tradeoff between quickness in transient administration and solidness in the unfaltering state. These utilized controllers results can be contrasted with different techniques for control as utilizing neural systems as a part of upgrading the photovoltaic generator control, the thought of our future fill in as an expansion of our exploration to enhance more the PV frameworks yield.

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## NEW EDUCATION POLICY 2020 : PROS AND CONS

Khushboo Jaiswal\*

### I) ABSTRACT

*New Education Policy, 2020 has been introduced in the academic system of India starting from the school to college level. The policy approved by Union cabinet reflecting all the changes with aims at universalisation of education, starting from pre-school to secondary level with a 100% gross enrolment ratio (GER) in school education by 2030. The newly approved plan talks about major transformational reforms in the Indian academic sector which are appreciated by many. Along with appreciation, there is also criticism which focuses on the drawbacks of this new education policy. The paper highlights the New Education policy 2020 pros and cons as a review of the policy.*

**Key Words:** Education, Policy, Learning, Reforms, Institution,

### II) INTRODUCTION

The purpose of the education system is to develop good human beings capable of rational thought and action, possessing compassion and empathy, courage and resilience, scientific temper, creative imagination, with sound ethical moorings and values. It aims at producing engaged, productive, and contributing citizens for building an equitable, inclusive, and plural society as envisaged by our Constitution. A good education institution is one in which every student feels welcomed and cared for, where a safe and stimulating learning environment exists, where a wide range of learning experiences are offered and where good physical infrastructure and appropriate resources conducive to learning are available to all students. Attaining these qualities must be the goal of every educational institution. However, at the same time, there must also be seamless integration and coordination across institutions and across all stages of education. While previous policies on education has focused largely on issues of access and equity. The unfinished agenda of the National Policy on Education 1986, Post-Independence, India has had three education policies. The first policy was formulated in 1968, in which major emphasis was on compulsory education for children up to the age of 14. Next, the second NPE was introduced in 1986. The major emphasis of the second NPE was to remove the disparity between various social groups. While the 1986 policy emphasised on achieving uniformity of education across social groups, it did not account for the competitive global landscape, which became important with the beginning of the globalisation of the Indian economy post 1991 reforms.

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### III. Background of Study

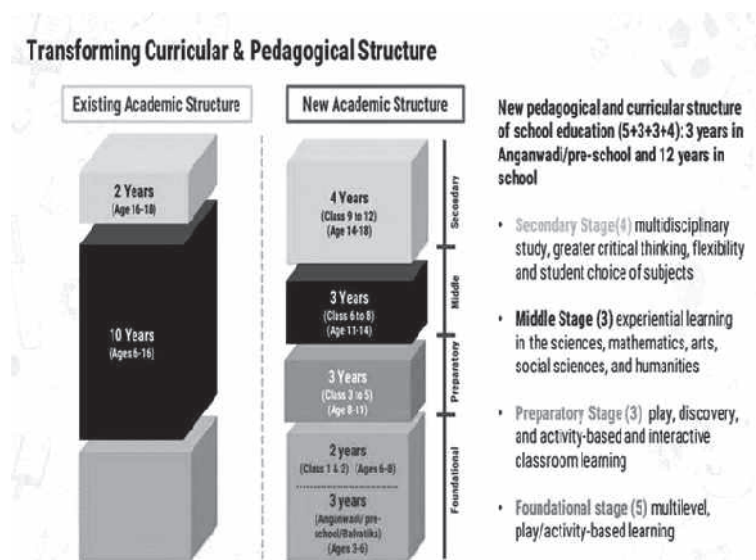
Education is fundamental for achieving full human potential, developing an equitable and just society, and promoting national development. Providing universal access to quality education is the key to India's continued ascent, and leadership on the global stage in terms of economic growth, social justice and equality, scientific advancement, national integration, and cultural preservation. Universal high-quality education is the best way forward for developing and maximizing our country's rich talents and resources for the good of the individual, the society, the country, and the world. India will have the highest population of young people in the world over the next decade, and our ability to provide high-quality educational opportunities to them will determine the future of our country.

The world is undergoing rapid changes in the knowledge landscape. With various dramatic scientific and technological advances, such as the rise of big data, machine learning, and artificial intelligence, many unskilled jobs worldwide may be taken over by machines, while the need for a skilled workforce, particularly involving mathematics, computer science, and data science, in conjunction with multidisciplinary abilities across the sciences, social sciences, and humanities, will be increasingly in greater demand. With climate change, increasing pollution, and depleting natural resources, there will be a sizeable shift in how we meet the world's energy, water, food, and sanitation needs, again resulting in the need for new skilled labour, particularly in biology, chemistry, physics, agriculture, climate science, and social science. The growing emergence of epidemics and pandemics will also call for collaborative research in infectious disease management and development of vaccines and the resultant social issues heightens the need for multidisciplinary learning. There will be a growing demand for humanities and art, as India moves towards becoming a developed country as well as among the three largest economies in the world. Indeed, with the quickly changing employment landscape and global ecosystem, it is becoming increasingly critical that children not only learn, but more importantly learn how to learn. Education thus, must move towards less content, and more towards learning about how to think critically and solve problems, how to be creative and multidisciplinary, and how to innovate, adapt, and absorb new material in novel and changing fields. Pedagogy must evolve to make education more experiential, holistic, integrated, inquiry-driven, discovery-oriented, learner-centred, discussion-based, flexible, and, of course, enjoyable. The curriculum must include basic arts, crafts, humanities, games, sports and fitness, languages, literature, culture, and values, in addition to science and mathematics, to develop all aspects and capabilities of learners; and make education more well-rounded, useful, and fulfilling to the learner. Education must build character,

enable learners to be ethical, rational, compassionate, and caring, while at the same time prepare them for gainful, fulfilling employment.

#### IV. COMPARATIVE CHART OF EDUCATION POLICY IN SCHOOL LEVEL:

This policy envisages that the extant 10+2 structure in school education will be modified with a new pedagogical and curricular restructuring of 5+3+3+4 covering ages 3-18. Under NEP 2020, there will be no rigid separations between arts and sciences, between curricular and extra-curricular activities, between vocational and academic streams. Students can select subjects of their liking across the streams. Vocational education will start in schools from the 6th grade, and will include internship.



(With reference to [Indian.govtscheme.com](http://Indian.govtscheme.com))

Higher Education Commission of India (HECI) will be set up as a single overarching umbrella body for entire higher education, excluding medical and legal education. Public and private higher education institutions will be governed by the same set of norms for regulation, accreditation and academic standards. Govt will phase out the affiliation of colleges in 15 years and a stage-wise mechanism is to be established for granting graded autonomy to colleges.

Under the NEP, undergraduate degree will be of either 3 or 4-year duration with multiple exit options within this period. College will be mandated to give certificate after completing 1 year in a discipline or field including vocational and professional areas, a diploma after 2 years of study, or a Bachelor's degree after a 3-year programme. Government will also establish an

Academic Bank of Credit for digitally storing academic credits earned from different HEIs so that these can be transferred and counted towards final degree earned.

#### **V. PROS OF NEW EDUCATION POLICY 2020**

- The Government aims to make schooling available to everyone with the help of NEP 2020.
- According to the National education policy 2020, the Education Ministry is to set up a National Mission on Foundational Literacy and Numeracy. The responsibility for successful implementation for achieving the foundation numeracy and literacy for all students till class three falls upon the states of India. This implementation is scheduled to be done by 2025
- Approximately two crore school students will be able to come back to educational institutes through this new approach.
- According to the national education policy 2020, 5+3+3+4 structure will replace the existing 10+2 structure. This structure is focused on student's formative years of learning. This 5+3+3+4 structure corresponds to ages from 3 to 8, 8 to 11, 11 to 14 and 14 to 18. 12 years of schooling, 3 years if Anganwadi and pre-schooling are included in this structure. For children up to the age of 8, a National Curricular and Pedagogical Framework for Early Childhood Care and Education will be designed and developed by NCERT.
- One of the merits of NEP 2020 is the formation of National Book promotion Policy in India.
- Appropriate authorities will conduct the school examinations for grades 3, 5 and 8. The board exams for grades 10 and 12 will continue but the NEP 2020 aims to re-design the structure with holistic development.
- This new plan focuses on setting up a Gender Inclusion Fund. Special Education Zones for disadvantaged regions and groups is also in the focused list.
- Parakh national education policy is to be set up by the Government.
- Special daytime boarding school “Bal Bhavans” to be established in every state/ district in India. This boarding school will be used for participation in activities related to play, career, art.
- By 2022, in consultation with teachers and expert organizations, NCERT, SCERTs, the National Council for Teacher Education will develop a common National Professional Standards for Teachers (NPST).

- SSSA or independent State School Standards Authority will be set up by the states/ UTs.
- According to the national education policy 2020, An Academic Bank of Credit will be established. The credits earned by the students can be stored and when the final degree gets completed, those can be counted.
- According to the national education policy 2020, Multidisciplinary Education and Research Universities at par with the IIT's and IIMs will be set up in the country. These are scheduled to be set up for introducing multidisciplinary academic.
- The same list of accreditation and regulation rules will be used for guiding both the public and private academic bodies.
- Phased out college affiliation and autonomy will be granted to colleges.
- By the year 2030, it will be mandatory to have at least a four year B. Ed degree for joining the occupation of teaching.
- For making the students prepared for future pandemic situations, online academic will be promoted on a larger scale.

#### **VI. CONS OF NEW EDUCATION POLICY 2020 :**

- In the National Education Policy 2020, language is a negative factor as there is a problematic teacher to student ratio in India, thus introducing mother languages for each subject in academic institutes is a problem. Sometimes, finding a competent teacher becomes a problem and now another challenge comes with the introduction of the NEP 2020, that is bringing study material in mother languages.
- According to the national education policy 2020, students willing to complete their graduation have to study for four years while one can easily complete his/ her diploma degree in two years. This might encourage the pupil to leave the course midway.
- According to the national education policy 2020, students of the private schools will be introduced with English at a much earlier age than the students of the Government schools. The academic syllabus will be taught in the respective regional languages of the Government school students. This is one of the major new education policy drawbacks as this will increase the number of students uncomfortable in communicating in English thus widening the gap between sections of the societies.

- This is the first policy that seeks to unshackle students from the tyranny of administrative constraints with multiple-choice, multidisciplinary learning, and multiple chances. However, the policy has been scrutinized and dissected by industry experts and thus have witnessed conflicting views.
- The policy has also been criticized due to the legal complexities surrounding the applicability of two operative policies namely The Right to Education Act, 2009 and the New Education Policy, 2020. Certain provisions such as the age of starting schooling will need to be deliberated upon, in order to resolve any conundrum between the statute and the recently introduced policy in the longer run.

#### **VII. CONCLUSION :**

With the introduction of NEP 2020, many changes have been made and one of those is the discontinuation of M. Phil course. Even though there are many drawbacks in the new education policy, the merits are more in number. It is believed by many that by implementing these changes, the Indian academic system will be taken a step higher. It is a progressive shift towards a more scientific approach to education. The prescribed structure will help to cater the ability of the child – stages of cognitive development as well as social and physical awareness. If implemented in its true vision, the new structure can bring India at par with the leading countries of the world.

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**THE RECENT CHALLENGES FACED BY NATIONASIED  
BANKS IN PANDEMIC COVID -2019  
FOR ONLINE CONSUMER SATISFACTION**

Bhagyashree Digambar Kulkarni\*, Prof. Praddyuma P Shastri\*\*

**I) ABSTRACT**

The financial sector now operates in a more competitive environment than before and involves relatively large volume of international financial flows. In the wake of greater financial deregulation and global financial integration, the biggest challenge before the public sector banks is to match the market requirement rather than being promoted by Government or regulator themselves to the changes in the technology easily. Deregulation, liberalization and globalization have produced intense competition in banking industry resulting into declining margins in traditional businesses, increased cost pressures and greater risks. To meet the competition, creating satisfaction of customers has become primary objective of each bank. Various banks are available with new offers, schemes, and services with wide range of products. Customer has range of choices where proper information can be gathered at cheap cost, and can take the advantage of such competitiveness. In the era of globalization customer has more rights to choose right product according their profile, opportunities available for their money. "Customer is king in market" by Adam Smith suggest that in this competitive era of service industry customer hold power to choose the best and having maximum opportunity with wide range of product with the variety of services –Internet banking, upi, mobile banking, etc These services are easy to access and operate anywhere.

**KEYWORDS:** Online transactions, consumer satisfaction, influence, financial stability, Public and Private sector bank.

**II) INTRODUCTION**

Banks play a very important role in the economic development of every country. Banks operate at the heart of the modern economy. Traditionally, banking had been restricted from private participation in India and public sector banks had been enjoying complete protection. This scenario has changed since 1990. The decade of 1990s witnessed a sea change in the working of Indian banking. Technology made tremendous impact by introducing anywhere banking" and anytime banking". Banking helps in economic progress of a country. It

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inculcates the habit of savings among people, hence helps in boosting the investment base and speeding up the capital formation. At the same time it also helps out the needy, by providing them timely credit at an affordable cost. But majority of poor rural and semi urban population in India are unable to avail the basic banking facilities in operating accounts and fund transfer activities after the Covid -2019, the situation reached at more critical. takes a brief look at measures introduced regulators to ensure liquidity and access to capital, the current cooperation by banks and regulators to maintain financial stability, as well as challenges banks continue to content with. As a result they are made to rely on private money lenders, charging exorbitant interest rates and are trapped in vicious circle of debt. Since independence, the efforts of the Government have revolved around expanding financial institutions to rural and unbanked areas, so as to increase access to formal credit in rural underdeveloped regions. Banks were supposed to concentrate on rendering service to underprivileged people, living below poverty line, and cover more and more unbanked areas rather than just concentrating on their own profitability in Covid-2019 period. Banking policies were made to shift the focus of commercial banks from selective banking to mass banking. The bank focuses on investing in community, providing opportunities for the disadvantaged, and supporting social, environmental and ethical agenda. Rather than just concentrating on traditional bottom line i.e. profits, bank emphasizes on achieving triple bottom line of profit and consumer satisfaction through providing different kinds of services – RTGS, NEFT transfer, ECS, mobile payments. As which way technology is changing with tremendous speed, it is difficult to say conformity in the future. After Liberalization, Privatization and Globalization (LPG) policy enactment, Indian banking industry has undergone tremendous qualitative changes. International banks are coming to market, which are competing with local banks irrespective with that they are private sector banks or public sector banks

*Customer Satisfaction*; "A customer is the most important visitors on our premises. He is not dependent on us. We are dependent on him. He is not interruption in our work. He is the purpose of it". We are not doing him a favor by serving him. He is doing us a favor by giving us an opportunity to do so. -Mahatma Gandhi

### **III. STATEMENT OF PROBLEM :**

Once a time, people spend three to four hours to go for bank transactions sometime they spend a day with it .E- banking is best alternative available to do financial transactions with thereafter secure website. Now a day's user friendly technology is introduced which is easy accessibility 24 hours a day in 7 days a week. It is not only save the time but also allow to do bulk of transactions at a same time. The approach of online consumers

towards the online banking transactions in nationalize banks tremendously change after Pandemic Covid-2019 situation.

For some people the user friendly technology really solve their basic issues but same time for some others it's new and complex for using and lack of use and handle the technology. Therefore it is necessary to study the recent challenges faced by nationalized banks in pandemic Covid-2019 period.

## **2. Objectives of Study**

1. To know the consumers awareness about online banking services.
2. To know the reasons for which purpose consumers prefer to use online system after Covid- 2019.
3. To know the factors that influence online consumer"s satisfaction towards online transactions.
4. To know consumers perception towards online shopping portals in bank.

## **IV. RESEARCH METHODOLOGY :**

In present study both the forms of data via; primary data and secondary data will be used. The primary data will be collect from the different nationalize banks online consumers who used in online applications and through different demographic groups like small businessman and service persons , businessman and professionals, housewives, retired persons etc. of Marathwada region

The secondary data collected from internet , banking journals, articles, periodicals ,research papers,123samples were collected from various public sectors banks like State Bank Of India, Punjab National Banks, Indian Overseas Banks , Bank Of Maharashtra from the Marathwada region The selection of the suitable sample will be taken from the eight districts of Marathwada region. After collection of data it will be tabulated, analyzed, interpreted and presented busing statistical and financial tools such as mean, median, percentage, etc.

## **V. DATA COLLECTION AND ANALYSIS :**

Data was collected with the help of questionnaire from online banking consumers those who used online transaction apps of nationalize banks. The collection of data choose two banks - State bank of India and Punjab National Bank online banking consumers. Out of 133 respondent 123 usable responses have been considered for further study. From the sample a majority of respondents were male 71 (57.7%) belonged to age group between 18-50 years, Among 123 respondents approximately 62.6% respondents were working professionals and 34.1% were small business and service persons (accordingly Table 2).

**Analysis of respondents (Table-1)**

<i>Demographics</i>	(n=123)	Frequency (%)
<i>Gender</i>		
Male	71	57.7%
Female	52	42.3%
<i>Age</i>		
18-35	102	82.9%
36-55	20	16.2%
55+	1	08%
<i>Occupation</i>		
small business and service persons	42	33.1%
Businessman	77	62.6%
Housewives	4	3.3%
Retired	1	1%

**Table -2 Factors influences on online Consumers of Nationalize Banks**

	<b>While selecting an onlinebanking service</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Valid</b>	Availability and quality of service	45	36.6
	Easy accessibility	22	17.9
	Website Security	43	34.96
	Technical Knowledge	10	8.24
	Processing the accounts	3	2.7
	Total	123	100

The study encompasses customer service quality of public sector banks of India. The public sector banks selected for the study is State Bank of India, Punjab National Bank, Indian Overseas Banks, and Bank of Maharashtra etc. The study covers only customers services provided by the selected banks. The customers belong to various professions, various places, of both genders, with varied income groups and varied age groups. The results of this study compared with similar other region find differences with use of people of online

shopping. The research is carried to know the consumer's awareness about online banking services. And for which purpose consumers use online system. The study summaries the factors influencing online consumer's satisfaction towards online transactions and consumers perception towards online shopping portals in banks and with the topic of research to know the customers satisfaction of banking towards online services. The research study clearly indicates Nationalized banks have golden opportunities to expand the market with maximum satisfying online consumers can be compared with similar other region find differences with use of people of online banking.

### **Limitations**

The study is limited to expectations and perceptions of customers those having account in nationalize banks only. The perceptions and expectations of the bankers are limited to the time period and the place of study. The geographical scope of the study is limited and which makes it difficult to generalize the findings. The result is based on primary and secondary data that has its own limitations. To study of the online consumer satisfaction a new concept with limited span of time. The customer differs in their perception, judgments, evaluation and adoption level of technology. The study will help the researcher only to understand the online consumer satisfaction of nationalize banks in the region of Marathwada only.

### **VI. FINDING**

- The customers belong to various professions, various places, of both genders, with varied income groups and varied age groups.
- The above research study focus on customer service quality of public sector banks of India. The study covers only customers „services provided by the selected banks. And tremendous changes and challenges in Covid-2019
- The percentage of using online banking services male 71 (57.7%) belonged to age group between 18-50 years, its describes the majority of the respondents are male and they are age group of 18-35.
- The majority of respondents are partly aware about online banking services.
- Majority of respondents choose online banking transactions through nationalise banks due to security issue.
- 36.6%.of the respondents using online transactions affects Availability and quality of service.
- 17.9% respondent choose nationalise banks online transactions for Easy accessibility

- 34.96% respondent believes on website security of nationalise banks.
- The 8.24 % respondents are newly users of online banking find difficult technical knowledge about it.
- Only 2.7% respondents finds difficult in processing the accounts.

### **Suggestions**

The following are the suggestions recommended to the banks to improve their technological services and take the benefits of changing approach of consumers towards online banking transactions.

- Make use of the technology much easier.
- The nationalize banks make available service centre and with the help-desk care to make consumer more aware about online transactions.
- Increase the speed and create confidence in the minds of Consumer about online banking transactions.
- The security and transparency is the main focus of nationalize banks so they make aware about it to the consumers.
- Nationalize banks has to take steps to advertise about their latest services with the help of different mode of advertisement.

### **VII. CONCLUSION :**

Banking sector is an important in the economic development of India. Banking is still under the evolutionary stage as it is adopting new technologies for further facility provide to consumers. As a technology advancement becoming popular and up gradation in the system save the time and cost of banks the nationalize banks are connected with the ground level and from cities to small parts of the country. As a future consideration requirement and speed of lifestyle of people they will more prefer online banking, credit cards, debit cards, mobile banking, UPI banking and different mode of apps. Banking sector believe more on credit transactions than cash transactions. This is an opportunity for nationalize banks to build healthy relationship with customer.

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## NURTURING LEARNERS' PASSIONS AND EMOTIONS TO MAINTAIN ATTENTION SPANS IN A HETEROGENEOUS CLASSROOM

Dr. Parag A. Narkhede\*, Prof. Anil Kumar Marthi\*\*

### I. ABSTRACT:

*Amid the massive disruption caused by the pandemic, most educational institutions have sprung into action to fill in the gaps formed in education and are striving for effective delivery of content across its student community.*

*Major world events are stimulants for rapid innovation – a clear example is the rise of e-commerce post-SARS. We expect to see whether this will apply to e-learning practices post-COVID-19, Education is one of the few sectors where investment has not dried up. It has also made clear through this pandemic the importance of disseminating knowledge across borders, companies, and all parts of society..*

*If online learning technology can play a role here, it is imperative for all of us to explore its full potential, however, There are a couple of challenges we as educators face, A big challenge is how to nurture learners' passions and emotions and attention spans in a heterogeneous class of strong, mediocre, and weak students. The focus of this paper is to identify various possibilities in this context.*

**Keywords:** Learners' Passion, Emotions, Attention span, Heterogeneous classroom Education, Teaching- Learning Delivery.

### II. INTRODUCTION

Research has suggested that online learning has been shown to increase retention of information, and take less time, this puts lot of pressure on academic institutions professors and students to shift on online learning platforms. In India particularly the global players Zoom, Cisco WebEx, Microsoft teams and Google meet are most preferred apps with local ERP vendors like my virtual classroom.

**The Biggest Challenge in the Indian context: Teaching Learning Delivery & Nurturing learners' passion:**

In making teaching learning delivery, the following questions need to be answered-

How to resolve connectivity issue?

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- Which App is most preferred and feasible for the region?
- Which app is Cheap?
- Which app is user friendly?
- How to acquaint faculty with this changed pedagogy.
- How to engage students with all these constraints
- Secondly the critical issue is how to nurture learners' passions and emotions and attention spans in a heterogeneous class of strong, mediocre, and weak students
- The following grid will highlight the attribute to maintain passion, emotion and attention span w.r.to students with varying individual capabilities.

	<b>Strong Student</b>	<b>Mediocre Student</b>	<b>Weak Student</b>
<b>Passion span</b>	Innovative assignments	Self-assessment opportunities	Provide opportunity to identify areas of interest.
<b>Emotion span</b>	Encouragement and appreciation	Involvement in subject examples	Make Learning Social, Timely and useful feedback
<b>Attention span</b>	Out of the box challenges, case studies, personalized tasks.	Mentimeter, Kahoot quizzes, Case studies, group projects, or gathering and analyzing local data	Fun in teaching, Communicate in multiple formats

1. Allow students to ask questions and try to obtain the answers from the Learner's group itself.
2. Give options for learners to make presentations and let them explain the concepts that has been taught earlier, during class sessions.
3. Summarize every topic and recall the earlier presentations during the beginning of every class.
4. Create group and teams among the students in order to have good interpersonal communication and group dynamics

### **III. PROBABLE IDEAS TO IMPROVE :**

#### **Identify roots of Passion**

Without a passion for learning, students can lose focus and interest in completing your course - or worse, their education. A 2009 study by Public Agenda found that 45 percent of recent college dropouts listed boredom as a reason they decided to leave.

One way to grab student's attention and develop a passion towards the subject is to express our passion for teaching on the subject we teach, to incorporate passion in teaching, we need to understand where it begins. Research links passionate teaching to students' interest to learn and experience new ideas.

The teacher's enthusiasm will guide students towards a successful career path. The love for teaching the subject you teach and the energy you display will influence the students.

#### **Improvise and develop based on Students' Curiosity**

Passion begins when students explore their curiosity, for this to happen they have to explore the areas of their interest and feel that it is worth the time spent.

A good and effective teacher will often link the concepts with locally known cases, relate with current issues, news and events, they have to undermine an impact on students so as to ensure both attention and passion span. This calls for regularly updating the course material relevant to topics of current issues and events.

The curiosity in the student develops into interest, this is when they start to explore the subject, processing every bit of information into learning strategies. A student can discover areas of strength by delving out of their comfort zone in physical, intellectual and creative activities. The more they try, the more opportunities they'll have to discover their passion.

A teacher can always make students engage with activities out of regular classrooms by involving them with other students, make them visit organisations dedicated to a particular area of interest, and resources both offline and online to align their interests with the passion. Information regarding various career development courses and quizzes can also be shared with them to kindle the passion towards learning a particular subject.

#### **Foster emotional involvement through interactive activities**

Emotional experiences is a second nature and is important, perhaps critical in academic settings, as emotion is involved literally in every aspect of cognition. Tests, examinations, homework, and deadlines are known to affect the emotional states which bring out frustration, anxiety, and boredom amongst students.

Certain subjects influences emotions which can affect ability to learn and remember. The usage of digital technologies, such as intelligent tutoring systems (ITSs) and massive open online courses (MOOCs), are replacing traditional face-to-face learning environments. This may induce various emotional experiences in learners.

Hence, emotional influences should be carefully considered in educational courses design to maximize learner engagement as well as improve learning and long-term retention of the material (Shen et al., 2009). Numerous studies have reported that human cognitive processes are affected by emotions, including attention (Vuilleumier, 2005), learning and memory (Phelps, 2004; Um et al., 2012), reasoning (Jung et al., 2014), and problem-solving (Isen et al., 1987). These factors are critical in educational domains because when students face such difficulties, it defeats the purpose of schooling and can potentially render it meaningless. Most importantly, emotional stimuli appear to consume more attentional resources than non-emotional stimuli (Schupp et al., 2007). Moreover, attentional and motivational components of emotion have been linked to heightened learning and memory (Pekrun, 1992; Seli et al., 2016).

As educators, we need to ensure that students, regardless of their historical and sociocultural backgrounds, experience positive emotions to a vast extent. On this basis, it is important for educators to consider pedagogical strategies, educational programs and guide them towards opportunities that could encourage and foster positive emotions.(such as scholarships)The *paradigm of positive psychology* (Seligman and Csikszentmihályi, 2000; Seligman et al., 2009) has provided guidance into the study of *optimal best practice* for different domains of functioning.

#### **Improving attention Span of students with low involvement:**

In an article “The Science of Attention: How To Capture And Hold The Attention of Easily Distracted StudentsBy Saga Briggs” in “the Inform ED, it is mentioned that researchers found a relationship between attention and active learning, or “student-centered” pedagogies. The most common methods employed are demonstrations and questions. It has been observed that there were fewer attention lapses reported during demonstrations and questions than during lecture segments. There were also fewer reported lapses in attention during lecture segments in the period immediately following either a demonstration or a question, when compared to lecture segments that preceded the active learning methods.

**“This last finding,” they conclude, “suggests that active learning methods may have 'dual benefits': engaging student attention during a segment and refreshing attention immediately after a segment.”**

### **III. CONCLUSION:**

After studying reasonable literature and with the first-hand experience as an educator the authors of this review paper wish to conclude that there exists many a mechanism to retain the attention span, emotional span and also kindle passion for learnings amongst students. We also agree that there is no rigid formula to obtain sure success, but a variety of interventions could definitely lead towards a positive outcome in achieving the objective.

Some of the interventions we presume shall be useful to nurture the learners' passions and emotions to maintain attention spans in a heterogeneous classroom could be:

1. **Physical activity:** The students need physical activity, more so in areas related to the subject which shall make them understand the concepts first hand with clarity.
2. **Practice attentive behaviour sessions:** Make the students appreciate the importance of paying attention, and the results thereof. Encourage them with appreciation, recognition in classroom so that it becomes a motivating factor.
3. **Reduce Visual distractions:** It is but common for us to note that the students get disturbed easily with every passing object in and around the classroom. It would be worthwhile to reduce the visual distractions as far as possible and pin them to the active learning session in progress.
4. **Introducing memory games:** There are a plethora of memory games available for practice in educational establishments, it is recommended to involve students to play these memory games. These are known to hone the focus, and also helps retain attention span for longer duration.

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## MANAGEMENT OF HIGHER EDUCATION USING INNOVATIVE TEACHING BEFORE AND DURING COVID19 PANDEMIC IN MAHARASHTRA STATE

Dr. Gajanan P. Mudholkar\*

### I) ABSTRACT

*The world has been suffering and infecting from corona virus since December 2019. The infection is spread through the contact of COVID19 patient. Many countries started Lockdown to ensure the safety of human beings and to avoid the spread of corona virus. The present research study is related to the teaching-learning pedagogy used during the COVID19 Pandemic in higher education and its relevance to the knowledge and understanding of the subject. Hence, it is significant to study the impact of COVID19 Pandemic on Teaching Learning Process of Higher Education. The problem chosen for the present study is Management of Higher Education using Innovative Teaching before and during COVID19 pandemic in Maharashtra state'. In this research paper, an attempt is made to study the impact of ICT enabled innovating teaching during COVID19 pandemic in Maharashtra state. It is found that Hence it is interpreted that there is significant difference in the innovative teaching of Online and Face to Face Mode of Higher education before and During COVID19 pandemic in Maharashtra. It is suggested that innovative teaching methods using Information and Communication Technology should be used during COVID19 pandemic as there is no other alternative to continue teaching-learning process in higher education. It is suggested that the social media platforms such as whatsapp, telegram, facebook messenger should be used for creating class groups and sharing notes, presentations, and notices and for communicating students.*

**Keywords:** Management of Higher Education, COVID19 pandemic and Innovative teaching, Teaching-Learning Process etc.

### II) INTRODUCTION

The Corona virus is life threatening virus disturbing the normal lifestyle of human beings. The virus is infectious and can be transmitted through air, nasal discharge, cough or spittle of the infectious person. The corona spreaders are the persons who are the spreaders or transmitters of the disease called COVID19. The COVID19 stands for COronaVirus Disease 19 means 2019 (emergence year). The world has been suffering and infecting from corona virus since December 2019. The infection is spread through the contact of COVID19 patient.

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Many countries started Lockdown to ensure the safety of human beings and to avoid the spread of corona virus. The lockdown has been introduced in every sector, the education sector is no more exception. Even the world class Universities like Harvard, Oxford and Cambridge University paused the face to face education. The top Universities of the world narrated that they would offer online courses for the upcoming academic year in order to avoid the spread of COVID19.

Even in India, we observed that all elements of educational sector stopped face to face education, examination and other academic activities during the COVID19 spread. Till now, only social distancing, stay home- stay safe and work from home are the remedies to avoid the exposure to COVID19 and this led to the exposure of online teaching learning activity in the world. The face to face education is somewhere, somehow replaced by online teaching learning process due to the impact of COVID19 pandemic. This led to assessment of online teaching learning process during the impact of COVID19 versus traditional classroom teaching called face to face education.

The present online teaching learning process has transformed the face to face education. The perceptions, understanding, learning experience and listening capacity of the students are renovated. Now the concept of open and distance learning has been undertaken by the regular Universities as students now became the learners and teachers became the facilitator or instructor in this era. Hence it is essential to study the impact of COVID19 Pandemic on Teaching Learning Process of Higher Education. This is measured through the comparison of previous face to face classroom teaching learning process versus online teaching learning process.

### **III. REVIEW OF LITERATURE :**

Prensky M. (2003) studied the innovations in teaching. The web 2.0 is going to bring a big change in the way learner uses them. The transformation is needed in teaching and both the teachers and learners have started using diverse and innovative ways to use web 2.0 in the most effective way. Many students have started using web 2.0 and these kinds of students are referred as 'digital natives'. These digital natives are making optimum use of the dynamics that is offered by the modern web 2.0.

Wilson and Notar (2003) studied the use of technology inventions in online and face to face education. Technology has played a vital role even in the process of education be it teaching or learning and has changed the old traditional ways that humans have been following since years. The use of technology in teaching process helps the students to be more attentive in class or while studying for that matter, as the visuals attract their attention even more

Sorensen K.E, and Murchu O.D (2006) studied the enhancement of learning through ICT. The Enhanced learning takes place through the proper implementation of ICT in education. ICT plays important role for all the learners in teaching learning process.

### **Significance of the Study**

The present research study is related to the teaching-learning pedagogy used during the COVID19 Pandemic in higher education and its relevance to the knowledge and understanding of the subject. Hence, it is significant to study the impact of COVID19 Pandemic on Teaching Learning Process of Higher Education.

### **Statement of the problem:**

The problem chosen for the present study is “Management of Higher Education using Innovative Teaching before and during COVID19 pandemic in Maharashtra state”

Research questions

Where is innovative teaching involved? Either in online or face to face education.

Objective of the research study:

To study the **innovative teaching** in Online and Face to Face Mode of Higher education Before and During COVID19 pandemic in Maharashtra.

### **Hypothesis of the research study: Innovative teaching:**

Null Hypothesis ( $H_0$ ): There is no significant difference in the innovative teaching of Online and Face to Face Mode of Higher education Before and During COVID19 pandemic in Maharashtra.

Alternative Hypothesis ( $H_a$ ): There is significant difference in the innovative teaching of Online and Face to Face Mode of Higher education Before and During COVID19 pandemic in Maharashtra.

### **IV. RESEARCH METHODOLOGY :**

The research parameters are consolidated into the following table no. 1.01 as follows

**Table no.1.1 Research Design**

	<b>Parameter</b>	<b>Description</b>
1	<b>Type of Research</b>	Ex Post Facto Descriptive Research
2	<b>Nature of Research</b>	Quantitative
3	<b>Research Instrument</b>	Structured questionnaire, observation and interview
4	<b>Dependent Variable</b>	Teaching learning process of higher education
5	<b>Independent Variables</b>	COVID 19 pandemic
6	<b>Control over Variables</b>	No Control- Ex Post Facto
7	<b>Survey Period</b>	March 2020 to May 2020
8	<b>Type of Products</b>	Online and face to face education.
9	<b>Methods of Data Collection</b>	Online survey using google form. (through Whatsapp and email)
10	<b>Universe</b>	Teachers and Students of Higher Education
11	<b>Population</b>	Teachers and Students of Higher Education of Maharashtra
12	<b>Sampling Frame</b>	Teachers and Students of Higher Education of Maharashtra
13	<b>Sample Elements</b>	Teachers and Students
14	<b>Sample Size Determination</b>	Google forms data collected for 384 samples
15	<b>Calculated Sample Size</b>	384 (192 teachers and 192 students)
16	<b>Net Responses</b>	384 (As all questions were mandatory).
17	<b>Response Rate</b>	100%
18	<b>Rejection Rate</b>	0%
19	<b>Sampling Method</b>	Census method sampling
20	<b>Sources of Data Collection</b>	Primary and Secondary sources
21	<b>Primary Sources</b>	Structured questionnaire, observation, interview and field survey
22	<b>Secondary sources</b>	Journals, Articles, Magazines, Digital library, and many other published data.
23	<b>Measurement Scales used</b>	Nominal, ordinal and interval scale
24	<b>Questions Types</b>	Dichotomous, open ended, multiple responses, ranking and differential scales
25	<b>Rating Scales Used</b>	Likert Scale
26	<b>Data Interpretation</b>	Through graphs, descriptive statistics and inferential statistics
27	<b>Statistical Tools</b>	Z test, chi square, ANOVA, factor analysis and multiple regression and descriptive statistical tools and parametric and non parametric statistical tests
28	<b>Statistical Software Package</b>	Ms Excel 2010 and SPSS 20

Source: Researchers' Compilation

## V. DATA ANALYSIS AND INTERPRETATION

Innovative teaching can be studied through the parameters such as Web based transformation web2.0 is not seen, teacher attitude towards computer or latest update in the technology, Resistance to change, Traditional mindset of teachers, Traditional mindset of learners, Lack of computer knowledge, Poor fit with the curriculum and

Overall, innovating teaching is not used in online or face to face education.

The hypothesis testing is done with the help of following cross tabulation

**Table No. 1.2 Cross Tabulation of Innovative Teaching**

Sr. No.	Before COVID19 Pandemic: Face to face education						During COVID19 pandemic: Online education					
	SD	D	N	A	SA	Total	SD	D	N	A	SA	Total
1	12	18	9	89	64	192	22	49	17	67	37	192
	16	21	19	96	40	192	19	40	26	81	26	192
2	13	19	7	87	66	192	21	46	18	72	35	192
	17	29	18	95	33	192	12	34	29	83	34	192
3	18	29	12	94	39	192	16	39	18	84	35	192
	11	26	15	101	39	192	14	39	25	76	38	192
4	16	21	8	101	46	192	17	42	16	81	36	192
	8	21	6	96	61	192	18	49	23	67	35	192
5	14	22	6	94	56	192	16	51	14	74	37	192
	10	16	9	98	59	192	25	36	18	79	34	192
6	12	28	11	89	52	192	16	41	12	89	34	192
	18	26	8	78	62	192	16	51	12	84	29	192
7	15	29	11	86	51	192	23	42	14	82	31	192
	19	32	15	84	42	192	19	45	16	81	31	192
8	16	24	9	101	42	192	19	46	12	79	36	192
	19	22	11	86	54	192	14	42	19	80	37	192

Source: SPSS Output

From the above table no. 1.2, Innovative teaching is divided into 8 questions built as sub hypotheses and these 8 items are compared among the teachers and students to study the Online and Face to Face Mode of Higher education Before and During COVID19 pandemic in Maharashtra. The item wise comparison became lengthy and tedious, so it is grouped into different ranges indicating smallest and largest values as follows

**Table No. 1.3 Consolidation of Innovative Teaching**

	Before	%	During	%
SD	8 to 19	2.08 to 4.94%	12 to 25	3.13 to 6.51%
D	18 to 32	4.69 to 8.34 %	34 to 51	8.85 to 13.28%
N	6 to 19	1.56 to 4.95%	12 to 26	3.13 to 6.77%
A	78 to 101	20.31 to 26.30	67 to 89	17.45 to 23.18%
SA	33 to 66	8.59 to 17.19%	26 to 37	6.7 to 9.64%
Total	192	50%	192	50%

Source: Researchers' compilation

From the above table no. 1.3, it is observed that the strongly disagree opinion is replied by 8 to 19 (2.08% to 4.94%) total respondents for (Before COVID pandemic)

Face to face education and 12 to 25 (3.12% to 6.51%) total respondents for (During COVID pandemic) ONLINE education. The 18 to 32 (4.69 to 8.34 %) total respondents for (Before COVID pandemic) Face to face education and 34 to 51 (8.85% to 13.28%) total respondents disagree that they have innovative teaching. Whereas 6 to 19 (1.56 to 4.95%) respondents and 12 to 26 (3.13 to 6.77%) have given neutral responses about innovative teaching through face to face education before COVID pandemic and online education during COVID19 pandemic.

The 78 to 101 (20.31 to 26.30%) respondents before COVID19 pandemic offering face to face education and 67 to 89 (17.45 to 23.18%) during COVID19 pandemic offering online education agree that they have innovative teaching required for teaching and learning process in higher education. The strongly agree opinion is replied by 33 to 66 (8.59 to 17.19%) all respondents before COVID19 pandemic offering face to face education and 26 to 37 (6.7 to 9.64%) during COVID19 pandemic offering online education that they have innovative teaching in higher education in Maharashtra.

It is found that the t test is applicable and as there is comparison of before and during COVID19 pandemic situation of same respondents, it is advised to use paired sample t test as follows

**Table No.1.4 Paired Sample t test**

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
	B for Before COVID19 pandemic as face to face education and  D for During Before COVID19 pandemic as online education								
Pair 1	Web based transformation web2.0 is not seen in B - Web based transformation web2.0 is not seen in D	.508	.658	.034	.442	.574	15.116	383	.000
Pair 2	teacher attitude towards computer or latest update in the technology B - teacher attitude towards computer or latest update in the technology D	.359	.635	.032	.296	.423	11.091	383	.000
Pair 3	Resistance to change B - Resistance to change D	.182	.406	.021	.142	.223	8.791	383	.000
Pair 4	Traditional mindset of teachers B - Traditional mindset of teachers D	.500	.701	.036	.430	.570	13.985	383	.000
Pair 5	Traditional mindset of learners B - Traditional mindset of learners D	.557	.720	.037	.485	.630	15.160	383	.000
Pair 6	Lack of computer knowledge B - Lack of computer knowledge D	.359	.592	.030	.300	.419	11.888	383	.000
Pair 7	Poor fit with the curriculum B - Poor fit with the curriculum D	.320	.525	.027	.268	.373	11.954	383	.000

Source: SPSS output

From the above table no.1.4, it is found that the paired sample t test significance values are smaller than the standard significance value (0.05), hence the null hypothesis for all parameters of innovative teaching before COVID19 pandemic as face to face education and during COVID19 pandemic as online education 'There is no significant difference in the innovative teaching of Online and Face to Face Mode of Higher education Before and During COVID19 pandemic in Maharashtra.' is rejected and the alternative hypothesis 'There is significant difference in the innovative teaching of Online and Face to Face Mode of Higher education Before and During COVID19 pandemic in Maharashtra' is failed to reject.

Hence it is interpreted that there is significant difference in the innovative teaching of Online and Face to Face Mode of Higher education before and During COVID19 pandemic in Maharashtra.

## **VI. FINDINGS, CONCLUSION AND SUGGESTIONS:**

### **Findings of the research study**

From the above table no. 1.3, it is observed that the strongly disagree opinion is replied by 8 to 19 (2.08% to 4.94%) total respondents for (Before COVID pandemic) face to face education and 12 to 25 (3.12% to 6.51%) total respondents for (During COVID pandemic) ONLINE education. The 18 to 32 (4.69 to 8.34 %) total respondents for (Before COVID pandemic) Face to face education and 34 to 51 (8.85% to 13.28%) total respondents disagree that they have innovative teaching. Whereas 6 to 19 ( 1 . 5 6 t o 4 . 9 5 % ) respondents and 12 to 26 (3.13 to 6.77%) have given neutral responses about innovative teaching through face to face education before COVID pandemic and online education during COVID19 pandemic.

The 78 to 101 (20.31 to 26.30%) respondents before COVID19 pandemic offering face to face education and 67 to 89 (17.45 to 23.18%) during COVID19 pandemic offering online education agree that they have innovative teaching required for teaching and learning process in higher education. The strongly agree opinion is replied by 33 to 66 (8.59 to 17.19% all respondents before COVID19 pandemic offering face to face education and 26 to 37 (6.7 to 9.64%) during COVID19 pandemic offering online education that they have innovative teaching in higher education in Maharashtra.

### **Conclusion of the research study:**

From the above table no.1.4, it is found that the paired sample t test significance values are smaller than the standard significance value (0.05), hence the null hypothesis for all parameters of innovative teaching before COVID19 pandemic as face to face education and during COVID19 pandemic as online education 'There is no significant difference in the

innovative teaching of Online and Face to Face Mode of Higher education Before and During COVID19 pandemic in Maharashtra.' is rejected and the alternative hypothesis 'There is significant difference in the innovative teaching of Online and Face to Face Mode of Higher education Before and During COVID19 pandemic in Maharashtra' is failed to reject.

Hence it is interpreted that there is significant difference in the innovative teaching of Online and Face to Face Mode of Higher education before and During COVID19 pandemic in Maharashtra.

#### **Suggestions of the research study:**

It is suggested that innovative teaching methods using Information and Communication Technology should be used during COVID19 pandemic as there is no other alternative to continue teaching-learning process in higher education.

It is suggested that the social media platforms such as whatsapp, telegram, facebook messenger should be used for creating class groups and sharing notes, presentations, and notices and for communicating students.

It is again suggested that online classroom platforms with new add ins such as white board, live classrooms and quizlets and so on.

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MANAGEMENT OF HIGHER EDUCATION USING INNOVATIVE TEACHING BEFORE 90  
AND DURING COVID19 PANDEMIC IN MAHARASHTRA STATE

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## AGRARIAN SYSTEMS AND AGRICULTURAL PERFORMANCE IN INDIA: AN OVERVIEW

Abhishek Prakash\*

### I. ABSTRACT

*The structure of rural economy of has been changing over a period and have witnessed strong squeeze in farm income. This has led to apathy and dereliction in rural economy. A nation, which is predominantly agrarian economy and rich in natural resources, is going into deep distress. However, in the changing scenario it is essential to target the key problems of rural populace, because failing will trigger the severity. It has become imperative now to investigate how and through what channel the agrarian system affect the agricultural performance? Inter alia, this would address key bottlenecks of rural economy of India. This Study is divided into two sections for overview of the agrarian systems followed by conclusion and implications.*

**Key words** Agrarian Systems, Agricultural, Indian economy

### II. INTRODUCTION

After the Independence, Indian economy made a leap toward manufacturing sector by adopting the strategy of unbalanced growth. This effort had neglected the importance of agricultural sector and laid emphasis on industrialisation of Indian economy. However, in 1960s the green revolution triggered the production, productivity in agricultural sector by infusion of HYVs and technology. In the post reform, period the sector again started facing problems. The problem primarily related to 1). Stagnation in output of food grains production, 2). Fall in per capita availability of food grains, 3). Decline capacity of agriculture to absorb labours, 4). Fall in profitability of cultivation, 5). Increase in indebtedness of Farmers, 6).

This laid serious concerns about the performance of agricultural sector that is directly linked with the yield and production of agricultural crops. The fast decline in the growth rate of agriculture and stagnation in agricultural production as an important feature of the sectoral crisis Chand et al (2007) and Sidhu(2002), argue that the most important indicator of the crisis is deceleration of agricultural growth combined with increasing *input use inefficiency*. Chand and Parappurathu (2011) present a similar view. They argue that the deceleration of growth started from mid 1990s onwards and a clear indication of slumping of the agricultural sector was visible till the year 2000s. The study of Bhalla & Singh (2009) too

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has supported this view and quoted that the performance of agriculture at the state level in India during post-reform period has been characterized by deceleration in the growth rate of crop yields as well as total agricultural output. It is further argue that the policy of economic reform did not live any impressive effect on growth performance of agriculture sector except change in cropping pattern. There was a significant change in cropping patterns during the reform period, both in terms of area allocation and share in total value of output.

### **III. REVIEW OF LITERATURE :**

A very important feature of crisis of agriculture is fall in per capita availability of food grains. During the last two decades or so the growth rate of food grain production has been much less than the rate of growth of rural population. The implication is that per capita food grain availability has declined. This literature discusses the two decades condition in rural economy.

#### **Section-I: The agrarian system and agricultural condition in rural economy**

Agriculture since long has been the main recourse and shelter to the resource poor population living in rural areas. The stagnation in output has meant that this shelter is crumbling and agriculture is no longer in a position to absorb surplus population. With alternative employment opportunities, almost non-existent in rural areas if agriculture's absorption capacity falls it is a crisis for masses in rural areas. Unfortunately, this is happening. Due to poor performance of agriculture and use of capital-intensive technique, the labour absorption capacity has drastically declined in agriculture sector. Pillai (2007) has attempted to argue that agriculture has been the most important source of livelihood in the country; however, the outbreak of a serious crisis has seen a drastic reduction in the capacity of agriculture to absorb labour. A number of authors as a symbol of agricultural crisis has also viewed farmers' indebtedness. In fact, the issue of farmers' indebtedness becomes a matter of intense debate whenever the agricultural sector faces distress. Although it is true that the root cause of the current crisis is not indebtedness alone - indebtedness is just a symptom, yet the growing indebtedness of farmers is not only reflecting a very state of affairs of the population dependent on agriculture but at the same time creates doubts about sustainability of agriculture (Deshpande 2002). If farmers are indebted, they cannot go for latest technology, would not have sufficient resources to carry out agriculture work efficiently and shall have very low capacity to withstand any loss due to failure of agriculture. They will be able to continue only subsistence agriculture.

#### ***Indebtedness as distress Phenomenon***

Farmers' indebtedness has been treated as a distress phenomenon by most of the researchers (NSSO, 2005b; Reddy and Mishra 2009, Deshpande and Arora, 2010). Most of the farmers take loan for consumption purposes or marriages and social ceremonies. They

do not use this loan for productive purposes like purchase of inputs that enhance output or creation of assets that increase the earning base of the borrowers. Debt can also become a distress phenomenon if the borrower's crop fails due to natural calamities, drought, use of spurious inputs or other unexpected reasons, or if production becomes uneconomic because of high input costs, stagnant technology and lack of remunerative prices, which makes it impossible for the farmer to repay his loan and interest. Unfortunately, they have no other options rather commit suicide. Therefore, farmer's suicide is the main symptom of present crisis and over period.

### ***Agricultural Barriers***

There is no denial of the fact that the agricultural policies in the nation over the years have created a conflict between agriculture and farmers, more specifically the small and marginal ones. Yet it would be wrong to say, that just by addressing the concern of small and marginal farmers the present crisis can be effectively handled and the agricultural sector can be put back on track. The present problem of agriculture therefore not just a problem of peasantry or agrarian crisis; it is part of a broader problem that engulfs the entire agricultural sector. We prefer to call these problems as a sectoral problem of Agriculture. A number of economists like Desai has regarded poor progress of institutional reforms and disturbed agrarian relations as the main factor. The progress of land reforms in India has been very slow and a land-lord dominated redistribution of land has taken place (Patnaik). The ex-intermediaries under this system have continued to monopolize land ownership and extract rent from both recorded and unrecorded tenants in many states, while going in for hired-labour-based cultivation in others. This has resulted in disturbed agrarian relations and bloody fights in the rural areas on the one hand and has caused productivity to stagnate as those monopolizing land doesn't have adequate incentive to invest, and those forced to lease land or to labour for hire do not have the means to invest.

### **Section-II The agrarian system and agricultural performance linkages**

In an ultimate analysis, it is needed to see that through which channel the agrarian system affect the status of agriculture. As every system have some of factors that act as a barrier to the development of productive forces. For example in feudal setup the tenancy, share-cropping, production for use rather for exchange etc. acts as fetters to the development of capitalism in agriculture. For example when a Cultivator enters into a share-cropping institution, his master keeps a big share with him without any participation and investment in land and gives very small share to the share-cropper to make him impoverish. By this way, they tie his relations and do not let them to renounce the relation. This cause pauperisation of peasantry and contribute for poor status of agriculture. In feudalistic mode,

big share of production takes place for consumption purposes. In capitalist system, the greater infusion of technology, growing commercialisation, increased institutional credit, stimulate the production relation and productive forces and in turn affect the status of agriculture.

### ***Impact on Status of Agriculture***

Contrary to this, concentration of means of production and market monopolisation acted as fetter to the development of productive forces and production relation. These have negative impact on the status of agriculture. When, one look problems into farming community perspective with capitalist development it is seen that when one move toward market oriented production with allocating land to commercial crop for exchange in market and betrayed by monsoon in cropping season or do not get remunerative price. In this condition they have no alternative and loses their livelihood also, this stresses their condition into a fragile state.

The status of agriculture varies with different agrarian system. In capitalist system of production the use of hired labour increases and the concentration of land in fewer hands take place. The capitalist tries to increase productivity with infusion of technology and have better access to market. In post-independent India land reform legislation, inception of 'new agricultural strategy' with promoting modern technology and expansion of domestic market through state expenditure stimulated the growth of productive forces and to some extent changed the relations of production and promoted capitalist form of production in agriculture. Sulekh Gupta (1962) represented the emergence of capitalist tendency in Indian agriculture by rate of addition to capital stock of landowners. With the initiation of new agricultural policy (1962) and green revolution, the technology and credit availability got momentum and this time some landlords turned into capitalist. In this decade yield level increased with multiple cropping and the demand for labour increased when capitalist tend to hire the labours. But Behind these positive conclusions another thing was that all these development was restricted to irrigated areas and in developed regions which triggered the regional disparity. The profit seeking behaviour of employers pressured on the real wages of agricultural labours to decline and at the same time inflationary pressure impoverished the agricultural labour.

### **Land reforms**

The new wave of land tenure system generated a network of intermediary proprietors between the actual cultivator of the soil and the state, especially under the Zamindari system. This further, through a process of sub-infeudation, gave birth to a hierarchy of non-cultivating interests on land. The outcome was very fatal, especially to the actual peasants

for whom was left the barest subsistence. This caused a very adverse effect to the actual tillers who were increasingly falling into the clutches of the moneylenders. It was because the peasants, with lesser economic potentialities and opportunities, fell into the vicious circle of debt i.e. to loan for the repayment of loans. This precipitated a massive alienation of lands from the peasants. In the due course such alienated lands were passed into the hands of non-agriculturist people e.g. moneylenders, traders, etc. Naturally, this resulted into an increase in both the bulk of landless agricultural labourers as well as the non-agriculturist interests on land.

### **Labour Market**

At the same time, one could observe a major contradiction in regard to agrarian relations. The peasants were alienated from their lands. The source of livelihood of artisans and handicraftsmen was grossly alienated from their traditional occupations, and pushed them to the 'labour market' that resulted into their pauperization. Thus, the whole socio-economic system under the colonial rule strengthened and nourished the semi-bondage conditions for direct producers, as it served the interests of the colonial power in mopping up the surplus from the colony to the colonial masters.

Since Independence, attempts were made to alter the erstwhile agrarian social structure. The first step to such an end was to abolish the zamindari system and eliminate the non-cultivating intermediary tenants who were nothing more than parasites.

### ***Land legislations***

The next considerable step consisted of steps seeking to ensure security of the tenants and to enforce ceiling on individual holdings, through different plan periods and to redistribute them among the landless and small peasants. Thus, in a nutshell it may be observed that land reforms have failed to reduce most of the basic inequalities, though paradoxically, it succeeded to abolish the rights of the superior intermediaries and partially reduced the area operated under the traditional tenancy systems. However, it has failed to reduce considerably the concentration of the ownership of landholding as well as to improve the conditions of poor tenants especially who hold lands on oral contract and on share-cropping basis. Whatever may be the success or failure of the land reform legislations, it has been able to make a considerable structural reorganisation in the agrarian structure.

### ***Rural India and Indian Economy***

Indian agriculture has reflected growing landlessness, increase of small and marginal holding, and widening rural-urban gap in development. This is eroding the economic and social foundation of rural India and destroying the stability of the Indian economy. Changes in

the agrarian structure of India have not gone unnoticed but have remained largely unattended on the policy front. Recent studies in India have underscored strong opinion that several changes in the agrarian structure have been behind the stagnation in productivity in narrow sense and status of agriculture in broad sense. One of the major changes in the agrarian structure has been a growing predominance of small and marginal farmers. Therefore, this section has totally based on debate of change in agrarian relation.

#### IV. HOUSEHOLD OWNERSHIP GROWTH :

This can be seen in the table-3 which shows that marginalization of agriculture in India has increased around 75% households are under marginal farmers. If we sum up the semi-medium, medium and large farmers then the data reflects that around 7% household have concentrated around 46% of land. Land as a means of production has immense importance. In India land is not only an asset but a privilege and a major source of economic power.

<b>Table 3: Changes in Household Ownership of land in 2017-18 over 2002-03all India</b>		
<b>Item</b>	<b>2002-03(59th round)</b>	<b>2017-18(70th round)</b>
<b>Table 3: Changes in Household Ownership of land in 2017-18 over 2002-03all India</b>		
<b>Item</b>	<b>2002-03(59th round)</b>	<b>2017-18(70th round)</b>
Estimated area owned (000 ha)	107,228	92,369
Average area owned per HH (ha)	0.725	0.592
NSSO 70 <sup>th</sup> round report		

Area owned has decreased from 107,228 to 92369 and per household average area owned has decreased (Table-3). Contrary to this, it is seen that around 85% of household are having only 54% of land and 7% of people have been detached from the land as a means of production and working as a labour. From the data it is clear that an overwhelming majority of rural economy has deprived and in the grip of capitalist development the agrarian relation is changing rapidly. Some other study of agrarian relation also supports this notion.

Karam singh (2009) is also agreed that marginalization has been basic feature of agrarian structure. According to him the Punjab farm sector is also accompanied by a large number of small and marginal farmers operating to 2 hectares of land. They constitute more than 35 percent of the operational holdings and are operating only 8.7 percent of the cultivated area. The marginal farmers are leasing out their land due to distress and without any qualitative employment in rural areas, they find itself under the situation of crisis. (Kalkat 2006)

<b>Table 4 : Changes in the percentage distribution of households and area owned by category of household ownership holdings in 2017-18 over 2002-03 all India</b>				
<b>Category of Holdings</b>	<b>Percentage of households</b>		<b>Percentage of area owned</b>	
	<b>2002-03(59th round)</b>	<b>2017-18 (70th round)</b>	<b>2002-03(59th round)</b>	<b>2017-18 (70th round)</b>
Landless	10.04	7.41	0.01	0.01
Marginal*	69.63	75.42	23.01	29.75
Small	10.81	10.00	20.38	23.54
Semi-Medium	6.03	5.01	21.97	22.07
Medium	2.96	1.93	23.08	18.8
Large	0.53	0.24	11.55	5.81
*In 2002 -03(59th round), the 'marginal' category of land holding included 'landless' category also. In the above table, for better comparability, the estimates of the round for 'landless' is shown separately and excluded from 'marginal'. NSSO 70 <sup>th</sup> round report				

Other hand some other studies found that possession of the means of production, aid the exploitation of labour. Landlord and capitalists concentrates sufficient means of production not to need to labour themselves but live on employing others. (Utsa 1972, 1976, 1986 Rudra 1978, Bhaduri 1973). Utsa (1976) found that the big land lords concentrated and have great dominance over productive assets. By this they have created various relations (e.g. lessor and lessee, usurious relation, hired labour etc.). Mencher (1978) has pointed out that the majority of agricultural labourers belong to the low castes and the most of them are landless. On the other hand, the landowners belong to the higher castes in most cases. Similarly, Sachchidananda and Mandal (1983) in their study, reveal that the landless people are more from the Scheduled Castes, Scheduled tribes, Muslims and backward castes. The percentage of rich farmers is high among the upper castes. The correlation between the higher castes owning the land the lower caste performing manual labour continues exists.

#### **V. CONCLUSION AND SUGGESTIONS :**

Analysing the pattern of growth of capitalist development and agricultural development in India identified four factors determining the share of agricultural sector in total rural employment. Firstly, he identified per capita rural demand for agricultural products as a major source of demand for agricultural goods. This demand is an increasing function of (a) per capita income of agricultural classes and the degree of inequality in its distribution (b) the magnitude and content of public expenditure in rural areas and (c) the degree of commercialization which can be measured by the proportion of rural produce sold in the

market. Commercialisation itself is likely to be an increasing function of per capita income in rural areas, the nature of technology used and the importance of commercial crops. The second factor was extra local which may emanate either from the urban sector or the export sector. The third factor which he identified was the rural demand for agricultural goods produced locally relative to the total rural agricultural demand. Commercialisation is supposed to have both positive and negative effects in aggregate rural demand for agricultural products.

### **Implications**

The net effect of commercialization is thus not very predictable. Fourthly the agricultural activity could also be a residual sector as those workers who cannot get adequate work in agriculture spill over to the agricultural activities. Such spill over will not manifest itself in traditional rural communities where family community and patron client relations are strong. It is more likely in situations where commercialization has advanced and the wage labour system has become widespread. In conclusion for agricultural labour it can be argued that higher the rate of unemployment, higher is likely to be the share of non-agricultural employment and lower will be the agricultural wage relative to that in non-agriculture. With declining power of agriculture to absorb proletariat created by capitalist development the situation is going to be worse.

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## AN OVERVIEW OF SUGGESTIVE RECOVERY STRATEGIES FOR TRAVEL AND HOSPITALITY BRANDS DURING AND POST COVID -19

Dr. Pronoti V. Telore\*

### **Abstract :**

*The Covid 19 Pandemic caused a total disruption in the travel industry and all other related industries, like hotels, aviation, banking, insurance, advertising, and the many more, all over the world. The flourishing industry was brought to a standstill, with travel bans posed by almost all countries and major events cancellations due to it. The new normals are here to stay, for an unforeseeable future. The Travel and Hospitality industry is a very resilient industry, and bears the direct impact of global economic changes, geographical changes, technological changes, government policies etc. But, the industry has an immense grit to adjust and make a comeback. Covid 19 ushered in an acceleration of digital trends across a variety fronts, and Travel brands now find themselves in a position to become more effective and more efficient using customer data to create hyper-targeted, personalized experiences for their customers. On the other hand, the customers are waiting for things to normalize and get out and travel, but, with new demands of safety and cleanliness, contactless interactions, easy cancellations etc.*

*The paper explores the new recovery strategies coming into existence, to put this industry back on track.*

*Key Words : Travel, Hospitality, Strategies, Recovery, Change*

### **I Introduction :**

The present Covid 19 world struggles to survive, with travel bans levied by all countries. Governments of most of the countries have been discouraging domestic travel, as the infections show rise in numbers as soon as relaxations in Covid 19 norms are announced. According to a report published by Mckinsey, Bloomberg New Economy Forum and McKinsey & Company, Fall 2020 :

Hotel occupancies in Europe dropped 90% in May2020 compared with the same period a year earlier, and average daily room rates in the Asia–Pacific region decreased 40 %. The aviation sector struggled to survive, with 80% of flights canceled. The pain was ongoing: global air-passenger volume in August was still 64% below 2019 numbers. The cruise

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industry was almost fully shut down, and several ships that started sailing again were halted because of COVID-19 outbreaks. Arnold Donald, CEO of Carnival Cruise Lines, still had 90 ships at anchor as of November.

Travel and tourism and allied industries continue to be the hardest hit due to Covid 19. The travel brands across the world have lost 100% business due to the Pandemic. It was predicted that Travel will be back in 2021. But, it will not be the same. In the year 2021, the Travel industry comeback has been stalled once again, with more severe lockdowns in many countries. Travel brands are now strategizing for the post Covid19 recovery stage. The need for Marketing travel products and services is extremely necessary for travel brands today. Recovery will be slow and driven by the underlying dependencies countries had on domestic and non-air travel. Different countries, therefore, should prepare for their own recovery curves and re imagine their tourism sectors (as well as the support they provide) differently.

**This research has the following objectives :**

1. To suggest recovery strategies travel brands can design post Covid 19.
2. To understand the changes travel brands will be required to make.

**II Background of the Travel Industry :**

The travel and hospitality industry has weathered many historic catastrophic event in the recent times, such as 9/11, the Great Recession, the Gulf War, the 2008 financial crisis and now the Covid Pandemic. Through all these, the travel sector has found ways to survive, examples of new concept in the travel industry getting founded at the times of uncertainty are, Uber and Airbnb. Despite the Covid 19 challenges travel brands are striving to strategise for the post Covid 19 traveler. Travel brands can speed up their recovery post the pandemic by building brand value and awareness of the new situations.

**III Recovery Strategies for Travel Brands :**

The Recovery Strategies for Travel brands will not be easy under the present circumstances, nor the outcomes of the same will be seen very evidently. Many researchers have suggested few actions that travel brands can take, which would definitely yield results. Following is the discussion about the same :

**1. Segment and Target Customers Using Data :**

Travel and hospitality marketers can target all those customers who are sitting at home working remotely since 2020. Travel firms/companies have huge database of customers, its time to use this database to some fruitful marketing. Companies can find

valuable insight about travelers from this existing customer database. The data will include details such as their travel history, frequently visited destinations, preferred hotel types, website clicks, etc. this helps in identifying frequent tourists, backpackers, business travelers, group travelers. Travel companies can target these customers separately through digital channels like emails, Facebook, Whatsapp, websites etc. Travel companies can streamline their operations and diversify during this slack time by re evaluating customer service, demonstrating empathy, earning their trust and improving their products and services.

## **2. Build Brand Value by Focusing on Health and Wellness**

Covid 19 is an opportunity for travel and hospitality companies to build their brand value by reaching out for their customers through email with important information related to maintaining their health and wellness during the pandemic. Also, information related to important changes introduced by governments of different countries as and when. Timely, important information shared with the customers will help travel and hospitality companies build their brand value and customer trust and loyalty. Companies can come up with measures that enable their customers to extend help to people in need, as an initiative the company has itself taken, to help Covid patients and hospitality employees who have lost their livelihood, this will help companies to build their image as an organization that believes in a social cause. This would serve the long term image of the travel company.

## **3. Upgrade to Innovative Technology :**

In order to survive the hit the travel and hospitality has taken due to the pandemic, most of the companies have cut cost by terminating people, shutting operations, limiting services, but in order to survive this situation, it would be wise for companies to undergo a complete digital transformation for the times to come. The pandemic recovery is slow paced and has its peculiarities from place to place and country to country. Travel and hospitality companies need to accelerate their investment in technologies that support facial recognition, gesture control, automation, personalization, in short, contactless technologies. These technologies with their Apps can totally take care of contactless check-ins and check-outs, contactless payments, mobile phone key access to hotel rooms, contactless payments, QR code scans, menu cards on in-house apps, ordering through the same, etc. By upgrading to the contactless technologies, travel and hospitality firms will be able to build confidence in customers and assure them and address their safety concerns. Travel and hospitality companies can use Data Driven Marketing, which requires them to invest in Customer Data Platform (CDP), which will

help companies in delivering personalized offers and messages to their customers.

#### **4. Omni-Channel Customer Communication :**

Customer Data Platform (CDP), a digital technology can ease the travel and hospitality companies' communication and marketing efforts. A strong and skilled customer communication helps companies to keep customer concerns and doubts in check. A sincere, customer-centric engagement plan will help travel and hospitality companies to stay in the hearts and minds of the customers for a long time. Such companies will yield the rewards in the post-pandemic period, for their effort in the customer engagement plans.

The information shared with customers in the communication should be uniform across all customer touch-points, this will ensure clarity to customers about their travel and hospitality companies, and how the companies strategise their omni-channel communication through online and offline channels to keep the customer communication consistent and timely

#### **5. Connect with Customers Directly and Listen :**

During the Covid 19 period the shift from mass communication to a personalized communication has happened. The trends driving personalization is accelerated during the pandemic as the key to connecting with the customers at the right time and right place is through the primary database that travel and hospitality companies have maintained over the years. Though, combining this historical data with the current sentiments is very critical, as, the pandemic has changed priorities of people all over the world. Nothing is the same anymore, many people may have lost jobs, started families, changed careers, returned home, or gone in search of work to new destinations and now have a new perspective on life. Hence, companies need to have a tailor made approach to each customer. It is time for travel and hospitality companies to listen to their customers very closely, because, each customer has a story and that story becomes your marketing mantra.

#### **IV Conclusion :**

The recovery strategies for travel and hospitality companies are evolving. The Governments across the globe are striving to control and balance the pandemic situation. The change in government policies are abrupt in nature, which has a spiral effect on all related industries. Hotels choose to shut down without warnings, which leaves travelers in a tough situation, airlines cancel or change flying rules for customers more often than never, with no information to the flyers and no clue about the

cancellation and refund policies. The present situation requires resilience and innovation of systems which could help the travel and hospitality companies start their recovery process soon, in a sure way.

#### **V Scope for Future Research :**

Travel and hospitality brands, academicians, researchers and travel and hospitality students can focus on developing more futuristic approaches and strategies in recovery of the travel industry in a post- pandemic time, which is soon to come.

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## **A/ B TESTING; WHAT, WHY, HOW, AND WHICH COMPONENTS TO TEST.**

Dr. M. I. Sayyed\*

### **I. ABSTRACT:**

*A/B testing is a process of showing two variants of the same screen to different segments of screen visitors at the same time and comparing which variant drives more conversions. It is one of the ways to optimize website's funnel. In this paper researcher addresses what the A/B testing is, why to use it, how to use it and which web components should be primarily tested.*

**Keywords:** A/B testing, website funnel, scope of A/B test

### **II. INTRODUCTION**

On the Internet, the number of visitors on the website is directly proportional to opportunities to expand the website's business by acquiring new customers and build relationships by catering to existing ones. Businesses want visitors to take action (also called a conversion) on their website, and the rate at which a site can drive this is called its "conversion rate." The conversion rate of above 5% is good (Larry, 2020) and it means out of 100 visitors a website can tap in 5 visitors for business. The more optimized website funnel, the higher is the conversion rate. One of the most important ways to optimize the website's funnel in digital marketing is A/B testing.

### **III. WHAT IS A/ B TESTING?**

A/B testing is a process of showing two variants of the same screen to different segments of screen visitors at the same time and comparing which variant drives more conversions. The simplest way to explain A/B testing is to describe it as confirming which does better: this version or that version? Where one is A and the other is...B (Katryna, n.d.). If a research question has A and B no matter what they are; fonts, colors, styles etc. then it is a A/ B test. In A/ B testing, the variant of screen that gives higher conversions is the winner, and that variant can help business to optimize it's website for better results.

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### Example of A/ B Testing



A control screen (A) showing a lot more textual information and “Shop medicare plans” message versus a Treatment screen (B) with reduces textual information and a “Get started now” button (Egg, 2018). Ultimately both the screens will lead users to same page but what is important is to test which screen drives more visitors (conversion rate) to the landing page.

### Why A/B Test is necessity of time?

Business to Business (B2B) businesses are becoming unhappy with the unqualified leads they get every month, while the e-commerce stores are struggling with high rate of cart abandonment, the media and publishing houses are dealing with lower viewer engagement. Some common problems like leaks in the conversion funnel, drop-offs on the payment page, etc. are affecting the core conversion metrics. One should consider why to do A/ B testing and how it is equipped to deal will all these problems:

### Solve Visitor/ Customer Pain Points

It goes without saying that B2B consumers look for new products in order to make their lives a bit easier. In other words, they have pain points they need fixing (LaRiccia, 2021). When website visitors visit the website they have a specific goal in mind to achieve. It may be to understand more about product or services offered, or to buy a product, or to read more about a particular topic, or may be to simply browse. Whatever the user's goal, they may face some common pain points while achieving their goal: it can be a confusing copy or hard to find the Call to Action (CTA) button like buy now, etc.

If user is not able to achieve the goal then it is a bad user experience. This impacts the conversion rates. How A/ B testing helps here? Website developers can use the data gathered through visitor behavior analysis tools such as heat maps, Google Analytics, and

website surveys to solve visitors' pain points. This is true for all businesses.

### **Get Better ROI from Existing Traffic**

Businesses can improve the return on investment (ROI) by working with the traffic they already have, instead of relying just on driving higher numbers of targeted traffic. They can do exactly that with conversion rate optimization (CRO) (Bowman, 2018). The cost of acquiring any quality traffic can be huge whereas A/B testing helps make the most out of the existing traffic and help to increase conversion of existing traffic. A/B testing can generate high ROI as sometimes, even the most minor changes can result in a significant increase in conversions.

### **Reduce Bounce Rate**

Bounce rate is the percentage of users who land on your website and decide to leave without going to a second page (Nouman, 2020). Some of the reasons of high bounce rate are; too many options, expectations mismatch, etc. As different websites serve different goals and audiences, there is no one size fit all way of fixing the bounce rate. One way to reduce bounce rate is using A/B testing. With A/B testing, businesses can test multiple variations of same website till it finds the best possible version. This improves the user experience and makes visitors spend more time on website and reduce bounce rates.

### **Make Low-risk Modifications**

It is always better to make minor but incremental changes to web page with A/B testing instead of redesigning the entire webpage. This avoids risking the current conversion rate. A/B testing helps developers to target the existing resources for maximum output that too with minimal modifications, resulting in increased ROI.

### **Achieve Statistically Significant Improvements**

An AB test is an example of statistical hypothesis testing, a process whereby a hypothesis is made about the relationship between two data sets and those data sets are then compared against each other to determine if there is a statistically significant relationship or not (Conversion Sciences, n.d.). A/B testing is data-driven with no guesswork and gut feelings or instincts. Businesses can easily determine a "good" and a "bad" based on statistically significant improvements on metrics like time spent on the page, number of demo requests, cart abandonment rate, click-through rate, and so on.

## **IV. HOW DO YOU PERFORM AN A/B TEST?**

A/B testing is a very systematic way of finding out what is "good" and what is "bad" in given marketing campaign. Most marketing efforts are geared toward driving more traffic. As traffic

acquisition is becoming increasingly difficult and expensive, it is necessary to offer existing users the best experience on website. A/B testing in marketing allows businesses to make the most out of their existing traffic.

A/B testing includes the following steps (mind it the list is not exhaustive):

### **Step 1: Research**

Data pertaining to current website performance is of at most importance. Data should include everything related to how many users are coming onto the site, which pages drive the most traffic, what are the various conversion goals of different pages etc. The A/B testing tools at this stage are Google Analytics, etc. Such tools help one to figure out the most visited pages, pages with the highest bounce rate, or pages with the most time spent. Such tools can help in identifying problem areas of website. Even a website user surveys can be conducted at this stage.

### **Step 2: Formulate Hypothesis**

The hypothesis should be aimed at increasing conversions. After gathering visitor behavior data the qualitative and quantitative research tools can be used to analyze and make sense of that data. Once the hypothesis ready, now it is time to test it against various parameters.

### **Step 3: Create Variations**

Using A/B testing software, make the desired changes to an element of the website. This might be changing the color of a button, swapping the order of elements on the page, hiding navigation elements, or something entirely custom. Many leading A/B testing tools have a visual editor that will make these changes easy (Optimizely, n.d.).

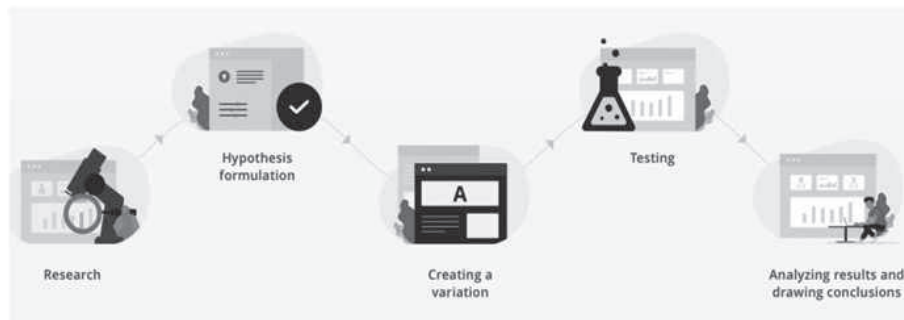
### **Step 4: Run Experiment**

With all the setup in place, wait for visitors to participate. At this point, visitors will be randomly assigned to either the control or variation of your page. Their interaction with each experience is measured, counted, and compared to determine how each performs.

### **Step 5: Result Analysis and Deployment**

Analysis of the results is extremely important. Once the A/B test concludes, analyze the test results by considering metrics like percentage increase, confidence level, direct and indirect impact on other metrics, etc. After these numbers are analyzed and considered, if the test succeeds, deploy the winning variation. If the test remains inconclusive, draw insights from it, and implement these in your subsequent tests.

The figure below serves as a memory treat for above five steps(VWO, n.d.).



## V. SCOPE OF THE A/B TEST :

Every piece of content that reaches the website users must be and should be optimized. This is especially true for elements that can influence visitor behavior and conversion rate. When undertaking an optimization program, at least (not exhaustive) the following key elements should be A/B tested:

### 1. The Headings and Sub-headings

The webpage heading usually marked up with `<h1>` tag of HTML is the first thing that visitors observe on the page. It defines the first impression of webpage and it is the first impression that determines if the visitor will proceed or back out. Businesses should make sure using A/B testing that the headline catches the visitors' attention as soon as they land on the website. It should be short and to the point. Try A/B testing various fonts, sizes, copy, and messaging.

### 2. The Body

Marked up using `<body>` tag of HTML the body of website should clearly state what user will get if they stay long. It should also resonate with the webpage's headline. A well-written headline and body can increase the chances of turning a dead website into a live conversion magnet. Focus on writing style and formatting of body of the webpage.

### 3. The Design and Layout of the Website

It is always better to use external style sheets to boost consistency in design and layout of the website and not just a webpage. Developers should provide clear information of the content,

highlight customers reviews wherever possible, and should strive to create a sense of urgency while design the website.

#### **4. The Website Navigation**

A/B testing can be effectively used to optimize the website's navigation. It is the most crucial element when it comes to delivering an excellent user experience. Developers should ensure that they have a clear plan for website's structure and how different pages will be linked to each other and react within that structure.

The de-facto starting point of website's navigation is the home page usually coded as index.html by developers. The home page is the parent page from which all other pages emerge and links all the pages. Developers should ensure that the website's structure is such that visitors quickly find what they are looking for and do not get lost because of broken navigation. Each click should direct visitors to the desired page and do not forget to include the most important contents above the fold (Sayyed & Sharma, 2015). The developers should include appropriate browsing cues to enhance relevance estimation (Sayyed & Sharma, 2016).

#### **5. The Forms**

One of the most frequent web components to gather data and entertain queries is the web based forms. Forms are very important if they are part of your purchase funnel. Just as no two websites are the same, no two forms addressing the different audience are the same. A/B testing is an effective medium to test multiple variants of forms and optimize them.

#### **6. CTA**

It is the CTA where all user actions should terminates; whether or not visitors finish their purchases and convert if they fill out the sign-up form or not, and more such actions that have a direct bearing on your conversion rate. With A/B testing, developers can A/B test different copies, placement, colors & sizes, etc.,

### **VI. CONCLUSION**

With increasing competition in online world where each business wants to optimize their conversion rate gut feeling and instincts should be suppressed with effective A/B testing. In this paper researcher addressed what is A/B testing, why to use it, how to use it and which web components should be primarily tested. If implemented and analyzed properly the A/B test is an accurate tool for business growth resulting in high conversion rate of users, be it in B2B, e-Commerce, media and publishing etc.

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## A STUDY OF COMPETITIVE WINE TOURISM DESTINATION IN MAHARASHTRA STATE

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### I. ABSTRACT:

Special interest tourism is one of the most crucial stages in the evolution of tourism, as it has given the leisure viewpoint a whole new dimension. Wine tourism, a subset of food and beverage tourism, has piqued the interest of travelers seeking unique vacation experiences, including both wine aficionados and novices. Maharashtra is justifiably regarded as India's pioneer in the field of wine tourism and vineyard tourism. Although wine tourism in India is still in its infancy compared to its foreign equivalents, it is emerging as a kind of special interest tourism on a national level. A tourism location must be competitive in order to grow and survive in the long run. Several factors must be considered in order to create a competitive climate in Maharashtra that is suitable to long-term wine tourism growth.. The study evaluates and examines Maharashtra's competitiveness as a wine tourist destination mostly using secondary data. This is important for determining if the destination's growth is in line with global trends. In addition, the study aims to contribute to the literature on wine tourism in India.

**Key words:** Wine, Wine Tourism, Marketing, Competitive Analysis

### II. INTRODUCTION

Maharashtra is the pioneer and market leader in India's wine tourism. The state, which has the most vineyards in India, offers a wide range of wine tourism products and services, including vineyard resorts, vineyard restaurants, wine festivals, vineyard-based events, and wine tours that include a variety of vineyard-based activities. Despite the fact that the state's wine tourism sector has not grown at the same rate as its wine industry, wine tourism continues to expand in minor but important ways. The pace of expansion has been modest nearly 16 years after organized wine tourism began in Maharashtra in 2000. Although some larger wineries have successfully delved into and turned wine tourism initiatives into profitable ones, many smaller vineyards have yet to do so. In order to discover chances for long-term growth, it is necessary to review and study the changes in light of the competitive landscape at this point. Despite the fact that, internationally, While there are several research on destination competition, there are few, if any, studies on wine tourism in

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Maharashtra. This gap provided the author with a chance to conduct this research. The primary goal of this study is to analyze the competitive environment of wine tourism in Maharashtra. Using Porter's Five Forces model, an attempt was made to explain the competitive environment of wine tourism in Maharashtra in this study. By evaluating the competitiveness of Maharashtra's wine tourist locations using Porter's model, an understanding of how the destination compares to its global equivalents may be acquired. Furthermore, the study is useful in demonstrating how limited resources may be used productively to promote long-term destination growth. This study makes a broad contribution by giving general but definite features with special reference to wine tourism in Maharashtra that are likely to impact the state's destination competitiveness. The study's findings might be particularly beneficial to policymakers and strategic decision makers in Maharashtra when making judgments on wine tourism product development.

### **III. REVIEW OF THE LITERATURE:**

#### ***TOURISM DESTINATIONS AND COMPETITIVENESS OF DESTINATIONS***

Several writers have defined a tourism destination, stressing its components and qualities. A tourist destination is described by Porter (1998) as "clusters or geographies of related enterprises and institutions." Clusters, according to Vanhove (2006), are "a group of tourism attractions, companies, and organizations that are directly or indirectly connected to tourism". A destination, according to the United Nations World Tourism Organization (UNWTO), is "a physical location in which a tourist spends at least one overnight." Within one day's return travel time, it comprises tourist items such as support services, attractions, and tourism resources. It has physical and administrative limits that define its management, as well as images and perceptions that define its competitiveness in the market. Local tourist destinations are made up of a variety of stakeholders, including the host community, and they can nest and network to build bigger destinations. To conclude, a tourist destination is any specified geographic region that attracts visitors offers tourist attractions, resources, and other enabling tourism products and services for which destination management groups have made a concerted effort to market.

Destination competitiveness refers to a destination's capacity to supply tourists with tourism services and goods that match global standards while also providing sufficient and fair returns to the stakeholders who deliver these services. "Tourism destination competitiveness may be described as a broad term that includes pricing differentials, currency rate fluctuations, productivity levels of various tourist industry components, and qualitative variables that influence a destination's appeal or lack thereof" (Mazurec, 2014). Furthermore, Kim and Dwyer (2003) state that competitive advantage in tourism destinations "would relate to climate, scenery, flora, fauna, and so on, whereas competitive advantage in tourism infrastructure (hotels, events, attractions, transportation, networks),

quality management, worker skills, government policy, and so on.” “What makes a tourism destination truly competitive is its ability to increase tourism expenditure, to increasingly attract visitors while providing them with satisfying, memorable experiences, and to do so profitably, while improving the well-being of destination residents and preserving the natural capital of the destination for future generations,” according to Crouch and Ritchie (2010). This concept encompasses all aspects of a competitive yet long-term tourist destination.

#### **IV. MODELS OF TOURISM COMPETITIVENESS**

Over the years, numerous academics have studied the notion of destination competitiveness in tourism. Some researchers looked at specific destinations' competitiveness, such as the United States (Ahmed and Krohn, 1990), South Korea and Australia (Kim et al., 2001; Kim and Dwyer, 2003), and Serbia (Dobrivojevi, 2013), while others looked at specific aspects of destination competitiveness, such as destination positioning, destination management systems (Baker et al., 19), and destination positioning (Chacko, 1998), among others (Hassan, 2000; Mihalic, 2000),

Package tours nature-based tourism (Huybers and Bennett, 2003), strategic management Their model also takes into account national and company competitiveness theories, as well as “the major aspects of destination competitiveness as presented by tourism scholars, as well as many of the variables and category headings described by Crouch and Ritchie.

Wine tourism in Maharashtra, like its parent business, the wine industry, is progressively progressing towards a growth stage in the product lifecycle. Wineries in Maharashtra are gradually realizing the benefits of incorporating wine tourism into their main wine business and are now willing to venture into wine tourism. Nashik region in Maharashtra, which is justifiably known as India's "wine bowl," is a natural home for all of the state's wine tourism activities. Despite the fact that Nashik has emerged as the state's wine tourism centre, with some of the state's most prominent vineyards such as Sula, York, Soma, Zampa-Grover, Vallonne, Reveilo, and Charosa, Pune and Sholapur are also competing with their own wineries, Four Seasons and Fratelli. Other significant districts of Ahmednagar and Sangli have a good chance of becoming wine tourist destinations.

#### **V. RESEARCH METHODOLOGY**

The goal of this study was to use Porter's Five Forces competitiveness model to explain the competitive environment of wine tourism in Maharashtra. The information utilized to back up the study is secondary in nature. To arrive at an appropriate model that may be used in this study, books, research papers, and articles relating to tourist destinations, destination competitiveness, and sustainability were evaluated. Porter's Five Forces competitiveness model was utilized in this study since it is the most widely used approach in determining a destination's competitiveness. Although Crouch and Ritchie's model is more thorough, given

the fledgling state of wine tourism in Maharashtra, it may be less appropriate for this research.

**Porter's Five Forces:** A set of five forces that shape a market. Four other supporting elements contribute to industrial competition or rivalry. The final outcome is determined by these factors. According to Bruton and Ahlstrom (2008), "Five Forces models are examined from the standpoint of how they are able to restrict industrial profits" for an industry. According to them, if all five factors are weak, the industry is likely to be appealing, with lucrative forms. Furthermore, if all of the pressures are strong, the industry is almost guaranteed to be profitable. They go on to say that even if all of the factors in an industry conspire to create an adverse environment, individual businesses in that industry can nevertheless make above-average profits. "Strategic decision makers can evaluate their opportunities and dangers that exist in the competitive environment" (Dobrivojevi, 2013) of an industry based on the examination of these five elements. The sections and table below detail all five forces affecting the Maharashtra wine tourism sector.

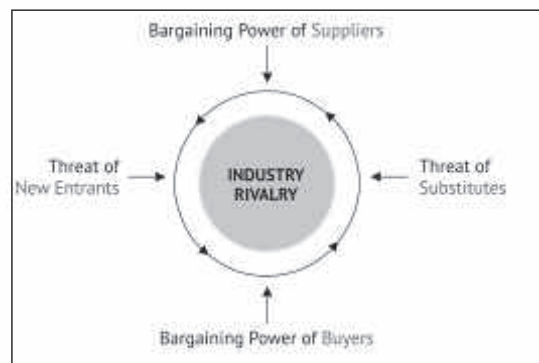


Fig: Porter's Five Forces model for destination competitiveness.

The amount of competition among competitors: "According to Porter, seven factors influence the level of rivalry among businesses in the same sector.

- a) When there are many equally balanced competitors
- b) When demand for an industry's products declines and the company, in order to continue to grow, must win market share from competitors
- c) When companies use their full capacity due to the elimination of high fixed costs, forcing competitors to cut prices, thus strengthening the rivalry between them
- d) When there is a lack of product differentiation
- e) When capacities are increased on a larger scale, which invariably leads to lower prices and more intense competition.
- f) Due to differences, it is difficult to predict how competitors will act in a given situation, especially when they are willing to sacrifice profitability in order to achieve a goal with high strategic stakes.

g) When there are significant exit barriers, that is, when businesses are willing to do business with a little profit or even a loss due to specific economic, strategic, and emotional factors” (Dobrivojevi, 2013).

## **VI. ANALYSIS AND RESULTS**

Michael E. Porter created the five forces model to analyze and evaluate the competitiveness of an industry's environment. Industrial Organization (IO) economics is the foundation of this concept. Porter outlined five competitive forces that define an industry in this model. “These factors influence the level of competition and, as a result, an industry's profitability and attractiveness. The goal of business strategy should be to enhance the position by modifying these competitive forces” (Recklies, 2001). The competitive environment is defined by the degree of competition among rivals in one area of business, entrance obstacles, customer bargaining power, supplier bargaining power, and the threat of alternative products and services, according to Porter's five forces.

Strategic decision makers can identify their opportunities and dangers in the competitive environment of a company” (Dobrivojevi, 2013) or industry at large based on the examination of these five variables. Complementary items are also included in this category. The threat of replacements is determined by reasons similar to the threat of new entrants.

- i) Customers' brand loyalty
- ii) Close customer connections
- iii) Customer switching costs
- iv) The comparable price for alternative performance
- v) Current trends

Many wineries are gradually recognizing the value of wine tourism in promoting their businesses. It is a wonderful marketing tool for connecting with potential customers as well as creating distinctive brand value for the vineyard. As a result of this advantage, several wineries are adding over-night accommodations, in-house restaurants, and wine events to attract tourists from both the local and foreign markets. This upward tendency would undoubtedly pose a threat to current market participants such as Sula, which has a bigger market share in Maharashtra's wine tourism. There is also rivalry from other types of tourism in the state, such as heritage tourism, adventure tourism, beach tourism, and so on, which may compete for tourists' attention.

## VII. CONCLUSION

The major goal of this paper is to examine and analyze the competitiveness of wine tourism in Maharashtra using Porter's Five Forces model. This helps the tourist destination to better understand its position. The industry can clearly understand the possibilities and threats it faces by using this approach to assess its competitive situation. The study's findings are crucial in making important decisions like as investment and expansion in Maharashtra's wine tourism industry the state of wine tourism destination competitiveness in Maharashtra in terms of Porter's Five Forces. Service providers in the wine tourism business benefit from a market environment in which the industry is now monopolized by one or a few service providers. This has created a market situation in which wineries that provide wine tourism products and services are better positioned in terms of pricing than wine tourists. Wine tourism is a particular interest tourism that attracts wine enthusiasts who make purchases depending on their areas of interest. As a result, in the case of wine tourism, the threat of replacement is relatively mild.

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