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**INSTITUTE OF MANAGEMENT STUDIES
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'PRAYAS'

A Students' Research Publication

Volume XI

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Editorial

In last decade, higher education has gone through a paradigm shift. Academic revolution has taken place in the higher education particularly in the B-Schools of India. Currently B-Schools have to face many challenges like giving latest knowledge to the students, fulfilling various quality and accreditation norms, providing state of the art infrastructure facilities, and see that the students are immediately get absorbed by the industry. Many of top B-Schools in India now a day have international tie-up. At one side we see there is a huge increase in the number of B-Schools in India and at the same time we see that many of the management graduates are jobless. It raises the question about the quality of the higher education being provided by such institutions.

Research is an important and inseparable part of today's education system. Research helps in learning, finding out new things, analyzing information, adapting their behavior, improving and adapting to modern demands. Today, the term 'research based' has utmost important. Daily we see the people use this term for marketing their products. In the same way if the students' of B-Schools want to market them, they have to prove that whatever the knowledge they have got in their institutions is research based. "PRAYAS – A Student's Research Journal" is an effort to inculcate research based culture among our students.

PRAYAS : A Student's Research Publication

Volume XI, April 2019

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A STUDY ON USE OF ROBOTICS IN BANKING SECTOR

Sayali Krishna Dhamal

ABSTRACT:

Now a days robotics is very growing trend in the world. The world's leading enterprises and the fastest growing midsize companies – from banking, financial services, insurance, to telecommunication, logistics, pharmaceuticals and healthcare – have chosen Automation Anywhere. In this research, researcher tried to find use of robotics in banking sector and found that there are various ways in which robotics can be used in banking sector. This research is based on secondary data.

Keywords: Robotics Process Automation (RPA), Artificial Intelligence (AI), Banking

INTRODUCTION:

Robotics is an interdisciplinary branch of engineering and science that includes mechanical engineering, electronic engineering, information engineering, computer science, and others. Robotics deals with the design, construction, operation, and use of robots, as well as computer systems for their control, sensory feedback, and information processing.

These technologies are used to develop machines that can substitute for humans and replicate human actions. Robots can be used in many situations and for lots of purposes.

The concept of creating machines that can operate autonomously dates back to classical times, but research into the functionality and potential uses of robots did not grow substantially until the 20th century. Throughout history, it has been frequently assumed by various scholars, inventors, engineers, and technicians that robots will one day be able to mimic human behavior and manage tasks in a human-like fashion. Today, robotics is a rapidly growing field, as technological advances continue; researching, designing, and building new

robots serve various practical purposes.

Researcher doing work on that how to use robotics in banking sector. In banks, customers faces so many problems and bank doesn't provide a good customer service or if there is a customer service counter they don't give satisfactory information to customers.

This research is about to provide robots on customer service counter. And I'm sure that it is a really good concept and will definitely successful in future. This can be useful in many private, Government, national, international urban banks.

PROBLEM STATEMENT:

Researcher found that, in banks customers faces lots of problems in transactions. And bank customer service counter doesn't provide them satisfactory information. That's why it is essential to have someone who provide customers satisfactory information, clear their queries in their own language, to those people who are not literate.

REVIEW OF LITERATURE:

1. Santhosh Mahalingam in his research paper - Robotics And AI: The Way Forward In Banking And Finance(10 Feb 2019)said that, This technology is proving to be the next Big Bang to the way banks operate, leading to a new era in self-service banking. This is gaining more prominence worldwide for its sophisticated technology and the results it is delivering in terms of both cost and time. While many financial institutions are talking about Robotics and Artificial Intelligence, some have already implemented these technologies, some have made significant strides including impressive cost savings of up to 60 per cent in some areas. Robots are being used to pick up and direct simple service helpdesk requests to the right people related to password reset and account creation.

2. Karippur Nanda Kumar & Pushpa Rani Balaramachandra in their research paper - A Study Of The Impact On Customer Experience In Retail Banking Industry (December2018) studied that, The retail banking industry must rise to the challenge of disruptive technology such as intelligent automation and competition from Fintech startups. Robotic Process Automation (RPA) is increasingly a strategic priority for banks to maintain competitive advantage and increase profitability. The major benefit of adopting RPA services in retail banking is to automate routine and repetitive processes, so that banks can

improve efficiency, accuracy, operate 24/7, reduce cost and offer innovative services and better experience to customers. The sharing economy has evolved to create a more empowered consumer. The study focuses on factors influencing customer experience in retail banking services delivered by RPA. Specifically, the study theorizes the role of various factors influencing the adoption of RPA in the retail banking industry. Results highlight that factors such as security, privacy, reliability and usefulness are significant in advancing RPA in the retail banking industry.

3. Anuja Agarwal (Narsee Monjee Institute of Management Studies) in her research paper - Future Of Robotics In Banking. (January 2017) studied that, While instant banking has carved a comfortable space for the urban user, the next game changer with higher speed, reduced cost, expanded skill set, increased productivity, 24*7 services and improved customer experience would be robotic technology making a mark in the banking sector in the coming decades. This research paper helps in understanding the scope of roles & services provided by robots in the future of banking. Within banking, where data drives decision-making, reporting and customer communication, robots are altering the way business is getting done. Based on a combination of large scale data repositories & cognitive computing robots can be used to give financial advice, avoid debts, prevent fraud by detecting irregular financial transactions. While robotics technology promises to transform the financial services industry, the paper also looks into the challenges it presents. This paper pays a special reference in examining the role of robots as consultants in banks and identifying the impact of automated lockers using robotic arms such as the one used by ICICI Smart Vault in India.

4. Jennifer Horowitz in her research paper - Why Big Banks Are Turning To Robotic Process Automation(2016) said that, At BNY Mellon, profits have been growing, thanks to the bank's launch of robot-driven pilot projects to automate processes. In 2016, the bank adopted robotic process automation (RPA), which integrates web robots to increase efficiency and accuracy while reducing risk and costs. Web robots are basically software applications that are designed to run automated tasks. Machine learning is predicted to become an increasing trend across many industries, including the financial sector. At BNY Mellon, an RPA team is actively working with business leaders, while a transformation team identifies locations to use web robots.

5. Rahul Dabke in his research paper - Robotics in Banking (August 1, 2018) said that, If you think of artificial intelligence (AI) as a robot's brain, then you could call robotic process automation (RPA) the eyes and hands. RPA allows for

efficient, repeated processes and data collection while AI can interpret that data and change behaviors as a result. In banking, these systems can help with reviewing financial documents and cut down on human error. Additionally, banks can automate tasks such as mortgage approval, processing credit card orders, cleansing accounts and cost accounting.

OBJECTIVE OF THE RESEARCH:

1. To study how robotics can be used in banking sector.
2. To find out use of robotics in banking especially for serving customers.

RESEARCH METHODOLOGY:

1. Research Design: Exploratory Research Design.
2. Type of data used : Secondary data
 - i. Internet
 - ii. Research Papers

DATA ANALYSIS :

Recent trends of Robotics in Banking

- According to CB Insights, investment into robotics rose by 115% in 2015
- Robotics process automation can bring notable time and cost efficiency improve productivity and operational improvements to financial institutions.
- The application of robotics in financial services is gathering pace but most banks are still in the early stages of adoption.
- But our main goal is to provide customer service to customers through robot.

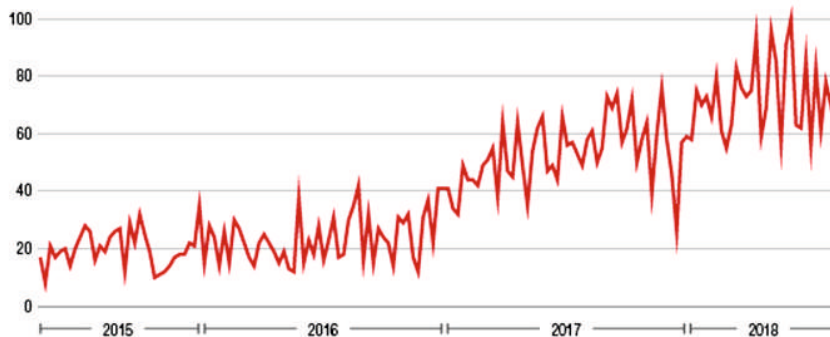
Robotic Process Automation in Banking: The Secret to Digital Transformation

Robotic Process Automation (RPA) is fast emerging as a highly efficient way to help financial institutions support their digital transformation initiatives. Best of all, you don't need to wait months or even years to see the results. In an industry that is constantly looking to improve the consumer banking experience, mitigate risk and comply with regulations, and increase great efficiencies around core customer oriented processes, the use of intelligent software robots is already being put to use across many banks.

In this exciting webinar you will learn about the role RPA is already playing in banking, and hear about the real world implementations of RPA's impact on mortgage lending, client on-boarding, compliance processes like Know Your Customer (KYC) and Bank Secrecy Act (BSA)/Anti-Money Laundering (AML) regulations

Robotic Process Automation (RPA) in Banking Industry

Google Trends for RPA



RPA is growing exponentially. Recent RPA trends and forecasts report shows that by 2021, RPA will be \$29 billion industry. That's huge increase from \$250 million in 2016.

In order to remain competitive in an increasingly saturated market – especially with the more widespread adoption of virtual banking – banking firms have had to find a way to deliver the best possible user experience to their customers. Internally, the challenge to maximize efficiency and keep costs as low as possible while also maintaining maximum security levels has also increased. To answer these demands, Robotic Process Automation (RPA) has become a powerful and effective tool.

Robotic process automation has also dramatically streamlined a wide variety of back office processes that once bogged down bank workers. By shifting much of these tedious, manual tasks from human to machine, banks have been able to significantly reduce the need for human involvement, which has had a direct impact on everything from performance and efficiency levels to staffing issues and expenses.

Recently, the largest banks in Japan made news for implementing robotic process automation to save labor costs and gain operational efficiency. Major

banks like Axis Bank and Deutsche bank have also made news for implementing RPA to automate business processes.

Bank employee deal with voluminous data from customer and manual processes are prone to have errors. Banks around the world are considering RPA to minimize the manual processing of this huge data to avoid errors. Processing data manually also time consuming task. Simple validation of customer information from 2 systems can take seconds instead of minutes with bots. Introducing bots for such manual processes can reduce processing cost by 30% to 70%. Several processes in the banks can be automated to free up the manpower to work on more critical tasks. Some of these processes include:

• Customer Service	• Compliance
• Accounts Payable	• Credit Card Processing
• Mortgage Processing	• Fraud detection
• KYC	• General Ledger
• Report Automation	• Account Closure Process
• Account Origination & Receivable	• Surrender
• Collection	• Underwriter Support
• Deposits & many more...	

CONCLUSION:

The research was conducted on use of robotics in banking sector especially for customers. In which RPA can automate such rule based processes to respond to queries to customers in real time and reduce turnaround time to seconds, freeing up human resource for more critical tasks.

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**A STUDY ON CAPITAL MARKET & INVESTMENT
AWARENESS AMONG MBA STUDENTS**

Kalyani Pillay

ABSTRACT:

MBA is a field that provides various specializations for the students to get in depth knowledge in a particular field. MBA finance students are somewhat aware about the capital market and various investment options available, but to know whether students pursuing other specializations are also aware of the investment patterns or not this study was undertaken. In the upcoming years every student will start earning and will think about investing for which they should first know and analyze the various investment options available to them for investment which will give higher returns. To know the awareness among the students about the capital market and investment patterns “A STUDY OF CAPITAL MARKET AND INVESTMENT AWARENESS AMONG MBA STUDENTS” was undertaken. The research was conducted in Institute of Management Studies with 50 respondents.

INTRODUCTION:

Investment is the most important things today. People are earning handsomely, but they do not know where, when and how to invest. Everyone should realize that financial planning is a must today in order to know where one stands financially and also to focus to one's financial efforts in the right direction. A proper understanding of money, its value, the available avenues for investment, various financial institutions, the rate of return/risk etc., are essential to successful manage one's finance for achieving life's goal.

The study is designed to investigate the level of general awareness and acceptability of the capital market as an investment tool among finance students. The analysis is performed using the data which is collected from MBA students of Institute of Management Studies.

Wealth creation is not an art. It is an attribute of one's attitude towards money.

“A STUDY ON CAPITAL MARKET & INVESTMENT AWARENESS AMONG MBA STUDENTS.”

How does one know whether have the right kind of attitude towards money? To answer this question, this topic that “A STUDY OF CAPITAL MARKET AND INVESTMENT AWARENESS AMONG MBA STUDENTS” focus on awareness and basic knowledge about capital market products among finance students. Now-a-days, investment avenues are widen in the world to create positive sources of income, one can invest disposable income in domestic or offshore market. People in society are investing their savings in a systematic manner and many are in a unsystematic manner. Many do not have financial education. A systematic investment plan always yields a fair return.

REVIEW OF LITERATURE:

Gold, property and financial papers constitute some of the more popular options people make use of for wealth enhancement and preservation. However, a truly effective investment portfolio must include some other avenues for investment. As such new avenues available for investment are Mutual Fund, Derivatives, Share Market Funds, Bank Deposit Scheme, Postal Scheme, LIC, and Government Bonds etc. These things are innovated/introduced by research scholars in various occasions. In this way literature on investment got developed in the financial sector to some extent.

1) Dr. Kaushal A. Bhatt has done research on the topic “Investment and trading pattern of individual dealing in stock market.” (May-June 2013)The Primary objective of the study is to check the investment pattern of people those who are dealing in stock market. Other objectives may include checking the tendency viz., Intraday, Positional, Long Term etc of investors regarding investment; identify the segment in which people are investing more, etc. The scope of this study is geographically limited to Jamnagar city, it include all class of people those who are dealing in stock market. Here, two variables are tested i.e. occupation and investment pattern, age and risk taking ability, etc. So, ANOVA is the proper tool to test the hypothesis. It is found during the study that, occupation, age, education does affect the investment decision of individuals dealing in stock market. It was also found that new generation investors (whose age is less than 35) prefer online trading rather than off line.

2) Research submitted by Dr. Muthumeenakshi M on the topic “Perception of investors towards the investment pattern on different investment avenues- A Review” (January 2017)In India, usually all investment avenues professed risky by the investors. The main features of investments are security of principal

amount, liquidity, income stability, approval and easy transferability. Investment avenues are available such as shares, bank, companies, gold and silver, real estate, life insurance, postal savings and so on. The required level of returns and the risk tolerance decided the choice of the investor. The investment may be differ choices from national savings certificates, provident fund, mutual fund schemes, insurance schemes, chit funds, bank fixed deposits, and company fixed deposits, company shares, bonds /debentures, government securities, postal savings schemes and real estate. Therefore, in this paper, the researcher wants to check the earlier research work based on investors among the investment avenues to get an idea about the investment pattern.

3) Research done by S.K. Barua, V. Raghunathan and J.R. Varma on the topic "Research on the Indian Capital Market: A Review" (January 1994). This paper presents a review of research done in the field of Indian capital markets during the fifteen years from 1977 to 1992. Considering the size, vintage and development of the Indian capital market, the total volume of research on it appears to be woefully modest - about 0.1 unit of work per institution per year! Moreover, a large number of works are merely descriptive or prescriptive without rigorous analysis. Certain areas such as arbitrage pricing theory, option pricing theory, agency theory, and signalling theory are virtually unresearched in the Indian context. Besides, very little theoretical work has been done by researchers in India. However, with improved availability of databases and computing resources, and with increasing global interest in Indian markets, we expect an explosion of work in the near future.

4) The research study done by the Wisconsin International University and King Salamii Islamic University in Ghana on the topic "Knowledge and participation in capital market activities' (June 2013) This study assesses the extent of knowledge about capital market activities, the relationship between this level of knowledge and participation in capital market activities, and the factors that promote capital market knowledge and participation in Ghana. The study uses Chi-square and descriptive analysis to explain the variables under investigation. The results reveal that majority of respondents have little knowledge about capital market activities, and that the level of knowledge about capital market activities significantly and directly relates to capital market participation. Schooling, media publications, social interactions, and one's occupation or profession are all major factors that appear to promote knowledge about capital market activities.

“A STUDY ON CAPITAL MARKET & INVESTMENT AWARENESS AMONG MBA STUDENTS.”

5) ‘Pierre Sindambiwe’ has done research study on “Financial literacy, Stock Market Awareness and Capital Market Participation of an emerging stock market” (Sept- Oct 2014) focused on the case of Rwandan Stock Exchange had a purpose of investigating how stock market awareness of leaders of selected organizations affects their level of participation on Rwandan capital market. The objective of the study is to To measure the extent of stock market awareness of stock market functioning, To measure the level of organizations’ participation in the Rwandan stock market, To determine the relationship between the extent of directors’ awareness of the stock market functioning and the level of organizations’ participation in the Rwandan stock market, To determine if there is a significant difference in levels of awareness and levels of participation among sectors of activities of companies under the study.

OBJECTIVES OF THE STUDY:

1. To study the concept of capital market
2. To study the awareness of capital market among MBA students.
3. To suggest appropriate methods for creating awareness of capital market among students.

RESEARCH METHODOLOGY:

- Research Tool: Questionnaire
- Sampling : Convenience Sampling
- Sampling Units: MBA Students of Institute of Management Studies.
- Size of Sample: 50
- Data Type: Primary Data collected through questionnaire.

DATA ANALYSIS:

Table no 1: The table shows the awareness about investment patterns

Particulars	No. of Respondent	Percentage
Shares	37	74%
Debentures	19	38%
Stock Future Option	13	26%
Mutual Funds	42	64%
Derivative (except futures and options)	7	14%

Interpretation:

The above graph shows that 84% students are aware about mutual funds which is highest, 74% aware about shares, 38% about Debentures, 26% of Stock Future options, and 14% about derivative market. It shows that students are more aware about mutual funds and least about the derivative market.

Table no 2: Table showing preference towards investment

Particulars	No. of Respondent	Percentage
Shares	35	70%
Debentures	9	18%
Future Option	8	16%
Mutual Funds	39	78%
Derivatives (except futures and options)	4	8%
ULIP	3	6%

Interpretation:

Highest number i.e.78%Students are mostly interested in investing their money in Mutual Fund, also 70% in shares, 18% in debentures, 16% in future and options,8% in derivatives and least that is 6% in ULIP.

Table no 3: Table showing duration for investment

Particulars	No. of Respondent	Percentage (%)
Short term	19	38%
Long term	31	62%
Total	50	100%

Interpretation:

62% of the Students are looking for Long term Investment where as 38% are interested in Short term Investment. It shows that majority students are interested to invest in future in long term.

Table no 4 : Table showing factors students look before investing

Particulars	No. of Respondent	Percentage (%)
Returns	37	74%
Minimum investment amount	3	6%
Locking period	0	--
Risk	9	18%
Type of investment	1	2%
Total	50	100%

Interpretation:

74% of the students want to invest their money for getting better Returns on their Investment. 2% Interested in Type of Investment they are Investing.6% will look for minimum investment amount and will invest accordingly. 18% Students will invest as per Risk and 0% i.e. none of the student prefer the locking period in the investment respectively.

Table no 5: Table showing means through which investment information is available to students.

Particulars	No. of Respondants	Percentage
Friends/teachers/relatives	42	84%
Television	17	34%
Newspaper	16	32%
Awareness Programs	18	36%
Online Websites	26	52%

Interpretation:

It is analysed that 84% of students get information about the investment options through friends/teachers/relatives, 52% through Online websites, 36% through awareness programs and least that is 32% through newspapers.

Table no 6: Table showing instrument which has less risk

Particulars	No. of Respondent	Percentage
Shares	12	25%
Debentures	11	22.9%
Future Option	6	12.5%
Mutual Funds	35	72.9%
Derivatives (except futures and options)	--	--
ULIP	7	14.6%

Interpretation:

According to 80% students mutual funds has less risk for investment, 25% go for shares, 22% for debentures, 14% for ULIP and none of student has selected derivative as a risk element.

Table no 7: Table showing instrument having potential to give high returns.

Particulars	No. of Respondent	Percentage
Shares	33	66%
Debentures	6	12%
Future Option	8	16%
Mutual Funds	35	70%
Derivatives (except futures and options)	2	4%
ULIP	1	2%

Interpretation:

Majority of the students i.e. 70% believes that Mutual Fund has potential to give handsome returns where 66% have selected Shares and 16% students think Future & options has potential to give higher returns.

FINDINGS:

1. It is found that students are more aware about shares and mutual funds and least aware about derivatives market.
2. Research shows that highest 78% students prefer to invest in mutual funds and least i.e. 6% prefer ULIP.
3. There are 62% students who prefer to invest for long term and 38% in short term.
4. It is also seen that students 74% students think about returns while investing and 18% consider the risk factor.
5. Students get information about capital market and investment options mostly through friends/teachers/relatives and online websites.
6. According to 79.9% students mutual funds have less risk and 25% think shares has less risk.
7. 70% students think that mutual funds have potential to give higher returns and 66% go with shares while considering higher returns and least i.e. 2% think ULIP gives higher returns.

CONCLUSION:

The research “A study of Capital market and investment awareness among MBA students” was undertaken to know the awareness of the students about the investment options. Based on the objectives it was found that students are aware about mutual funds and shares but very few are aware about various other capital market instruments. Thus, It is concluded that students are aware about some of the investment options but are unaware of many other capital market instruments, also students prefer returns while investing in any investment option. It has also been concluded that many students do not save their money yet but they are willing to save & invest for long term in future which is good for economic growth.

SUGGESTIONS:

- Though mutual funds is safe but awareness regarding ULIP plans may be better option for longer terms along with shares, Derivatives market, etc.
- Students find SIP as a safe investment option as it confines less risk.
- More awareness programs must be conducted during their academic section so that students will be aware of investment to be made at early stage.

- Information providing advertisement method should be made through social media.

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A STUDY OF PERCEPTION OF ISLAMIC BANKING AMONG INDIVIDUALS

-Alefiya Rampurwala

INTRODUCTION:

Uncontrolled capitalism has caused the global economy into a plunge into an unprecedented crisis. Adding to the distress, economists worldwide are expecting the global economy to experience a double dip in the near future. This calls in for a need for eradicating huge bubbles of fiat money and assets brought in by capitalism and build up a real and stable economy.

In this project, Researcher tries to study Islamic banking and financing as an alternate mode of financing as a remedy. The sample size is of 50 respondents with reference to Convenience sampling, the area of sampling is Ahmednagar city. The main purpose of conducting this research was to know the perception of people in regards to Islamic banking, their awareness and a measure to create more awareness of it among the individuals. To collect research data Primary data collection method via questionnaire was used by the researcher.

Islamic finance is based on principles of shariah, or "Islamic law." Major principles of shariah are a ban on interest, a ban on uncertainty, adherence to risk-sharing and profit sharing, promotion of ethical investments that enhance society, and asset backing. The international market for Islamic finance has grown between 10% to 15% annually in recent years. Islamic finance historically has been concentrated in the Persian Gulf countries, but has expanded globally to both Muslim and non-Muslim countries. There is huge and growing market potential for Islamic finance in the India. Through international and domestic regulatory bodies, there has been effort to standardize regulations in Islamic finance across different countries and financial institutions, although challenges remain.

Review of Literature:

1.RINOJ PK, research scholar department of management studies Kannur

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university in his research paper "An Overview of Islamic Banking and its potential in India "(Volume 5|Issue:1 ,January 2016) found that the Islamic branches of banks that have both Islamic and conventional operations tend to attract deposits during panics, which suggests a role of religious branding. It was also found that Islamic bank branches grant more loans during financial panics and their lending decisions are less sensitive to changes in deposits.

2.Mr P.Ponraj,MrS.Sriram,MsD.Amritasweetyin his research paper "A study on Islamic Banking system with reference to SeyadShariat Finance Limited,Tirunelveli"(Volume 5|Issue:1 ,January 2016)says that Islamic Banking system is a part of Conventional Banking system,India has huge opportunity in operating Islamic banking. This bank have licensed in Reserve Bank Directives act 1997, under Non-Banking Financial Company(NBFC) based.

3.Fayaz Ahmad Lone, Professor ImamulHaque, Ghulam Hassan Thakur their article in SSRN electronic journal-January 2017 "Islamic Banking in India: what more Needed?The study was taken to explain how Islamic banking is better for India while taking the SWOT analysis and Michael Porter's five forces model. It also explains how Islamic bank can commence in India by suggesting necessary measures for the same.

4.Financial Performance Comparison of Islamic and Conventional banks in the United Arab Emirates(UAE) (Dubai Business School, volume 2017) The paper gives an empirical insights and comparisons between the performance of Islamic and Conventional banking sectors.The results shows that there is no significant difference between Islamic banks and Conventional banks in terms of profitability . while there is a significant difference in terms of liquidity, operating efficiency, bank size and Financial risk.

OBJECTIVES OF THE STUDY:

- To bring about an awareness of Islamic banking in India.
- To explore the perception of people regarding Islamic Banking.
- To study the uses of financial techniques.

RESEARCH METHODOLOGY:

Statement of the problem

The study was conducted to analyze the importance and impact of Islamic financial instruments in the banking as a form of Banking. The study tries to shed light on its concept and the need to implement Islamic Banking and the

roadblock it would face in its implementation in India.

Importance of study:

- It helps in understanding the pros and cons of investments in Islamic Banks
- The study creates an awareness among the people about Islamic banking and its use.
- The study allows the customers to give their perception on Islamic banking and also provides recommendations based on that.

Need for Islamic Banking:

The Collapse of major Wall Street institutions and the subsequent financial crisis and economic recession, Islamic banking is seriously being considered and has emerged as a possible alternative to the conventional banking because of the following reasons:

- It is based on ethical and socially Responsible Investments
- It aims at Equity and Justice and leads to poverty alleviation
- It provides services to underbanked population ignored by conventional banks

Scope of Research:

The study on 'Islamic Financial Products and Islamic Banks' is subject to the analysis of the Financial instruments and confined with its comparison with conventional banks. It covers the survey of some individuals of India, the and the Financial Institutions of the Islamic Banking Sector.

Research Design:

The research design used here is a descriptive research design.

Primary Data:

Primary data are those which are collected for the first time which is original in character. They are collected directly and are reliable. The primary data was collected through a well structured questionnaire.

Secondary Data:

Secondary data is those which have already been collected by someone else it has been collected from company records, text books, websites etc

Research Methodology Used:

Descriptive Method

Sampling Plan:

Sampling Method	-	Convenience Sampling
Sample Size	-	50
Primary Data	-	Questionnaire

Sample:

While deciding about the sample of research, it is required from the researcher's point of view to pay attention to the following points-

1. Sample Units-

For the purpose of this project, all the respondents belong to the Ahmednagar city.

2. Source of Data-

Data collected for the study was collected through primary sources, i.e Survey. And Secondary sources from websites and e-books

Instrument Used:

Primary data collected through sample survey from the selected elements with the help of Questionnaire from among respondents of Ahmednagar city .So for this purpose the most popular tool of primary data collection through direct communication with respondents was preferred. The tools used are :

- Percentages
- Proportion

Data presentation:

For the purpose of presentation of analyzed data tools which are used:

- Table
- Charts
- Graphs

Limitations:

- The coverage area or the ambit of the study is confined to Maharashtra only..
- Limit sample size of Fifty
- Biased responses from the respondents.
- The study is a worm's eye view of ISLAMIC BANKING.

Data Analysis and Interpretation:

Respondents Awareness of Islamic Banking

Table No.1: Respondents Awareness about Islamic Banking

Awareness	Frequency	Percentage
Yes	35	56.40%
To Some extent	15	43.60%
No	0	00
Total	50	100%

Interpretation:

The Respondents were asked about their awareness on Islamic Banking. The Observed data is maximum respondents were aware of Islamic Banking and others were somewhat aware of Islamic Banking. There was no respondent unaware of the Islamic banking concept.

- 70% respondents were aware of Islamic banking
- 30% respondents were aware to some extent about Islamic banking

There were no respondents with no awareness about Islamic banking.

Respondents answer on Recession Proof Islamic Banking

Table No.2: Respondents response Recession Proof Banking

Choice options	Frequency	Percentage
Strongly agree	10	22%
Agree	23	51%
Neutral	5	11%
Strongly Disagree	7	16%
Disagree	5	22%
Total	50	100%

Interpretation:

The observation shows that people agree for the given statement which is followed by Strongly agree choice .

Respondents Sources of Information about Islamic banking

Table No.3: Respondents Sources of Information

Sources of Info.	Frequency	Percentage
Friends & Relatives	30	60%
Internet	40	80%
Television	12	24%
Books & Articles	18	36%
Newspapers	15	30%
Research Papers	05	10%

Interpretation:

- The observation here shows that the major sources about awareness of Islamic banking are Internet, Friends and relatives.
- The maximum awareness about Islamic Banking was by Internet contributing 80% of awareness than other sources of Information.
- 60% respondents were aware about Islamic banking through Friends and relatives.
- 36% respondents were aware about Islamic banking through Books & Articles.
- 30% respondents were aware about Islamic banking through Newspapers.
- 24% respondents were aware about Islamic banking through Television.
- 10% respondents were aware about Islamic banking through Research Papers.

Respondents answer on Recommendation

Table No.4: Respondents Recommendation response

Answer	Frequency	Percentage
Yes	35	70%
No	03	30%
Can't Say	0	00
Total	38	100%

Interpretation:

The observation shows that Maximum People will recommend their Friend ,Family and relatives about investment in Islamic banking system.

Respondents Awareness on Benefits of Islamic Banking

Table No.5: Respondents Awareness on Benefits

Benefits	Frequency	Percentage
Promotes Financial Justice	40	80%
Prohibition of Interest	46	92%
Discouraging Speculation	30	60%.
Transparency	25	50%
Shariah Compliant	35	70%
Risk Sharing	20	40%

Interpretation:

The observation above shows that most of the people are aware of the prohibition of Interest in Islam which is next followed by shariah compliant bank and the other benefits of risk sharing, Transparency, Financial Justice all of them are above 20 frequency which overall shows good awareness of the benefits among the respondents.

- Around 90% of respondents are aware about Prohibition of Interest in Islam.
- 80% respondents are aware about Islamic banking promotes financial Justice.
- 70% respondents are aware that Islamic banking is a Shariah compliant banking.
- 60% respondents are aware that Islamic banking discourages speculation.
- 50% respondents are aware about Islamic banking is a Transparent banking system.
- 40% respondents are aware about Risk sharing in Islamic banking.

- **Respondents Response on their investment when compared with Conventional banks**

Table No.6 : Respondents Choice Islamic v/s Conventional

Answer	Frequency	Percentage
Yes	25	45%
No	15	38%
Can't Say	10	17%

Interpretation:

- 60% Respondents most prefer Less risk as an important Factor for consideration of Islamic bank, if it opens in India.
- 30% respondents prefer risk as a factor for consideration of Islamic bank, if it opens in India.
- 10% Respondents consider less risk as an less preferred factor for consideration of Islamic bank, if it opens in India.
- Research Findings
- People are Somewhat aware of Islamic banking today and thus this awareness can be a demand in future for its introduction in our Country ,India.
- Islamic Banking is a hot topic around all the channels and thus most of the respondents are aware of it via Internet, E-books, Television etc.
- As per the research conducted, people today are Focusing on less risk associated investments and Islamic banking is the right choice for them for the preferred option.
- If Islamic bank comes to India, maximum of the people are ready to make Investments with the bank.
- Since interest is prohibited in Islam respondents were also asked about the potential returns they would receive as compared to conventional banks, still they were ready to make investment and promote Islamic banking to their Friends, Family and Associates.

CONCLUSION:

According to the research it was found that people were aware about Islamic banking and also would like to invest maximum or to an extent of money deposits if an Islamic bank opens in India. People were also aware of some of the major benefits of Islamic banking i.e Promotes Financial Justice, Prohibition of interest, discouraging speculative transactions, Transparency, Shariah compliant, risk sharing. The study examined the factors that people consider while choosing their preference towards banking, their awareness towards Islamic banking and also how effectively they would recommend others about Islamic banking.

RECOMMENDATIONS:

- The myth that Islamic banking is only for Muslims must be dispelled, and awareness of Islamic Banking as an alternative, ethical form of banking should be created. Public seminars and discussions are a good way to do this.
- Islamic Banking has good prospects in India, given the diverse Indian canvas and holds good for India from a development point of view. This requires a dedicated effort of a strong committee which can take an unbiased stand, both from economic and secular perspective and recommend changes to be brought in 'Banking Regulation Act' for introduction of Islamic Banking in India. As per the Pew Research Centre, India was home to nearly 177 million Muslims in 2010, making it the country with the third largest Muslim population in the world. A considerable number of Indian Muslims either invest in non-interest bearing accounts or donate the interest from interest-bearing accounts to charity. There is an opportunity for Islamic banks to attract funds that interest paying conventional banks cannot.
- According to the Planning Commission, India is facing a funding gap of US\$ 300 billion – or 30% – in meeting its infrastructure funding requirement until 2017. Following the example of countries such as Malaysia, Indonesia, UK, France and Germany, India could use Islamic financial products such as Sukuk (long term bond) to fund infrastructure and other sectors. Specifically, India could attract the Middle East's high investible surplus through Islamic banking and finance.

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**A DESCRIPTIVE RESEARCH ON CONSUMER BEHAVIOR
AND THEIR PREFERENCES WITH SPECIAL REFERENCE
TO TOURISM SECTOR OF AHMEDNAGAR CITY**

-Shubham Mundada

ABSTRACT:

Travel and tourism is the largest service industry in India. It provides heritage, cultural, medical, business and sports tourism. Consumers behavior & their preferences with respect to tourism is a key factor for the success of the business. The present is an empirical research on the consumer behavior & their preferences with respect to tourism sector. This research was conducted in Ahmednagar city with 50 respondents and weighted average method was used for analysis. Research shows that most of the people prefer to travel to Northern & Southern India and Adventure is the major attraction factor while selecting a destination.

Keywords: Tourism, Consumer Behaviour.

INTRODUCTION:

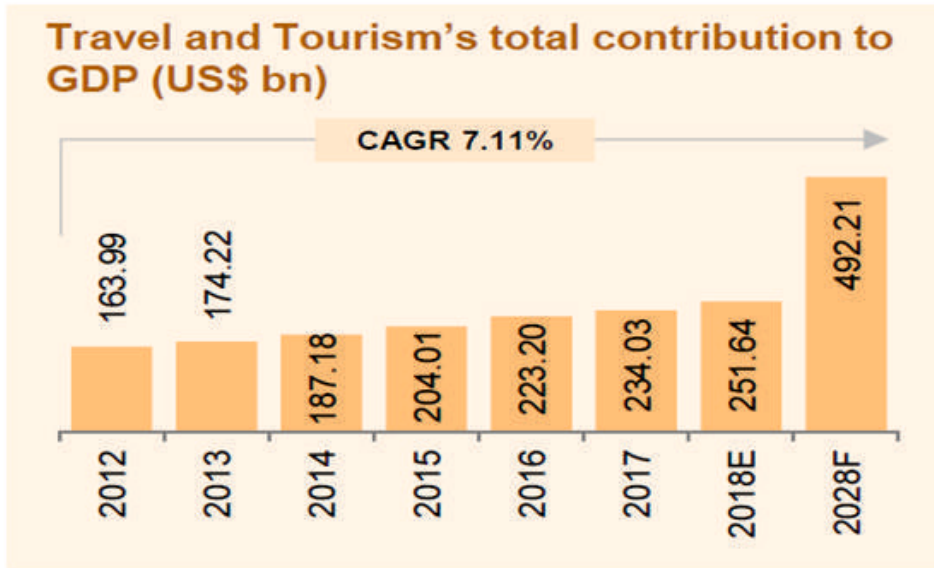
Consumer Behaviour is the study of how individuals, groups and organizations select, buy, use and dispose of goods, services, ideas, or experiences to satisfy their needs and wants (Kotler and Keller, 2006).

Studying consumers provides clues for improving or introducing products or services, setting prices, devising channels, crafting messages, and developing other marketing activities

Consumer buying behavior is the sum total of a consumer's attitudes, preferences, intentions, and decisions regarding the consumer's behavior in the marketplace when purchasing a product or service.

Travel and tourism is the largest service industry in India. It provides heritage, cultural, medical, business and sports tourism. The main objective of this sector is to develop and promote tourism, maintain competitiveness of India as tourist

destination and improve and expand existing tourism products to ensure employment generation and economic growth. In this section, we provide information about various tourist destinations, modes of travel, accommodation and approved travel agents.



REVIEW OF LITERATURE:

1. Scott A. Cohen, Girish Prayag & Miguel Moital (2014) in their research paper- Consumer behaviour in tourism: Concepts, influences and opportunities examine the development of and scope for future research on nine key concepts, including decision-making, values, motivations, self-concept and personality, expectations, attitudes, perceptions, satisfaction, trust and loyalty in tourism industry. Finally, they identify and discuss five research contexts that represent major areas for future scholarship: group and joint decision-making, under-researched segments, cross-cultural issues in emerging markets, emotions and consumer misbehaviour. Their examination of key research gaps is concluded by arguing that the hedonic and affective aspects of CB research in tourism must be brought to bear on the wider CB and marketing literature.

2. Akama, J. S., & Kieti, D. M. (2003) - Measuring tourist satisfaction with Kenya's wildlife safari: A case study of Tsavo west national park. the study contends that probably there exist exogenous factors that are responsible for the current decline and poor performance of Kenya tourism industry a reduction of the quality of the parks' tourist product is not a determinant of such decline.

3. Vijay M. Kumbhar (2015): Growth and Performance of Tourism Industry in India

In this paper he has focused the growth and performance of the Indian tourism industry. We have also analyzed the causal analysis of the Indian tourism industry for overall development of the Indian economy. National tourism policy 2002 and its implications are important in this context.

4. Dr. T. Subash (2015): Tourism in India: Potentials, Challenges and Opportunities

The research paper shows the sector is facing challenges such as lack of good quality tourism infrastructure, global concerns regarding health and safety of tourists, disparate passenger/road tax structures across various states and shortfall of adequately trained and skilled manpower. Concerted efforts by all stakeholders such as the central and state governments, private sector and the community at large are pertinent for sustainable development and maintenance of the travel and tourism sector in the country.

5. Indian Tourism: A Conceptual Review(2015) by Rajashri Chavan Researcher found number of sub themes, which need attention on the magnitude of tourism development, Not a single study probe into the depth of psychographic data of tourists and other stakeholders. Definitely, this paper gives scope to numerous studies that can be probe at micro level. However,for any micro study there has to be back up of generous macro study as well. This review is a generous effort towards it.

OBJECTIVES:

1. To study the consumer behaviour in tourism sector.
2. To find customer preference while going on a tour.

Scope of Project:

- Research was carried out in Ahmednagar city.
- Research was carried out to study tourist's behavior of the city.

Type of data used

- Primary data
- Secondary data

Sources of data

- Primary data: Primary data was collected via questionnaire.
- Secondary data: Secondary data was collected from company website, brochures, company, magazines, internet, etc.

Research Design:

- Descriptive Research Design

Sample Size:

Total sample size is 50 Consumers.

Sampling Method:

Convenience Sampling Method

Research territory:

Research was carried out in Ahmednagar city.

Statistical tools:

- Simple Average
- Percentage
- Weighted average

DATA ANALYSIS & INTERPRETATION:

Table No. 1: Table showing purpose of travel.

Response	Frequency	Percentage
Leisure	15	34%
Business	06	12%
Meeting friends & relatives	27	52%
Others	01	02%

Interpretation:

- 52% consumers travel for Meeting friends and relatives
- 34% consumers travel for Leisure
- 12% consumers travel for Business.
- 2% consumers travel for Happiness.

Table No. 2: Table showing frequency of travelling

Response	Frequency	Percentage
Once in a quarter	21	16%
Once in a half year	19	40%
Once in a year	08	40%
Once in 2-3 years	02	04%

Interpretation:

- 42% consumers travel once in a quarter.
- 38% consumers travel once in half year.

A RESEARCH ON CONSUMER BEHAVIOR WITH SPECIAL REFERENCE TO TOURISM SECTOR

- 16% consumers travel once in a year.
- 4% consumers travel once in a 2-3 years.

Table No. 3: Table showing importance of factors while selecting a tourism company.

Factors	Extremely important (5)	Very Important (4)	Important (3)	Not important (2)	Not at all important (1)	Weighted average Score	Rank
Brand reputation	24	17	9			4.3	4
Customer service	32	17	1			4.62	2
Previous customer feedback	13	28	8	1		4.06	6
price	21	26	2	1		4.34	3
Promotional offers	15	18	13	1	1	3.86	10
Payment options	13	23	8	4	2	3.82	9
Food quality	37	12	1			3.82	8
Stay Facility	37	11	2			4.7	1
Range of tours	17	27	4		2	4.14	5
Guide Support	14	25	8	3		4	7

Interpretation:

- Stay facility (4.7) & Customer service (4.62) are extremely important factors while selecting a tourism service, according to consumers.
- Brand reputation (4.3), previous customer feedback (4.06), Price (4.34), Promotional offers (3.86), Payment options (3.82), Food quality (3.82), Range of tours (4.14), Guide Support (4) are very important factors while selecting a tourism service, according to consumers.

Table No. 4: Table showing travelers like to go on a trip with:

Response	Frequency	Percentage
Friends	41	82%
Family	34	68%
Office colleague	03	06%
Alone	09	18%

Interpretation:

- 82% consumers like to travel with their friends.
- 68% consumers like to travel with their family.
- 6% consumers like to travel with their office colleague.
- 18% consumers like to travel by alone.

Table No. 5: Table showing part of the country travelers like to travel

Response	Frequency	Percentage
Southern India	32	64%
Northern India	38	76%
Eastern India	16	32%
Western India	16	32%

Interpretation:

- 64% consumers like to travel southern India.
- 76% consumers like to travel Northern India.
- 32% consumers like to travel Eastern India.
- 32% consumers like to travel Western India.

Table No. 6: Table showing interests in selecting a destination

Response	Adventure	Night life	Culture	Nature	Religious	Sport	Others (Relaxing)
Frequency	40	24	19	36	14	6	1
Percentage	80%	48%	38%	72%	28%	12%	2%

Interpretation:

- 80% consumers are interested in Adventure.
- 48% consumers are interested in Night life.
- 38% consumers are interested in Culture.
- 72% consumers are interested in Nature.
- 28% consumers are interested in Religious tours.
- Only 12% consumers are interested in Sports 2% in others.

Table No. 7: Table showing a season , travelers like to travel

Response	Frequency	Percentage
Monsoon Season	14	28%
Winter Season	27	54%
Summer Season	09	18%

Interpretation:

- Most of the consumers i.e. 54% like to travel in winter season.
- 28% consumers like to travel in Monsoon season.
- Only 18% consumers like travel in summer season.

Table No. 8: Table showing source of planning a tour.

Response	Frequency	Percentage
Self	43	86%
Travel Agencies	07	14%

Interpretation:

- 86% consumers plan their tour by their own.
- Only 14% consumers travel with the help of travel agencies.

FINDINGS:

1. 52% consumers travel to meet their friends & family. 34% consumers travel for Leisure, 12% consumers travel for Business, 2% consumers travel for other purpose.
2. 40% consumers travel half yearly and yearly, 16% consumers travel quarterly and only 4% consumers travel once in 2-3 years.
3. 50% consumers travel 0-3 day's tour. 34% consumerstravel for 4-7 days tour. 10% consumers travel for 0-3 day's tour. 4% consumers travel for 10-15 days tour and only 2% consumers travel for more than 15 days tour.
4. 66% consumers spend up to 10k on a tour. 26% consumers spend up to 10k on a tour. 8% consumers spend up to 10k on a tour. No consumers spend more than 50k on a tour.
5. 82% consumers like to travel with their friends. 68% consumers like to travel with their family. 6% consumers like to travel with their office colleague. 18% consumers like to travel by alone.
6. 76%consumers like to travel Northern India&64% like to travel southern India. 32% consumers like to travel Eastern India,32% consumers like to travel Western India.
7. 80%consumers are interested in Adventure, 72% in Nature and 48% in Night life. 38% consumers are interested in culture, Religion (28%), sports (12%) and others (2%).
8. 54%consumers like to travel in winter and 28% in monsoon season, only

18% consumers like to travel in summer season.

9. 86% consumers plan their tour by their own. Only 14% consumers travel with the help of travel agencies.
10. Stay facility (4.7) & Customer service (4.62) are extremely important factors while selecting a tourism service, according to consumers. Brand reputation (4.3), previous customer feedback (4.06), Price (4.34), Promotional offers (3.86), Payment options (3.82), Food quality (3.82), Range of tours (4.14), Guide Support (4) are very important factors while selecting a tourism service, according to consumers.

CONCLUSION:

The aim of this research is to study the 'consumer's behaviour & their preferences with respect to tourism sector' in Ahmednagar city. For carrying this research primary data and secondary data was used. Most of consumers travel to meet their friends & family, they travel 0-3 day's tour. Most of consumers spend up to 10 thousand on a tour. Northern & Southern India are most preferred regions of tourists, Adventures & nature are the consumers' main interests while selecting a destination. Stay facility & Customer service are extremely important factors while selecting a tourism service.

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A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS BOOKS

-Tushar Multani

ABSTRACT:

The Book Industry is changing rapidly with changing consumer behaviour. Consumers and their behaviour towards books is a key factor for the success of the business. The present is an empirical research on the customer buying behaviour of books and the factors which are influencing the customer in buying books. This research was conducted in Ahmednagar city with 50 respondents and weighted average method was used for analysis. Research shows that most of the people prefer to buy books from both, online websites and bookstores and most of the people spend less than Rs.200 monthly on the books.

Keywords:

Book, Consumer Behaviour, Preference

INTRODUCTION:

As a physical object, a book is a stack of usually rectangular pages(made of papyrus, parchment, vellum, or paper) oriented with one edge tied, sewn, or otherwise fixed together and then bound to the flexible spine of a protective cover of heavier, relatively inflexible material.The technical term for this physical arrangement is codex (in the plural, codices). In the history of hand-held physical supports for extended written compositions or records, the codex replaces its immediate predecessor, the scroll. A single sheet in a codex is a leaf, and each side of a leaf is a page.

As an intellectual object, a book is prototypically a composition of such great length that it takes a considerable investment of time to compose and a still considerable, though not so extensive, investment of time to read. This sense of book has a restricted and an unrestricted sense. In the restricted sense, a book is a self-sufficient section or part of a longer composition, a usage that reflects the

fact that, in antiquity, long works had to be written on several scrolls, and each scroll had to be identified by the book it contained. So, for instance, each part of Aristotle's *Physics* is called a book, as of course the Bible encompasses many different books. In the unrestricted sense, a book is the compositional whole of which such sections, whether called books or chapters or parts, are parts.

The intellectual content in a physical book need not be a composition, nor even be called a book. Books can consist only of drawings, engravings, or photographs, or such things as crossword puzzles or cut-out dolls. In a physical book the pages can be left blank or can feature an abstract set of lines as support for on-going entries, i.e., an account book, an appointment book, a log book, an autograph book, a notebook, a diary or day book, or a sketch book. Some physical books are made with pages thick and sturdy enough to support other physical objects, like a scrapbook or photograph album. Books may be distributed in electronic form as e-books and other formats.

Although in ordinary academic parlance a monograph is understood to be a specialist academic work, rather than a reference work on a single scholarly subject, in library and information science monograph denotes more broadly any non-serial publication complete in one volume (book) or a finite number of volume seen contrast to serial publications like a magazine, journal, or newspaper. An avid reader or collector of books or a book lover is a bibliophile or colloquially, "bookworm". A shop where books are bought and sold is a bookshop or bookstore. Books are also sold elsewhere. Books can also be borrowed from libraries. Google has estimated that as of 2010, approximately 130,000,000 distinct titles had been published. In some wealthier nations, the sale of printed books has decreased because of the use of books, though sales of e-books declined in the first half of 2015.

REVIEW OF LITERATURE:

1. 'Audrey Laing' in his research paper on 'Bookselling culture and consumer behavior: marketing strategies and responses in traditional and online environments (January 2008)' focused on the implementation of marketing both by chain and online booksellers, and consumer responses to this marketing and the range of consumer responses and behavior in both traditional chain and online bookshops. After completion of research concluded that consumer behaviour online was found to tend towards linear, goal-oriented book buying, whereas traditional book shopping tends to be much more about browsing, and have a serendipitous quality to it.

2. 'Dr. Sindhu' in her research paper on 'Retailing of Books: An Empirical Study

of Customer Buying Behaviour (June 2013)'focused onto analyse the buying behavior with reference to age group and occupation of the respondents. The category of books preferred by the customers and also their mode of delivery of book in the physical and in the form of e-book is studied. After completion of research, concluded that there is a significant association between age and their prefer alternatives with buying new books, age and their prefer ambience with in the book stores, age and their preferred kind of layout within the book store, age and other arrangements expected in book store.

3. 'Marina Rain' and 'Raymond A. Mar'in their research paper on 'Measuring Reading Behavior: Examining The Predictive Validity of Print-exposure Checklist (June 2014)'examined whether performance on a print-exposure checklist could predict reading-related behavior in the form of online shopping intentions. A total of 232 participants completed a print-exposure checklist and an online shopping task of fiction and non-fiction books. After completion of research it was concluded that Individuals who wished to purchase fiction books recognized more fiction authors than those who did not wish to purchase fiction books. It seems that individuals who are interested in narrative fiction and who seek out opportunities to read works in this genre do show greater familiarity with fiction authors, as measured by the ART-R checklist, than do individuals who have no interest in reading literary fiction. Thus, the results of this study validate the ART-R as a measure of print-exposure to narrative fiction.

4. 'Rajkumar', 'Jacob Mathew'; 'Mridula, Sahay'in their research paper on 'Study on the Factors Influencing Online Buying Behaviour of Customers While Purchasing a Book by an Established Author against a Book by a New Author (May 2015)'focused on the factors that customers consider when they purchase online a nonfiction book or fiction book by an established author against a book by a new author and concluded that majority of the respondents preferred to buy the books of established authors and respondents went through the online review about the books which were by new authors.

5. 'GesellschaftfürKonsumforschung (GfK)' and 'SINUS Markt-und Sozialforschung (GmbH)'on behalf of the German Publishers and Booksellers Association conducted the research on 'Buyers and readers of books 2015. Profiles, motives, attitudes (October 2015) '. Their research paper focused on the motives and attitudes that drive buyers and readers of books and the

research was based on interviews with 10,000 individuals. Research concluded that 59 per cent of the samples currently engage in the purchase of books, and 83 per cent read books. This means that more than 8 in 10 people have read at least one book in the past 12 months, while around 6 in 10 have made at least one purchase.

6. 'David Throsby', 'Jan Zwar' and 'Callum Morgan' in their research paper 'Australian Book Readers: Survey Method and Results (March 2017)' conducted the research in 3 stages. The first stage of the research examined the experiences of Australian book authors, culminating in a national survey of over 1,000 authors (Throsby, Zwar and Longden 2015). The second stage of the project, which focused on publishers, comprised 25 case studies of innovative Australian trade and education book publishers (Zwar 2016), and a survey of Australian publishers (Throsby, Zwar and Morgan 2016). This third stage of the study examines changing book readerships and concluded that younger book readers engage with book culture on social media and the Internet. Research found that two-thirds of Australians are involved with books and reading on social media and the Internet in a rich variety of ways and also found that younger Australians are more likely to read these sorts of works rather than contributing their own, while Australians aged 30-39 are the most likely group both to read and to make contributions. The findings suggest that there is considerable scope for further research into these new platforms for book culture.

OBJECTIVES:-

1. To study the buying behavior of consumers towards books.
2. To find customer preference of buying books.

RESEARCH METHODOLOGY:-

1. Research Design: Descriptive Research Design.
2. Area of Research: Ahmednagar city.
3. Type of data used:
 - a. Primary data:- Questionnaire
 - b. Secondary data:-
 - i. Internet

- ii. Research Papers
 - iii. Information articles
4. Sampling size: - 50 respondents.
5. Sampling Method:- Convenience Sampling Method.

DATA ANALYSIS:

Table no.1:- Table showing Customer Preference

Choices	Percentage	Count
Kindle/e-books	12%	06
hard Paper back Cover	48%	24
Both	40%	02

Interpretation: -

Table no.1 shows that 48% of respondents (i.e. 24) prefer both e-books and hard paper back cover books whereas only 12% (i.e.6) respondents prefer only e-books.

Table no.2:- Table showing Buying Behavior

Choices	Percentage	Count
Online Websites	13.21%	07
Book Stores	28.30%	15
Both	58.49%	31

Interpretation: -

Table no.2 shows the choices and answers of the respondents when asked from where do you prefer to purchase books and research shows that 58.5% (i.e. 31) respondents purchase books from both, online website and bookstores whereas 28.3% (i.e. 15) respondents purchase books from bookstores and remaining 13.2%(i.e. 7) respondents go for online websites.

Table no.3:- Table showing Online sites Preferred

Choices	Percentage	Count
Amazon	47.30%	35
Flipcart	28.38%	21
Snapdeal	6.76%	05
Others	17.57%	13

Interpretation:

Table no.3 shows the choices and answers of the respondents when asked from which websites you prefer to purchase books and research shows that 47.3% (i.e. 35) respondents prefer to buy the books from amazon, whereas 28.4% (i.e. 21) respondents go for flipkart and remaining 6.8% and 17.6% go for snapdeal and other websites.

Table no.4:- Table showing Amount spend monthly on books

Choices	Percentage	Count
Rs. 200 or less	46%	23
Rs. 200 to 500	42%	21
Rs. 500 to 1000	08%	04
Rs. 1000 or more	04%	02

Interpretation:

Table no.4 shows the choices & answers of the respondents when asked that how much they usually spend on buying books & research shows that out of 50 respondents, 23 respondents spend less than Rs.200 monthly on books. 21 respondents spend Rs.200 to 500 monthly on books, 4 respondents spend Rs.500 to 1000 & only 2 respondents spend Rs.1000 or more monthly on books.

Table no.5:- Table showing Genre Preferred

Choices	Percentage	Count
Fiction	24%	12
Non-Fiction	08%	04
Both	68%	34

Interpretation:

Table no.5 shows the choices and answers of the respondents when asked that which genre of books you prefer to read and research shows that 68% of (i.e. 34) respondents like to read both fiction and nonfiction books whereas other 24% and 8% (i.e. 12 and 4) respondents go for only fiction and nonfiction books.

Table no.6:- Table showing Fiction Books Preferred

Choices	Percentage	Count
Sci-fi	10.87%	20
Fantasy	12.50%	23
Adventure	17.39%	32
Drama	11.96%	22
Romance	18.48%	34
Action	06.52%	12
Comedy	15.76%	29
Others	06.52%	12

Interpretation: -

Table no.6 shows the choices and answers of the respondents when asked that in fiction which genre they prefer to read and research shows that 'Romance' & 'Adventure' genre has highest number of readers and 'Action' & 'other' genre have least number of readers.

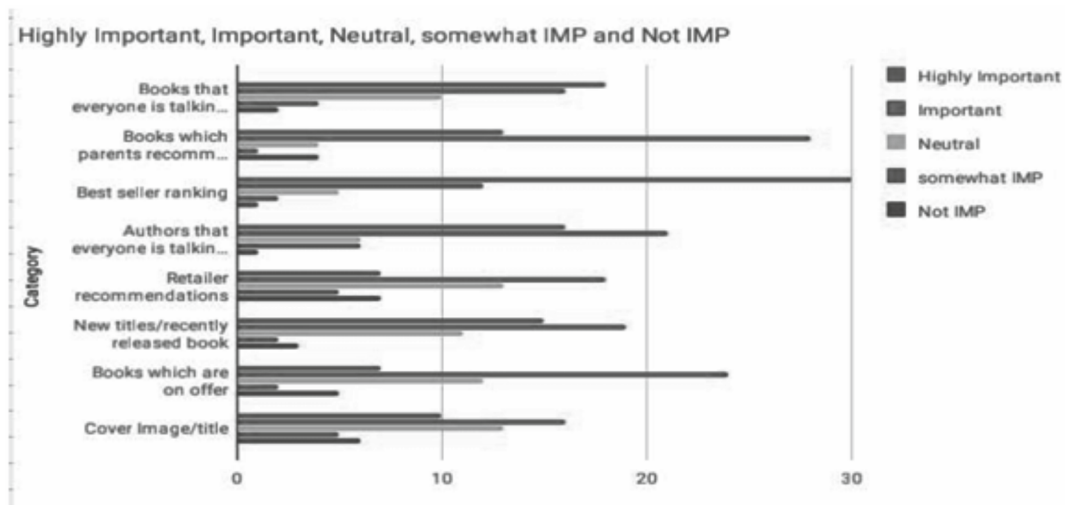
Table no.7:- Table showing Non-fiction Books Preferred

Choices	Percentage	Count
Business	17.83%	28
Biography	15.92%	25
Cooking	09.55%	15
Health & Fitness	12.74%	20
Languages	08.92%	14
Art & Music	12.74%	20
History	14.65%	23
Others	07.64%	12

Interpretation:

Table no.7 shows the choices and answers of the respondents when asked that in nonfiction which genre do they prefer to read and research shows that 'Business', 'Biography' and 'History' genre has highest number of readers. Whereas 'Cooking', 'Languages' and 'Other' genre have lowest number of readers.

Table no.8:- Table showing Influencing factors



Category	Highly Important	Important	Neutral	Somewhat MP	Not MP	Weighted Average
Books that everyone is talking about	18	16	10	4	2	3.88
Books which parents recommend	13	28	4	1	4	4.28
Best seller ranking	30	12	5	2	1	4.36
Authors that everyone is talking about	16	21	6	6	1	4
Retailer recommendations	7	18	13	5	7	3.64
New titles/recently released book	15	19	11	2	3	3.92
Books which are on offer	7	24	12	2	5	4.02
Cover Image/title	10	16	13	5	6	3.58

Interpretation:

Table no.8 and figure no.1 shows choices and answers of the respondents when asked what influences you the most while buying books and weighted average method in table no.8 shows that consumers are mostly influenced by 'Best seller' category and they are least bothered about 'Cover-image/title' category.

FINDINGS

1. Research shows that out of 50, 48 respondents (i.e. 96%) said yes, when asked do you read.
2. It is observed that that 48% of respondents (i.e. 24) prefer both e-books and hard paper back cover books whereas only 12% (i.e.6) respondents prefer only e-books.
3. Research shows that out of 50 respondents 88% (i.e. 44) respondents enjoy reading.
4. It was found in research that 58.5% (i.e. 31) respondents purchase books from both, online website and bookstores whereas 28.3% (i.e. 15) respondents purchase books from bookstores and remaining 13.2%(i.e. 7) respondents go for online websites.
5. Research states that 47.3% (i.e. 35) respondents prefer to buy the books from

amazon, whereas 28.4% (i.e. 21) respondents go for flipakart and remaining 6.8% and 17.6% go for snapdeal and other websites.

6. It was observed that out of 50 respondents, 23 respondents spend less than Rs.200 monthly on books. 21 respondents spend Rs.200 to Rs.500 monthly on books. 4 respondents spend Rs.500 to Rs.1000 and only 2 respondents spend Rs.1000 or more monthly on books.
7. Research shows that out of 50 respondents 23 respondents read for more than half an hour whereas 14 respondents spend less than half an hour. 9 respondents spend 2 hours, 3 respondents spend 3 hours and only 1 respondent spend more than 3 hours in reading books.
8. Research shows that 68% of (i.e. 34) respondents like to read both fiction and nonfiction books whereas other 24% and 8% (i.e. 12 and 4) respondents go for only fiction and nonfiction books.
9. Research shows that in fiction category 'Romance' & 'Adventure' genre has highest number of readers and 'Action' & 'other' genre have least number of readers.
10. Research also shows that in nonfiction category 'Business', 'Biography' & 'History' genre has highest number of readers. Whereas 'Cooking', 'Languages' & 'Other' genre has lowest number of readers.
11. It is also observed that highly important factor for respondents while buying books is 'Best seller category'. And not important factor while purchasing books is 'Retailers recommendation' category.

CONCLUSION:

The research was conducted on the buying behaviour of consumers, which is the study of how people buy, what they buy, when they buy and why they buy. It attempts to understand the buyer decision making process, both individually and in groups. Research was conducted on buying behaviour of consumer towards books as per the steps of marketing research and 6 different research papers on the above mentioned topic were studied before conducting the research. The well supportive objectives were set for the study. To meet the objectives primary research was undertaken. Based on those the interferences it was found that consumers prefer to read both fiction and non-fiction books and they prefer to purchase books from both bookstores and online websites. While conducting analysis of factors influencing buying behavior weighted average method was used and from that it was concluded that most of the consumers are influenced by 'Best seller' category books.

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STUDY OF AWARENESS ABOUT GST

Shyam Shinde

Geetanjali Jadhav

Bhushan Khairnar

Shital Turkane

Geetanjali Vetal

ABSTRACT:

Goods and Services Tax (GST): India's biggest tax reform since independence formally launched in Parliament by Prime Minister Narendra Modi and President Pranav Mukharjee came into force after 17 tumultuous years of debate, unifying more than a dozen central and state levies. The new tax regime was ushered at the late night of 30th June and came into force on 1st July 2017. The one national GST unifies the country's USD 2 trillion economy and 1.3 billion people into a common market. As commented by Mr.Modi, GST is not just tax reform but its economic reform. GST is a way forward in the ease of doing business. In the language of law, it is called the goods and services tax, but the benefit of GST is really a Good and Simple Tax. Good because multiple taxes will be removed. Simple because it requires just one form and is easy to use.

Key words:

GST, Goods and Services Tax, Income, Expenditure

INTRODUCTION

- GST is one indirect tax for the whole nation, which will make India one unified common market.
- GST is a single tax on the supply of goods and services, right from the manufacturer to the consumer.
- GST or Goods and Services Tax, is a tax which combines various indirect taxes being charged by Central and State governments, which resulted in multiple receipts/payment/compliance being needed for multi-state business.
- GST is a comprehensive indirect tax on manufacture, sale and consumption

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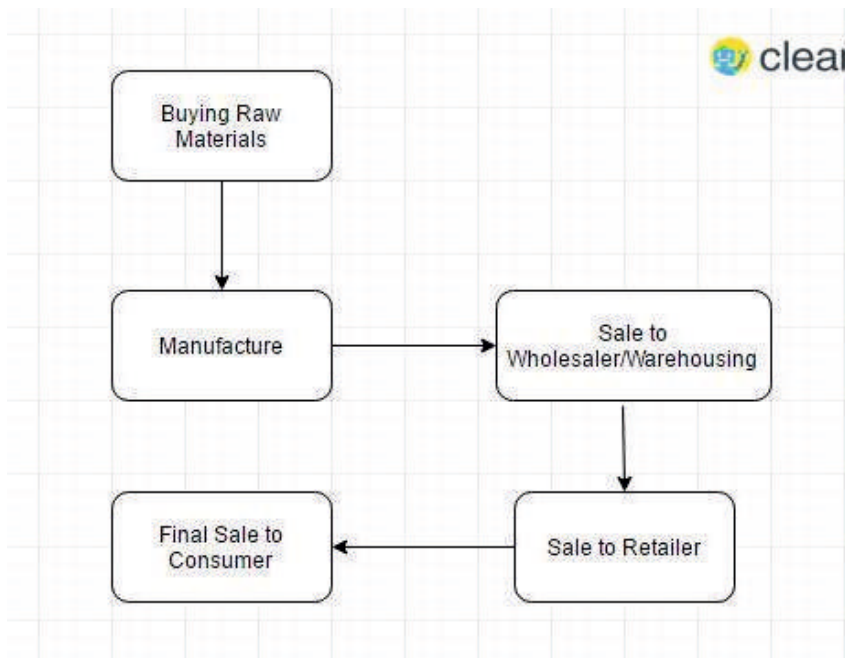
E-mail : Shindeshyam54@gmail.com, geetanjali_jadhav111@gmail.com,
bhushankhairnar107@gmail.com, shital1126@gmail.com, geetanjali_vetal3@gmail.com

of goods and services throughout India (Except state of Jammu and Kashmir), to replace taxes levied by the central and state governments.

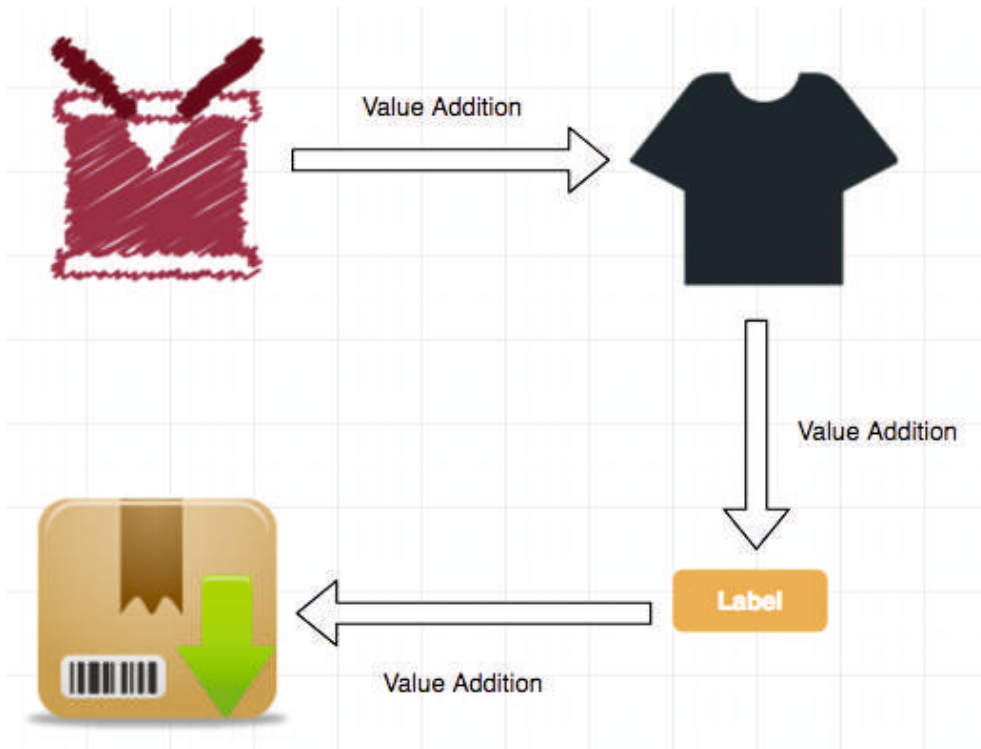
- Credits of input taxes paid at each stage will be available in the subsequent stage of value addition, which makes GST essentially a tax only on value addition at each stage.
- The final consumer will thus bear only the GST charged by the last dealer in the supply chain, with set-off benefits at all the previous stages.
- GST renders numerous benefits to different parties such as business and industry, central and state governments and the ultimate consumers. For business and industry,

It enables easy compliance, uniformity of tax rates and structures, removal of cascading, improved competitiveness and gain to manufacturers and exporters. For Central and State Governments, it is simple and easy to administer, better controls on leakage, higher revenue efficiency. Finally, single and transparent tax proportionate to the value of goods and services are provided to consumers and they are relieved from overall tax burden.

Pictorial description of the various stages:

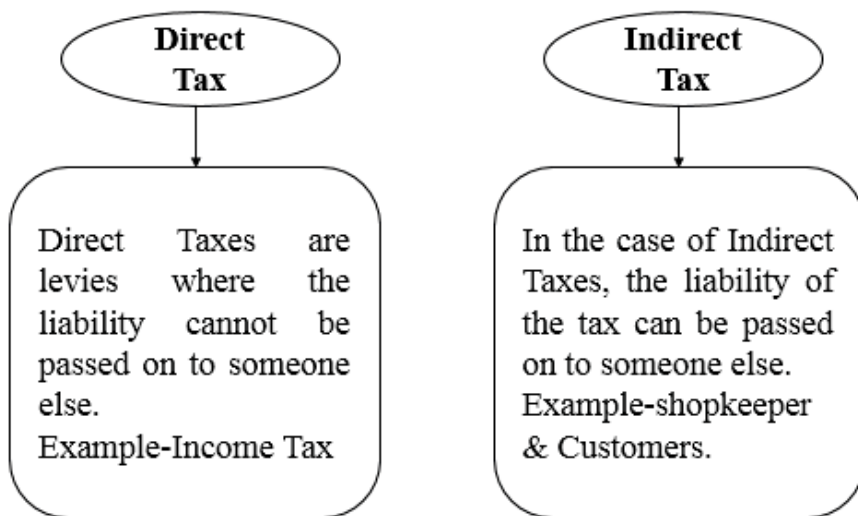


Value Addition:



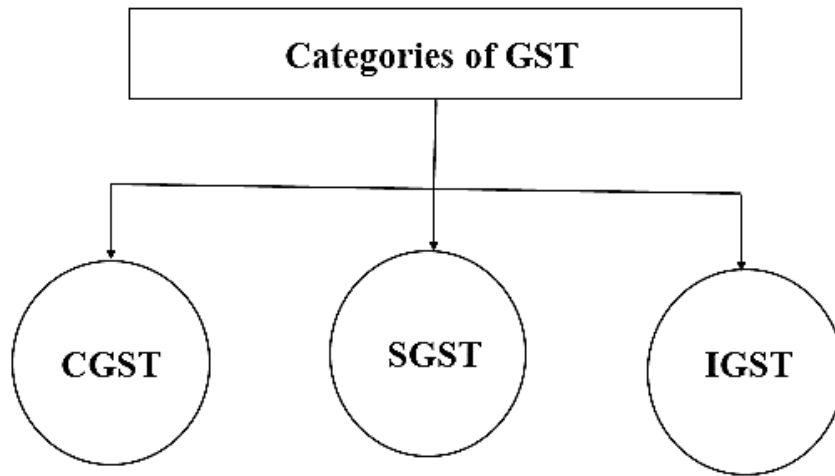
Why is Goods and Services Tax so Important?

Currently, the Indian tax structure is divided into two Taxes.



Goods and Services Tax will address this issue after it is implemented. It has a system of Input Tax Credit which will allow sellers to claim the tax already paid, so that the final liability on the end consumer is decreased.

- How does GST work?
- When Goods and Services Tax is implemented, there will be 3 kinds of applicable Goods and Services Taxes



- CGST: Where the revenue will be collected by the Central Government
- SGST: Where the revenue will be collected by the State Governments for Intra-State Sales
- IGST: Where the revenue will be collected by the Central Government for Inter-State Sales

Advantages of GST:

- Simplicity at its Best
- Lift for the lesser Developed States
- Standardization
- Transparency and Less Corruption
- Cheaper Cars and Phones

Disadvantages of GST

- Small traders may not have access to internet or computers and may be left out.
- GSTN or IT network for GST, can have privacy and security related issue
- GSTN or IT network for GST, can be a single point of failure affecting every

one across India, if any failure occurs

- Local dealers have to pay CGST in addition to SGST (earlier they had to pay just VAT).
- There shall be no differentiation between “Goods & Services” under GST model, services supply within the state would attract SGST at each stage in the supply chain, but in the mean-time assessee have to pay CGST also.
- Introduction of GST model could affect negatively (than positively) to few Industries/sectors.

GST Standard Rates:

0% Tax Rate Products:

- Milk, Lassi, Besan, Salt, Unbranded Atta & Maida
- Kajal
- Education Services
- Health Services
- Children’s Drawing Books & Coloring Books

5% Tax Rate Products:

- Sugar, Tea, Edible Oil, Packet Pannier
- Domestic LPG, PDS Kerosene
- Milk Food For babies, Roasted Coffee Beans
- Mishti/Mithai (Indian sweets)
- Coal, Covering, Agarbatti, Coir Mats, Matting & Floor
- 12% Tax Rate Products:
 - Butter, Ghee, Almonds, Fruit Juice
 - Packed Coconut Water
 - Computers, Mobiles
 - Preparations of Vegetables, Fruits, Nuts, Jam, Jelly
- Umbrella
- 18% Tax Rate Products:
 - Hair Oil, Toothpaste, Soap,
 - Pasta, Corn Flaks, Soups
 - Ice-Cream
 - Capital Goods

28% Tax Rate Products:

- Small Cars(+1% or 3% Cess)
- High-end Motorcycles(+15% Cess)
- Consumer Durables Such as Fridge & AC
- Luxury & sin items like BMWs, cigarettes and aerated drinks (+15% Cess)

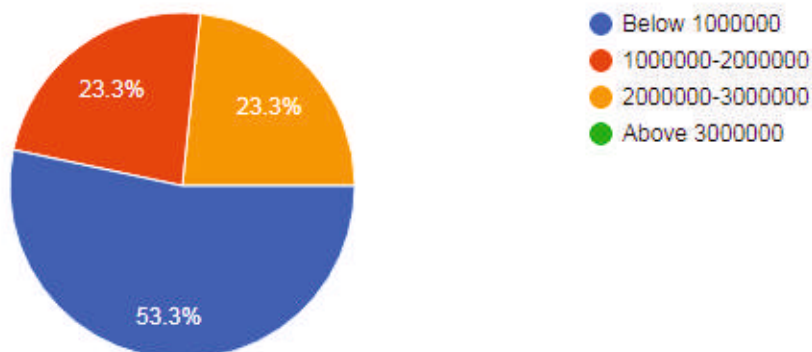
OBJECTIVES OF THE STUDY:

- To understand the socio-economic background of the consumers,
- To know the awareness of GST and its major applicable rates among consumers
- To consolidate the suggestions given by consumers for enlightenment of GST

RESEARCH DESIGN, DATA ANALYSIS AND INTERPRETATION:

This study is an empirical study and used both primary and secondary data. Primary data had been collected from the sample respondents by administering questionnaire. Secondary data had been collected from internet to understand the benefits of Goods and Services Tax. Questionnaire had been constructed bearing in mind the objectives of the study. The same was pretested and after which the data was collected. A sample of 30 respondents was selected at random for the purpose of collecting data. The collected questionnaire was checked to validate the responses of the sample respondents, entered in SPSS for further analysis and results were drawn. The study had also been put to reliability analysis and proved reliable. The results of the analysis and appropriate interpretations cum inferences are presented below:

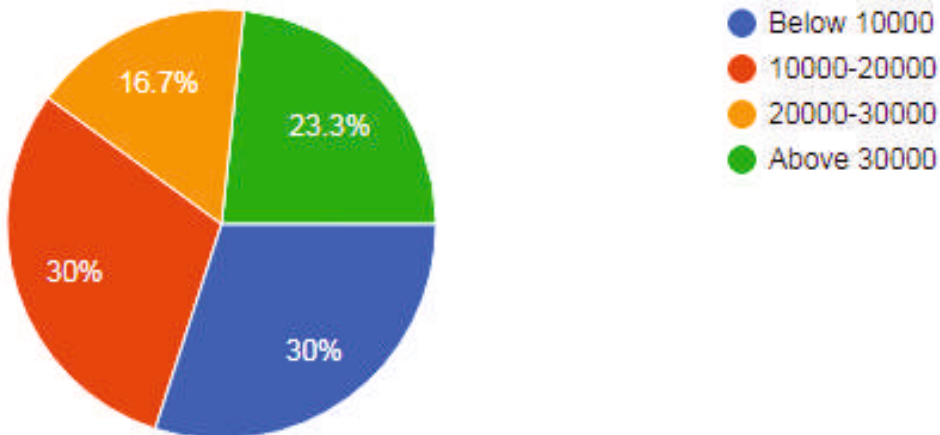
Q1. How much is your income per year?



Interpretation:

- 53.3% of respondent's have annual income below 1000000.
- 23.3% of respondent's have annual income between 1000000-2000000.
- 23.3% of respondent's have annual income between 2000000- 3000000.

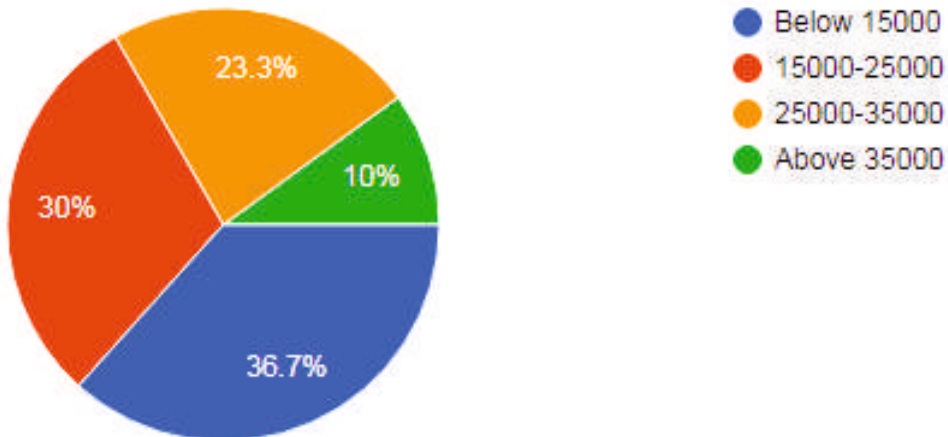
2. What was your monthly expenditure on all goods & services before implementation of GST?



Interpretation:

- 30% of respondents were monthly expenditure below 10000 before implementation of GST.
- 30% of respondents were monthly expenditure between 10000-20000 before implementation of GST
- 16.7% of respondents were monthly expenditure between 20000-30000 before implementation of GST
- 23.3% of respondents were monthly expenditure above 30000 before implementation of GST

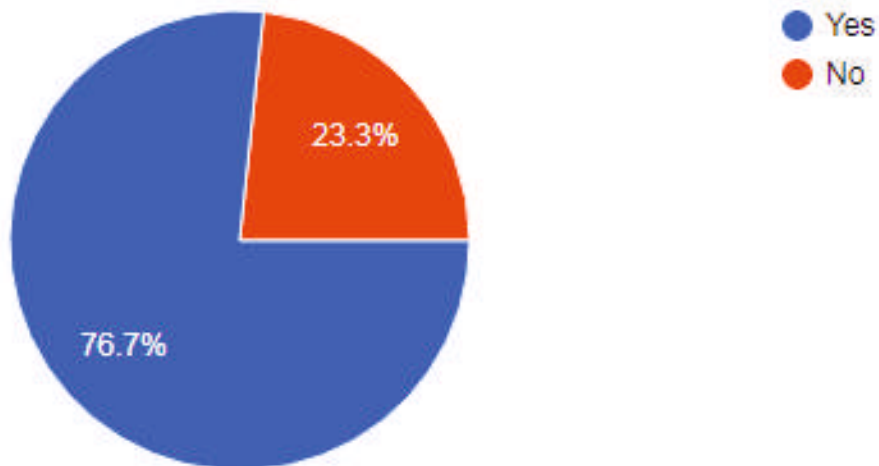
Q3. What is your monthly expenditure on all goods & services after implementation of GST?



Interpretation:

- After implementation of GST, 36.7% of respondent's monthly expenditure is below 15000
- After implementation of GST 30% of respondent's monthly expenditure is between 15000-25000
- After implementation of GST 23.3% of respondent's monthly expenditure is between 25000-35000
- After implementation of GST 10% of respondent's monthly expenditure is above 35000

Q4. Has GST influenced your consumption behavior?

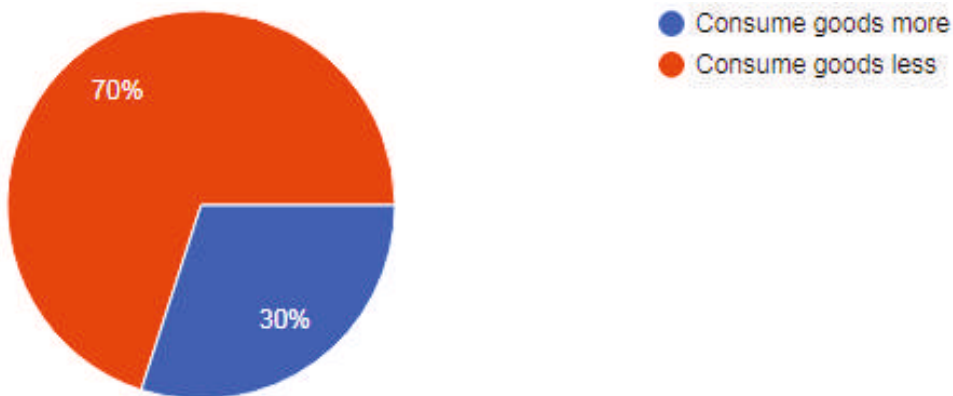


Interpretation:

- GST has influenced consumption behavior of 76.7% respondents.
- GST has not influenced consumption behavior of 23.3% respondents.

STUDY OF AWARENESS ABOUT GST

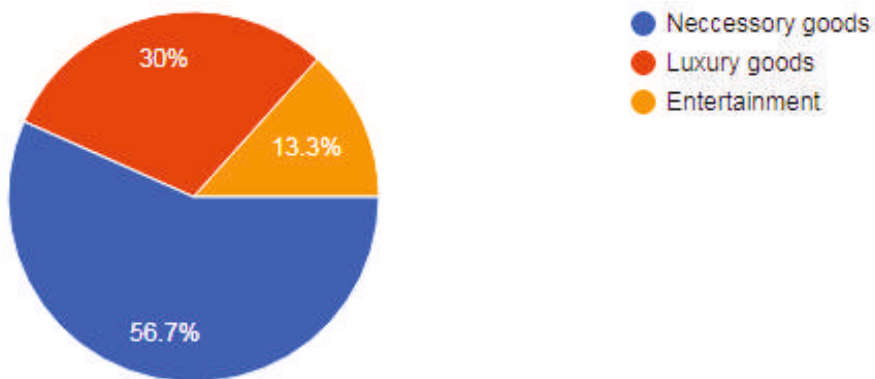
Q5. How GST has affected your consumption behavior?



Interpretation:

- 30% respondents consume goods more.
- 70% respondents consume goods less.

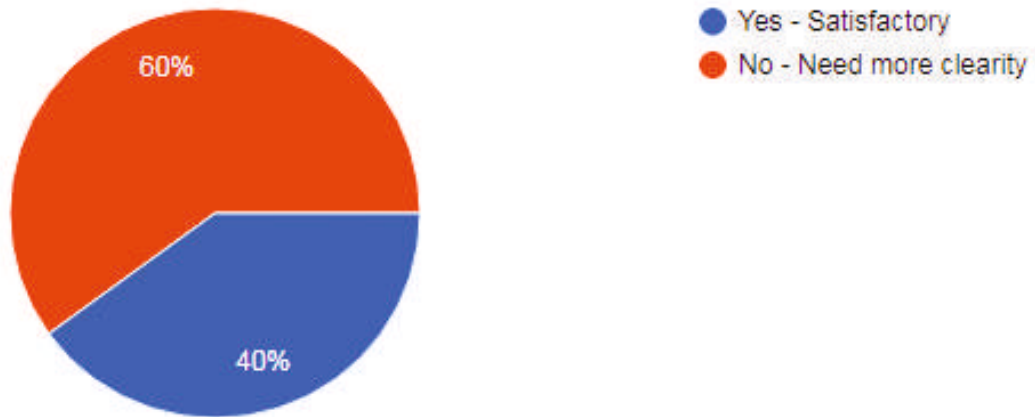
Q6. Which kind of expenditure has been affected more by GST?



Interpretation:

- 56.7% respondents says that expenditure on necessary goods are affected by GST.
- 30% respondents says that expenditure on luxury goods are affected by GST.
- 13.3% respondents says that expenditure on entertainment goods are affected by GST.

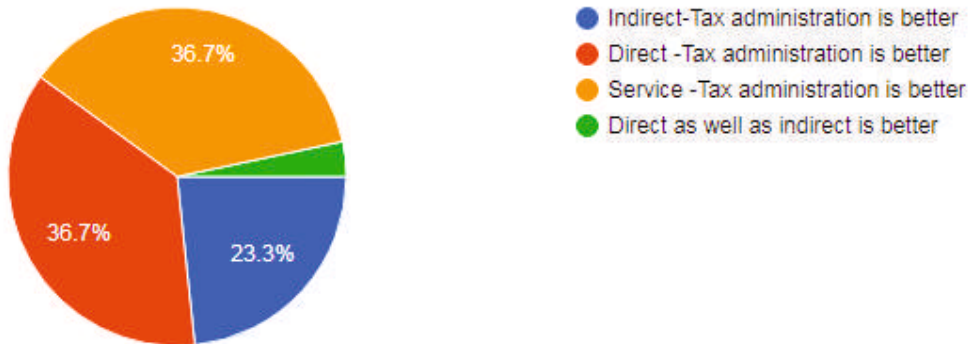
Q7. Is available legislation in relation to the proposed GST satisfactory?



Interpretation:

- 40% respondents are satisfy with the available legislation in relation to the proposed GST.
- 60% respondents are not satisfy with the available legislation in relation to the proposed GST, They wants more clarity.

Q8. Would you rate the current service tax administration as better as or worse than the direct tax administration?

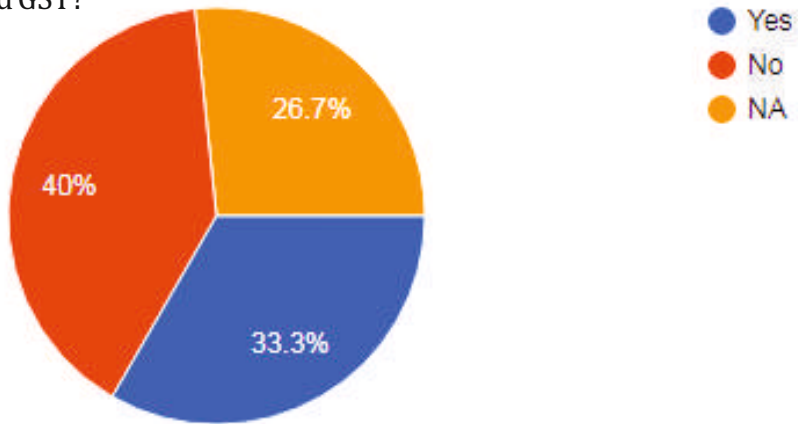


Interpretation:

- 23.3% respondents says indirect-tax administration is better.
- 36.7% respondents says direct-tax administration is better.
- 36.7% respondents says service-tax administration is better
- 3.3% respondents says direct as well as indirect-tax administration is better

STUDY OF AWARENESS ABOUT GST

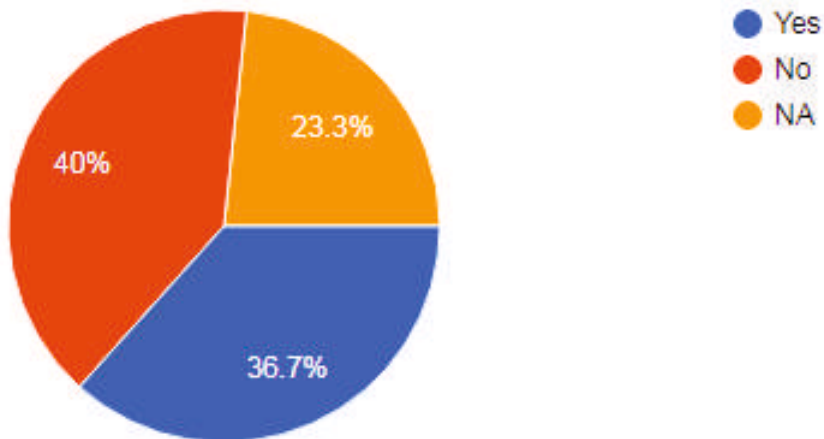
Q9. Does your business have a policy / plan in place specifically to cope with the proposed GST?



Interpretation:

- 33.3% respondents have responded "Yes".
- 40% respondents have responded "No".
- 26.7% respondents have responded "NA".

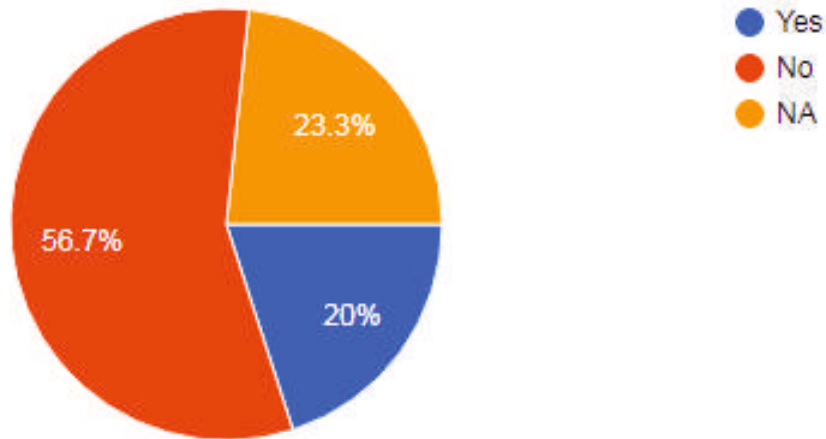
Q10. Is your current software system equipped to handle the proposed GST?



Interpretation:

- 36.7% respondents have responded "Yes".
- 40% respondents have responded "No".
- 2.3% respondents have responded "NA".

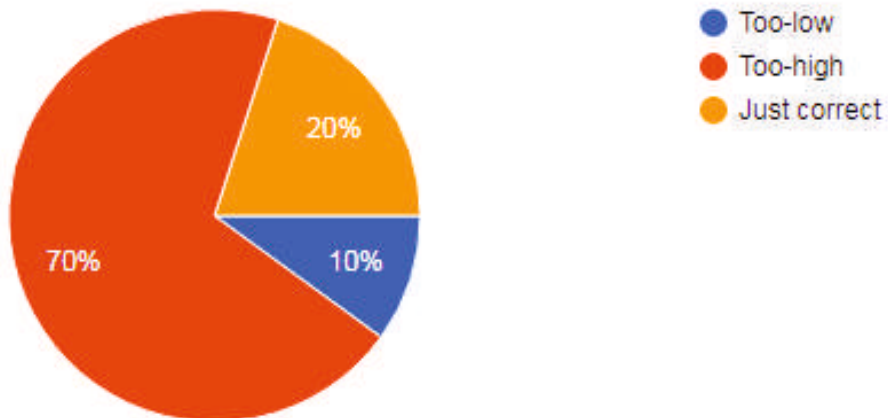
Q11. Do you have any software solution for your clients to handle proposed GST?



Interpretation:

- 20% respondents have responded “Yes”.
- 56.7% respondents have responded “No”.
- 23.3% respondents have responded “NA”.

Q12. Is the proposed rates of GST high, low or correct?

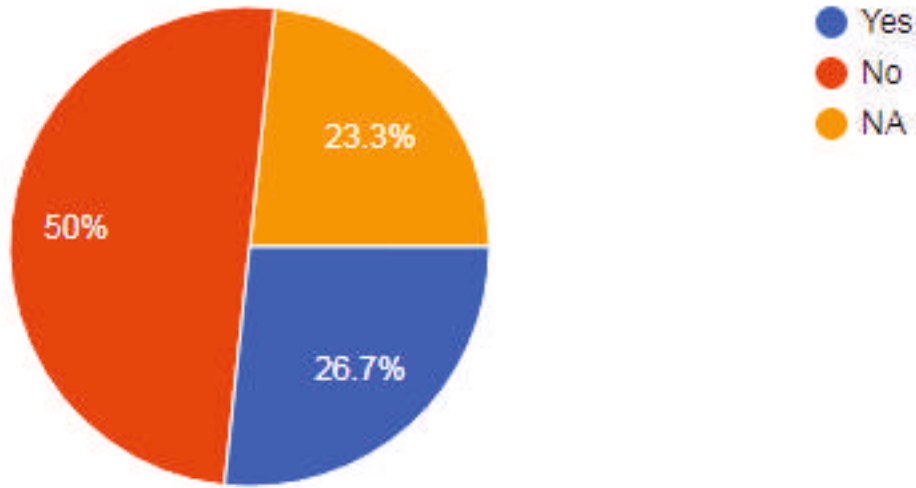


Interpretation:

- 10% respondents have responded that the proposed rates of GST are too low.
- 70% respondents have responded that the proposed rates of GST are too high.
- 20% respondents have responded that the proposed rates of GST are just correct.

STUDY OF AWARENESS ABOUT GST

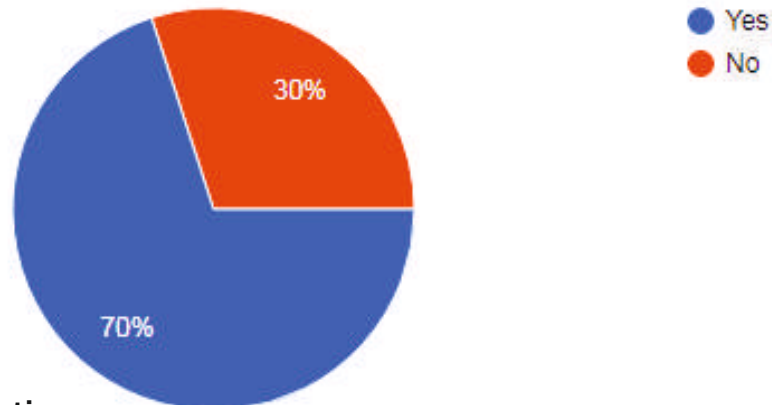
Q13. Do you use the service of external consultancy for current service tax matter?



Interpretation:

- 26.7% respondents use the service of external consultancy for current service tax matter.
- 50% respondents not use the service of external consultancy for current service tax matter.
- 23.3% respondents not applicable for use the service of external consultancy for current service tax matter.

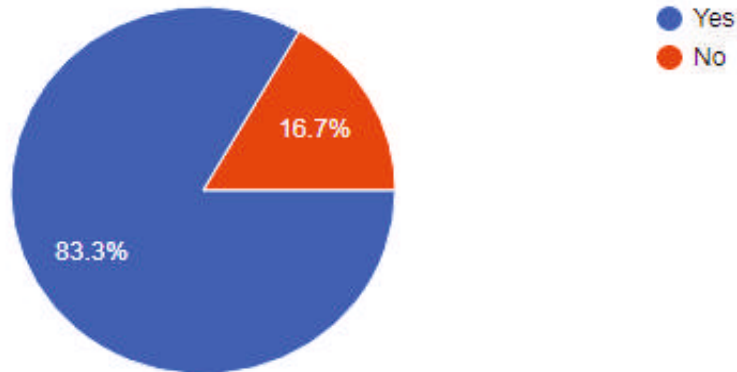
Q14. Do you think GST is fair tax?



Interpretation:

- 70% respondents thinks that the GST is fair tax.
- 30% respondents thinks that the GST is not fair tax.

Q15. Do you support GST?



Interpretation:

- 83.3% respondents supports GST.
- 16.7% respondents not supports GST

RESEARCH HYPOTHESIS

- **Single Proportion Test:**

Q1. Do you think GST has burden the people /consumers?

Test interpretation:

H0: $p=0.5$

H1: $p>0.5$

P=Proportion of saying yes that GST has burden the people/consumer.

Proportion:

95% confidence interval on the proportion (Wilson score):

] 0.198, 0.951 [

z-test for one proportion / Two-tailed test:

Difference	0.500
z (Observed value)	2.121
z (Critical value)	1.960
p-value (Two-tailed)	0.034
Alpha	0.05

Here computed p-value lower than significance level alpha 0.05, so we reject hypothesis H0 and accept the alternative hypothesis H1 that is the majority of

STUDY OF AWARENESS ABOUT GST

people that says the GST has burden the people/consumer.

P=19/30

Finding: 63.33% of people says that the GST has burden the people/consumer.

Chi-Square Test:

Q1. Gender

Q2. Do you think GST has been easier to comply

Results for the variables Q1 and Q1:

Contingency table (Q1 / Q1):

	Difficult	Don't know	Easier
Female	5	1	6
Male	7	5	6

Test of independence between the rows and the columns (Q1 / Q1):

Chi-square (Observed value) 1.875

Chi-square (Critical value) 5.991

DF 2

p-value 0.392

alpha 0.05

Test interpretation:

H0: Respondent's opinion about GST are independent of gender.

H1: Respondent's opinion about GST are dependent of gender.

As the computed p-value is greater than the significance level alpha=0.05, one cannot reject the null hypothesis H0.

The risk to reject the null hypothesis H0 while it is true is 39.16%.

Observed frequencies (Q1 / Q1):

	Difficult	Don't know	Easier	Total
Female	5	1	6	12
Male	7	5	6	18
Total	12	6	12	30

Theoretical frequencies (Q1 / Q1):

	Difficult	Don't know	Easier	Total
Female	4.800	2.400	4.800	12.000
Male	7.200	3.600	7.200	18.000
Total	12	6	12	30

Finding:

Respondent's opinion about GST are independent of gender.

Chi-Square Test:

Q1. Gender

Q2. Is the proposed rates of GST high, low or correct?

Results for the variables Q1 and Q1:

Contingency table (Q1 / Q1):

	Just correct	Too- high	Too-low
Female	3	8	1
Male	3	13	2

Test of independence between the rows and the columns (Q1 / Q1):

Chi-square (Observed value)	0.337
Chi-square (Critical value)	5.991
DF	2
p-value	0.845
alpha	0.05

Test Interpretation:

H0: Respondent's opinion about rates of GST are independent of gender.

H1: Respondent's opinion about rates of GST are dependent of gender.

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H0.

The risk to reject the null hypothesis H0 while it is true is 84.48%.

STUDY OF AWARENESS ABOUT GST

Observed frequencies (Q1 / Q1):

	Just correct	Too-high	Too-low	Total
Female	3	8	1	12
Male	3	13	2	18
Total	6	21	3	30

Theoretical frequencies (Q1 / Q1):

	Just correct	Too-high	Too-low	Total
Female	2.400	8.400	1.200	12.000
Male	3.600	12.600	1.800	18.000
Total	6	21	3	30

Finding:

Respondent's opinion about rates of GST are independent of gender.

FINDINGS:

- 53.3% of respondent's have annual income below 1000000.
- 30% of respondents were monthly expenditure below 10000 as well as between 10000 -20000 before implementation of GST.
- After implementation of GST, 36.7% of respondent's monthly expenditure is below 15000
- GST has influenced consumption behavior of 76.7% respondents.
- 70% respondents consume goods less.
- 56.7% respondents says that expenditure on necessary goods are affected by GST.
- 63.3% respondents thinks that GST has burden the people/consumer.
- 40% respondents says GST has difficult to comply.
- 60% respondents are not satisfy with the available legislation in relation to the proposed GST, They wants more clarity.
- 36.7% respondents says service as well as direct-tax administration is better
- 70% respondents have responded that the proposed rates of GST are too high.

- 50% respondents not use the service of external consultancy for current service tax matter.
- 70% respondents thinks that the GST is fair tax.
- 83.3% respondents supports GST.

CONCLUSION:

Study of awareness about GST is research project finds that majority of male respondent is high and female respondent is less. The majority of respondent's have annual income below 1000000. The respondents whose monthly expenditure was between 10000-20000 before implementation of GST and after implementation of GST, there expenditure was highly affected. Most of people says that the GST was burden the people and that's why the respondents consume less goods. The respondents says that expenditure on necessary goods are affected by GST. Some people are not satisfying with the available legislation of GST, they wants more clarity and they also says that the current rates of GST is too-high, but the majority of respondent thinks that the GST is fair tax and also the most of respondents supports GST.

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- Google search for Secondary Data.

STUDY OF AWARENESS OF CLOUD COMPUTING

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I. INTRODUCTION :

Cloud storage and backup providers have expanded their reach from business and individual to schools and colleges and universities around the world.

When we talk about schools and colleges the data is student details, grades and marks, staff and faculty informations, research by teachers and students, event details, non-teaching staff details and many more.

For such kind of data to be stored cloud is the simplest and easiest way to be used. but does colleges and schools of Ahmednagar aware about such great storage?

This research is all about survey of awareness of cloud storage facility within colleges and schools of A'nagar city and also about cloud security (laws and legislations).

1. Basic knowledge about Cloud Computing :

Cloud computing is the practice of using a network of remote servers hosted on the internet to store, manage and process data rather than a local server or personal computer.

The resource is transparent for the application and the user do not know the place of resource.

Cloud computing can guarantee the data security and the user do not protect the data by himself again. so the cloud computing must insure the security of data stored in cloud system.

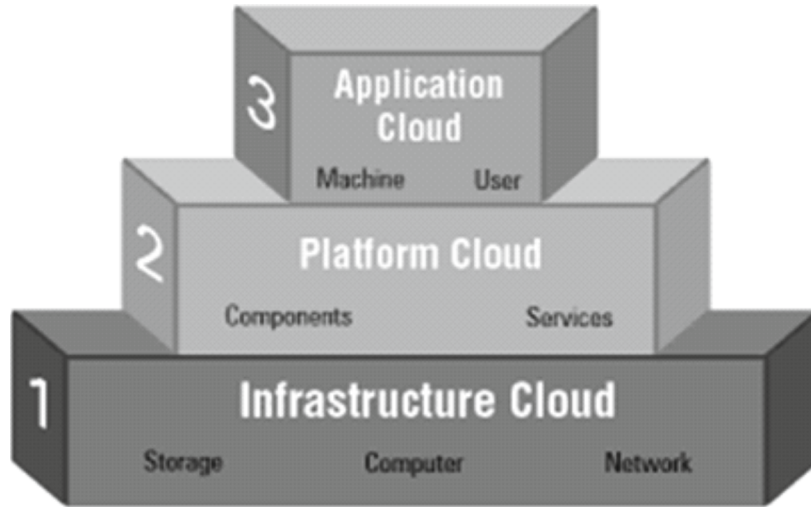
Companies that provide cloud computing platforms are google cloud, Amazon, Microsoft, IBM, VMware, EMC and many more.

As cloud computing system has more data which may be the private data of user, the data must not be destroyed or grabbed because data may be important to user and hacker. Pay more attention to get the data.

The cloud computing application is of no boundaries and mobility and it can lead to many new security problems. The main security problem includes data security, user-data privacy protection, cloud platform stability, and cloud computing administration.

2. The five essential characteristics of Cloud Computing:

1. **On-demand self-service:** A consumer can unilaterally provision computing capabilities, such as server time and network storage, as needed automatically without requiring human interaction with each service provider.
2. **Broad network access:** Capabilities are available over the network and accessed through standard mechanisms that promote use by heterogeneous thin or thick client platforms (e.g., mobile phones, tablets, laptops and workstations).
3. **Resource pooling:** The provider's computing resources are pooled to serve multiple consumers using a multi-tenant model, with different physical and virtual resources dynamically assigned and reassigned according to consumer demand. There is a sense of location independence in that the customer generally has no control or knowledge over the exact location of the provided resources but may be able to specify location at a higher level of abstraction (e.g., country, state or datacenter). Examples of resources include storage, processing, memory and network bandwidth.
4. **Rapid elasticity:** Capabilities can be elastically provisioned and released, in some cases automatically, to scale rapidly outward and inward commensurate with demand. To the consumer, the capabilities available for provisioning often appear to be unlimited and can be appropriated in any quantity at any time.
5. **Measured service:** Cloud systems automatically control and optimize resource use by leveraging a metering capability at some level of abstraction appropriate to the type of service (e.g., storage, processing, bandwidth and active user accounts). Resource usage can be monitored, controlled and reported, providing transparency for the provider and consumer.

3. Service Models:

The capability provided to the consumer is to use the provider's applications running on a cloud infrastructure. The applications are accessible from various client devices through either a thin client interface, such as a web browser (e.g., web-based email), or a program interface. The consumer does not manage or control the underlying cloud infrastructure including network, servers, operating systems, storage, or even individual application capabilities, with the possible exception of limited user-specific application configuration settings.

Platform as a Service (PaaS).

The capability provided to the consumer is to deploy onto the cloud infrastructure consumer-created or acquired applications created using programming languages, libraries, services, and tools supported by the provider. The consumer does not manage or control the underlying cloud infrastructure including network, servers, operating systems, or storage, but has control over the deployed applications and possibly configuration settings for the application-hosting environment.

Infrastructure as a Service (IaaS).

The capability provided to the consumer is to provision processing, storage, networks, and other fundamental computing resources where the consumer is able to deploy and run arbitrary software, which can include operating systems and applications. The consumer does not manage or control the underlying

cloud infrastructure but has control over operating systems, storage, and deployed applications; and possibly limited control of select networking components (e.g., host firewalls).

4. Deployment Models :

Private cloud. The cloud infrastructure is provisioned for exclusive use by a single organization comprising multiple consumers (e.g., business units). It may be owned, managed, and operated by the organization, a third party, or some combination of them, and it may exist on or off premises.

Community Cloud. The cloud infrastructure is provisioned for exclusive use by a specific community of consumers from organizations that have shared concerns (e.g., mission, security requirements, policy, and compliance considerations). It may be owned, managed, and operated by one or more of the organizations in the community, a third party, or some combination of them, and it may exist on or off premises.

Public Cloud. The cloud infrastructure is provisioned for open use by the general public. It may be owned, managed, and operated by a business, academic, or government organization, or some combination of them. It exists on the premises of the cloud provider.

Hybrid Cloud. The cloud infrastructure is a composition of two or more distinct cloud infrastructures (private, community, or public) that remain unique entities, but are bound together by standardized or proprietary technology that enables data and application portability (e.g., cloud bursting for load balancing between clouds).

OBJECTIVE:

Awareness of cloud computing and its security in institutes (i.e. organizations) with respect to Ahmednagar city.

Scope of Research:

- 1.Scope of research is limited to institutes of Ahmednagar city.
- 2.Research is carried out only for institute, organization and schools.

RESEARCH DESIGN:

A. Data collection method:

Survey Method

Research instrument:

Questionnaire were used as Research instrument

Sampling Population: Institute of Ahmednagar

Sampling Size:20

Sampling method: Convenience sampling method

Research Territory: Institutes

Study includes percentage method and graphical Representation: Pie diagram and Sampling Theory.

Limitations of Research Project -

- 1.It relate to the length of time used to determine awareness of cloud computing, the environmental variables that may have affected the studies and the lack of the effective system of tracking individual awareness of institute.
- 2.the sample used in this study was drawn from the institutes of Ahmednagar.
- 3.The sample size is 20 due to limitations of time and availability.

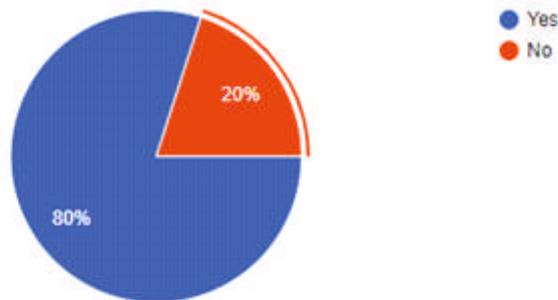
DATA ANALYSIS AND INTERPRETATION AND TESTING OF HYPOTHESIS

Set1 : to check awareness about cloud computing

Study1: Study to find how many people are aware of Cloud Computing.

3.Are you aware of cloud computing?

20 responses



Test for one proportion:

Testing:

$H_0: p=0.5$

$H_1: p>0.5$

P =proportion of awareness of cloud storage.

95% confidence interval on the proportion (Wilson score):] 0.557,0.934 [

z-test for one proportion / Two-tailed test:

Difference	0.300
z (Observed value)	2.907
z (Critical value)	1.960
p-value (Two-tailed)	0.004
Alpha	0.05

Test interpretation:

As the computed p-value is lower than the significance level $\alpha=0.05$, one should reject the null hypothesis H_0 , and accept the alternative hypothesis H_1 .

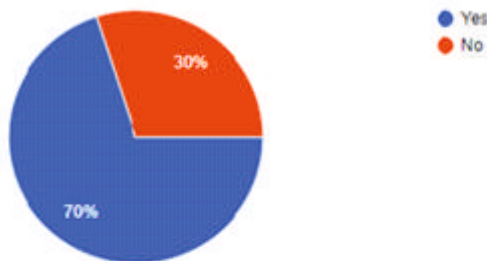
The risk to reject the null hypothesis H_0 while it is true is lower than 0.37%.

Interpretation: majority of institute are aware about cloud computing

Study2: To check relation between awareness of location of institute data and exact location of data:

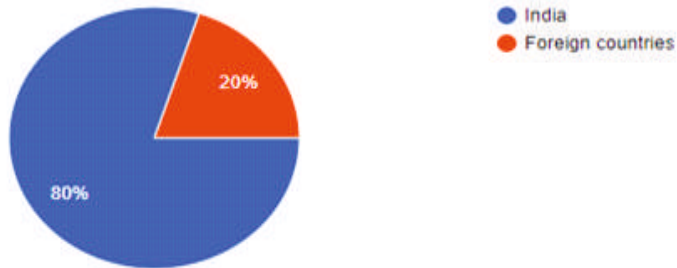
1.Are you aware about the location where your data is stored?

20 responses



2. Where exactly your data is stored

20 responses



Contingency (1. Are you aware of location where your data is stored / 2. Where exactly your data is stored) :

	Foreign Countries	India
No	3	3
Yes	1	13

Observed frequency: (1. Are you aware about the location where your data is stored? / 2. Where exactly your data is stored) :

	Foreign Countries	India	Total
No	3	3	6
Yes	1	13	14
Total	4	16	20

Theoretical frequencies (1. Are you aware about the location where your data is stored? / 2. Where exactly your data is stored) :

	Foreign Countries	India	Total
No	1.200	4.800	6.000
Yes	2.800	11.200	14.000
Total	4	16	20

Test of independence between the awareness of location and the exact location where data is stored (Chi-square):

Test hypothesis:

H0: The awareness of location and the exact location where data is stored are independent.

Ha: The awareness of location and the exact location where data is stored are dependent.

Chi-square (Observed value)	4.821
Chi-square (critical value)	3.841
DF	1
p-value	0.028
Alpha	0.05

Test interpretation:

As the computed p-value is lower than the significance level $\alpha=0.05$, one should reject the null hypothesis H_0 , and accept the alternative hypothesis H_a .

The risk to reject the null hypothesis H_0 while it is true is lower than 2.81%.

Interpretation: the awareness of location and the exact location where data is stored is dependent.

Test of independence between the awareness of location and the exact location where data is stored (Chi-square with Yates' continuity correction):

Test hypothesis:

H0: The awareness of location and the exact location where data is stored are independent.

Ha: The awareness of location and the exact location where data is stored are dependent

Chi-square (Observed value)	2.515
Chi-square (critical value)	3.841
DF	1
p-value (two tailed)	0.113
Alpha	0.05

Test interpretation:

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H_0 .

The risk to reject the null hypothesis H_0 while it is true is 11.28%.

Interpretation: The awareness of location and the exact location where data is stored is independent

Test of independence the awareness of location and the exact location where data is stored (Monte Carlo method / Number of simulations = 5000):

Test hypothesis:

H_0 : The awareness of location and the exact location where data is stored are independent.

H_a : The awareness of location and the exact location where data is stored are dependent

Chi-square (Observed value)	4.821
Chi-square	4.821
DF	1
p-value(two tailed)	0.055
Alpha	0.05

99% confidence interval on the p-value:

] 0.047, 0.064 [

Test Interpretation

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H_0 .

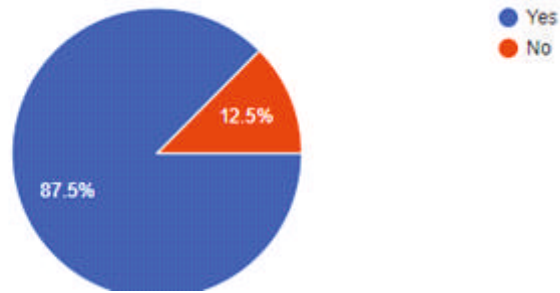
The risk to reject the null hypothesis H_0 while it is true is 5.54%

Interpretation: The awareness of location and the exact location where data is stored is independent.

Study3: Study is done to check whether organization have IT infrastructure or not in their premises.

4.Do your organisation have IT infrastructure in premise?

16 responses



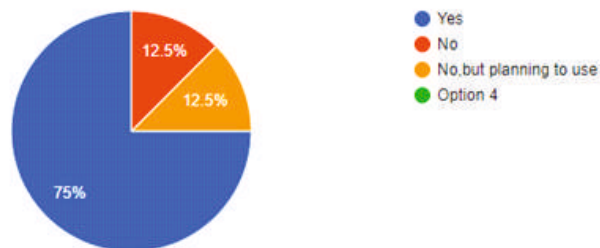
Interpretation:

- 1)87.5% of organization have IT infrastructure in their premise
- 2) 12.5% of them don't IT infrastructure.

Study4: Study is done to check whether organization uses cloud computing or not

5.Does your organisation or company use cloud computing?(if no,go to set 2)

16 responses



Interpretation :

- 1) 75% uses cloud computing
- 2)12.5% are planning to use cloud computing
- 3) 12.5% don't use cloud computing

Study 5: The below three questions are to study which services is preferred more by institute

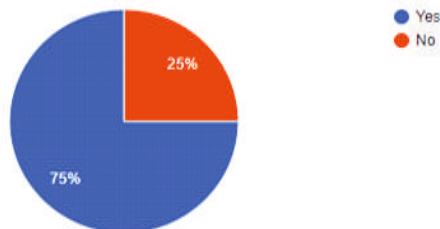
6. Do your organisation uses Software as a service?

12 responses



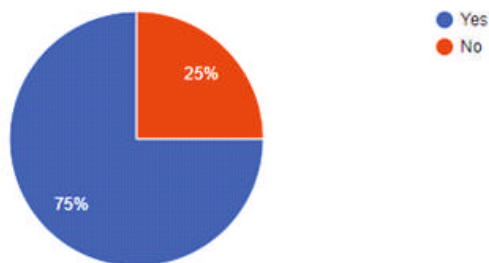
7. Do your organisation uses infrastructure as a service?

12 responses



8. Do your organisation uses Platform as a service?

12 responses



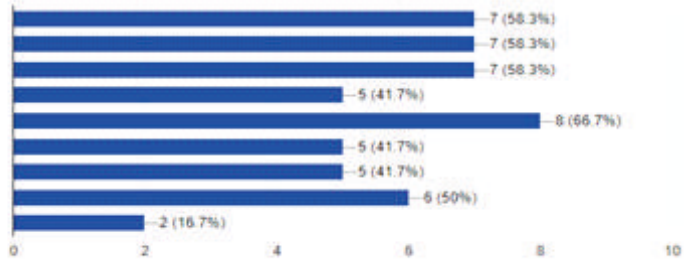
Interpretation:

- 1) it is observed red that most of the institute gives first preference to SaaS
- 2) 75% prefer Pass or Iass services.

Study6: To check ,reasons why institute uses cloud over on-site storage

9. Why you used to prefer cloud computing over on-site storage computing?

12 responses



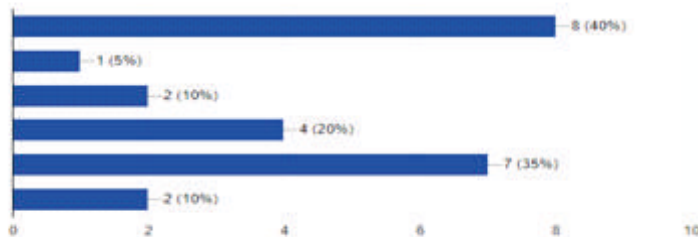
Interpretation:

1) The reason most of institute prefer cloud computing is fast (66.7%)

Study 7: To check if institute don't prefer cloud storage than what are the benefits they get from on-site storage.

10. Why you don't use cloud computing?

20 responses



Interpretation:

1) Institute which dont prefer cloud computing(40%) because according to them there is lack of standards among cloud computing providers.

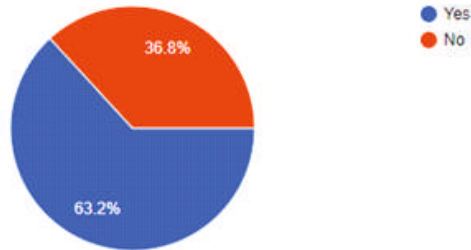
Set2:

This set is to check the institute which are using cloud storage has chosen their providers with full proof security, do they know laws and if any problem occur to their system what action they as a customer will take as first step.

Study 8: To study if institutes have blindly chosen their provider or have done study before choosing their providers.

9. Have you done any research before choosing your cloud provider?

19 responses



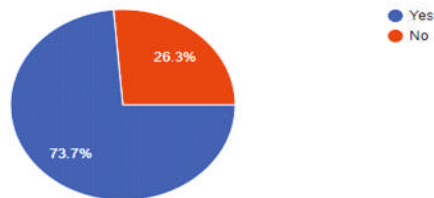
Interpretation:

- 1) 63% have done some study and research before choosing provider
- 2) 32% have only directly chosen without having knowledge about their provider.

Study 9: This study is conducted to check whether client are confident about their stored data is secured or not.

7. Are you confident about your data security?

19 responses



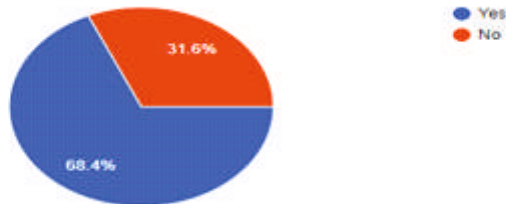
Interpretation:

- 1) 73% of institutes are confident that their stored data is secured
- 2) 26% are not sure about security.

Study 10 : To check users know the laws bout cloud storage

8.Are you aware about laws and regulation with respect to cloud security?

19 responses



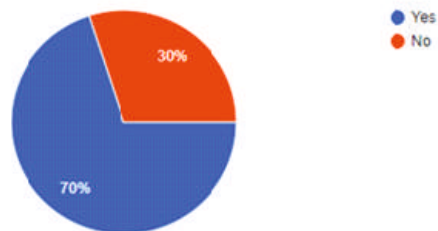
Interpretation :

- 1)31% are unaware about laws
- 2)68.4% institutes are aware about laws and regulation

Study 11 : To check are institute cloud administrator knows where their data is stored

1.Are you aware about the location where your data is stored?

20 responses



Interpretation:

- 1) 70% are aware about the location of storage
- 2) 30% are not aware.

Study 12 : As cloud storage location can be any country but if institute know their location then in which country it is stored.

2. Where exactly your data is stored

20 responses

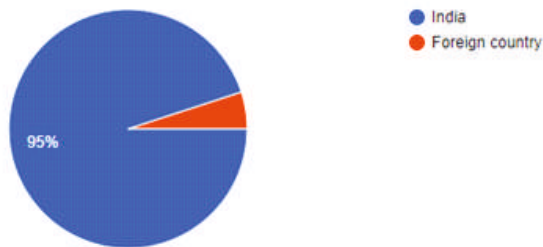


Interpretation:

- 1) 80% store their data in India
- 2) 20% in foreign countries.

Study 13: This is to check if institutes data is stored in foreign countries than which 3.If there is any harm to your personal data which countries jurisdiction data. you will follow?

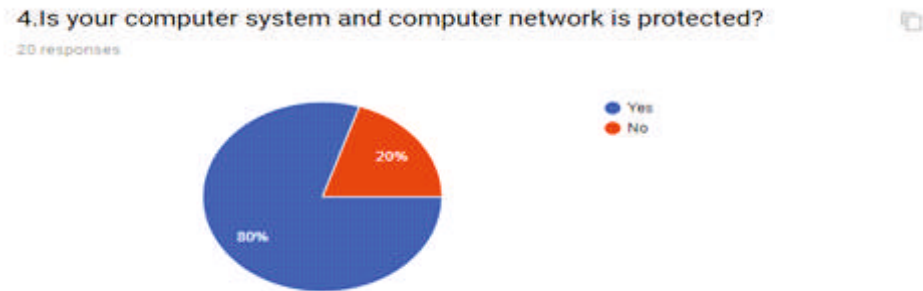
20 responses



Interpretation:

- 1) 95% have chosen India

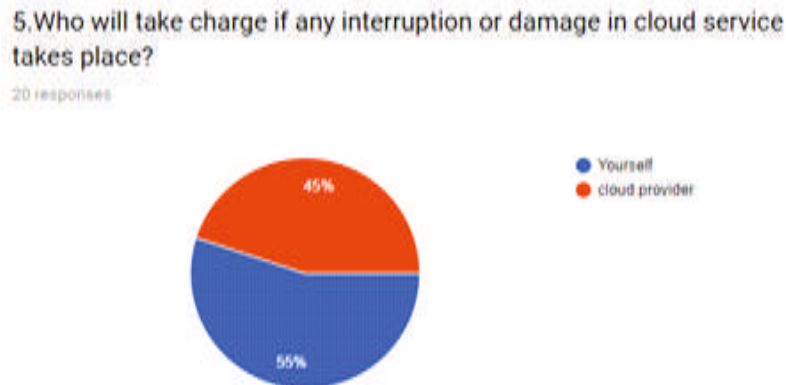
Study 14 : To check if client's system and network is protected.



Interpretation:

- 1) 80% says their network is protected
- 2) 20% are not sure about their protection

Study15 : To check if any harm occurs to system then provider will take charge or client them self will handle it.



Interpretation:

- 1) 55% says they themselves will take charge
- 2) 45% says their provider will take charge

Study 16 : To check data is under authentication or not

6.How a cloud service provider ensures data integrity during transmission?

20 responses



Interpretation:

- 1) 70% shows that their data is under authentication
- 2) 30% institutes use their data without any authentication.

Findings

1. 87.5% institutes have IT infrastructure in their premises and also 75% are using cloud computing and 12% are planning to use cloud storage for their data which shows that institute or organizations are aware about cloud and they are adapting cloud in there day to day data storage activities.
2. Institutes which are using cloud storage mostly prefer to use software as a service rather than platform as a service or infrastructure as a service.
3. It shows that maximum of the data is stored in India.
4. 36% institutes have chosen their providers by mouth advertisements which is not good for security, client should do some research by their own, before choosing their providers.
5. 70% institutes are confident that their data is secured and 68% says that they know laws and regulations of cloud computing but when asked that if their data is stored in foreign countries and if foreign hacker or cyber thieves does harm to their data than which law they will follow against

that the if, than maximum(95%) answers were “they will follow laws of India “which shows there is lack of knowledge about laws ,because action against such thief should be taken according to foreign laws where data is stored, and such awareness should be increased among institute.

6. If any harm happens to data than provider should take charge about all harm because client is not responsible for the harm even client don't know what are the technical things about cloud computing but our research shows that 55% institute take charge themselves of harm happened to their data.
7. There is no clear-cut ideas to client about laws and regulations regarding to cloud computing and awareness of cloud related laws should increase in institutes for security purpose

CONCLUSION:

From the above findings it is clear there awareness of cloud computing but there are some security issues.

RECOMMENDATIONS:

Institute should be aware of the security issues related to cloud computing to make their data secure.

REFERENCE:

1. Cloud Computing : from begning to end-Ray J Rafaels
2. Statistics by Freedman
3. www.searchcloudcomputing.techtarget

CAUSES & IMPACT OF DEPRESSION ON YOUTH

Nikita Lokhande Pratibha Pawar Swati Pagire
Durga Khandagale Shraddha Deotarase

I. INTRODUCTION :

“Depression” we all have come across this word yet we fail to understand the gravity of this effects that come along with it. It is that intense Sadness that makes one Feel empty & completely nothing, it is like a grey cloud' that comes over you & obscures all positive thoughts this cloud may burst anytime & cause a mess in your life as well as the like of people around you.

It is an illness that a person can't control when they are experiencing it, it's like thief in the night that comes in & disables you & renders you nothing. Youths in India have their own Struggle with Their varying emotion & fail to find the right Way to battle it, you live in a state that is Not worth it & you would in that moment Prefer to be dead.

What is Depression?

- Everyone occasionally feels blue or sad but these feelings are usually short lived & pass with in a couple of days.
- When you have depression it interferes with daily life & causes pain for both you & those who care about you.
- Depression is a common but serious illness.
- A very common, highly treatable, medical illness.
- Affects physical, mental & emotional well being.
- Affects basic, every day activities like eating & sleeping.
- Affects how people think about things & feel about themselves.

Signs & Symptoms of Depression:

- Loss of energy or feeling tired all the time
- Having an increase or decrease in appetite or weight

- Having problems concentrating, thinking, remembering or making decisions
- Feeling worthless or guilty
- Having thoughts of death or suicide
- Persistent sad, anxious or “empty” feeling
- Feeling of hopelessness or pessimism
- Feeling of guilty, worthlessness or helplessness
- Loss of interest in activities or hobbies once pleasurable, including sex
- Fatigue & decreased energy

Common Symptoms :

- Reduced concentration & attention
- Reduced self esteem & self confidence
- Ideas of guilt & unworthiness
- Ideas or acts of self harm or suicidal
- Distributed sleep
- Diminished appetite

OBJECTIVE OF RESEARCH :

- To understand the nature of depression.
- To find out the causes & impact of depression.
- Among the youths of Rural & Urban areas.
- To understand the strategies & different mechanism used by the youth to deal with depression.

Causes of Depression :

- Abuse. Past physical, sexual, or emotional abuse can increase the vulnerability to clinical depression later in life.
- Certain medications. Some drugs, such as isotretinoin (used to treat acne), the antiviral drug interferon-alpha, and corticosteroids, can increase your risk of depression.
- Conflict. Depression in someone who has the biological vulnerability to develop depression may result from personal conflicts or disputes with family members or friends.

CAUSES & IMPACT OF DEPRESSION ON YOUTH

- Death or a loss. Sadness or grief from the death or loss of a loved one, though natural, may increase the risk of depression.
- Genetics. A family history of depression may increase the risk. It's thought that depression is a complex trait, meaning that there are probably many different genes that each exert small effects, rather than a single gene that contributes to disease risk. The genetics of depression, like most psychiatric disorders, are not as simple or straightforward as in purely genetic diseases such as Huntington's chorea or cystic fibrosis.
- Major events. Even good events such as starting a new job, graduating, or getting married can lead to depression. So can moving, losing a job or income, getting divorced, or retiring. However, the syndrome of clinical depression is never just a "normal" response to stressful life events.
- Other personal problems. Problems such as social isolation due to other mental illnesses or being cast out of a family or social group can contribute to the risk of developing clinical depression.
- Serious illnesses. Sometimes depression co-exists with a major illness or may be triggered by another medical condition.

Substance abuse

- . Nearly 30% of people with substance abuse problems also have major or clinical depression.

Impact of Depression :

Increased irritability

Less activity

Less attentiveness

Fewer facial expressions

Physical Impact of Depression :

The physical effects of depression impact the brain, heart and other parts of the body. Research shows that depression negatively affects the brain. A decrease in brain volume is one of the most disturbing side effects of depression. Fortunately, antidepressants appear to be able to reverse this brain volume loss.³

Depression and pain are also inter-related. You can read more about the pain of depression [here](#).

Long-term depression is also known to negatively impact the heart. Depression causes inappropriate release of adrenaline which, over time, damages the

cardiovascular system. An increase in artery and blood vessel stress are further health effects of depression. This can increase the risk of blood clots and heart attack.⁴

The effects of depression cause an overall increase in mortality, where those with depression may die 25 years sooner than the average person. This is thought to be due to both the physical and social side effects of depression.

Social Impact of Depression :

In addition to the health effects of depression, patients experience social effects as well. The social effects of depression change how a person functions in the world and their relationship with others.

Substance use and abuse

Social and family withdrawal

Decreased performance at work or school

METHODOLOGY STUDY

Need and importance of study :

The aim of research to study the "CAUSES & IMPACT OF DEPRESSION ON YOUTH" of the youth in relation to their consumption and awareness. Depression is anger turned inward. Depression is a chemical imbalance. Depression is a mental illness. Depression is resistance to what is. Depression is physical, mental, emotional, spiritual, relationship & career/financial pain.

Research design :

- Population: Research was carried out in IMSCDR ,Ahmednagar. Data was collected from
- Ahmednagar District people, students.
- Sample: Data was collected from around 50 students & other people.
- Method of sampling: we have used convenience method of sampling.

Research instrument

- Questionnaire method.
- Method of data collection is schedule method.

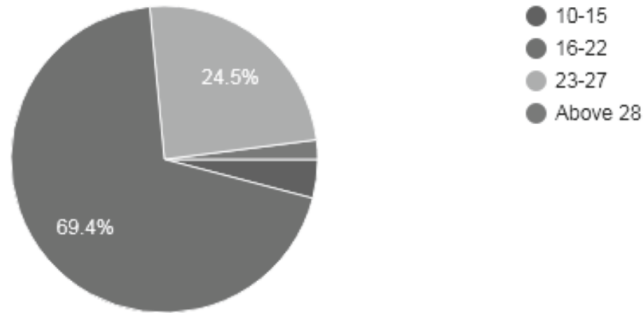
Limitations of study

- Time constraint for data collection.
- Less sample size.

Data Analysis & Interpretation:

1.Age:-

49 responses

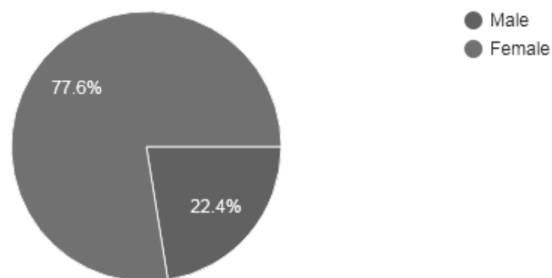


Interpretation:

- 24.5% has responded in age between 23-27 .
- 69.4% has responded in age between 16-22 .

2.Gender:-

49 responses

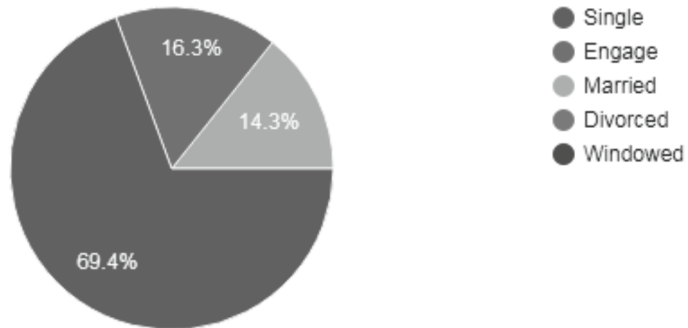


Interpretation:

- 22.4% Male was responded.
- 77.6% Female was responded

3.Relational Status:-

49 responses

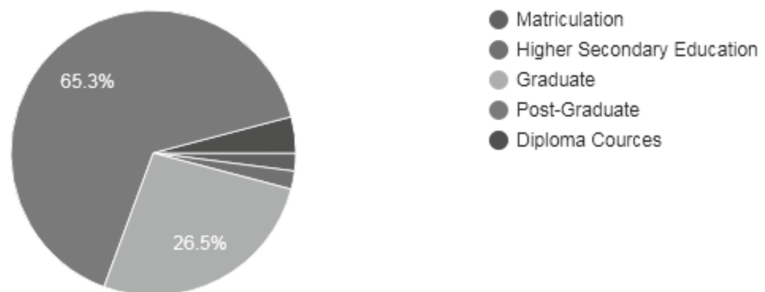


Interpretation:

- 69.4% Single are responded
- 16.3% Engage are responded
- 14.3% Married are responded

4.Education Qualification:-

49 responses

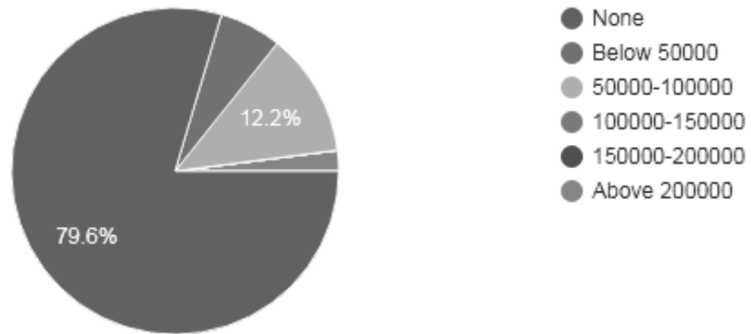


Interpretation:

- 26.5% was from Graduate
- 65.3% was from post-Graduate

5. What is your Income?

49 responses

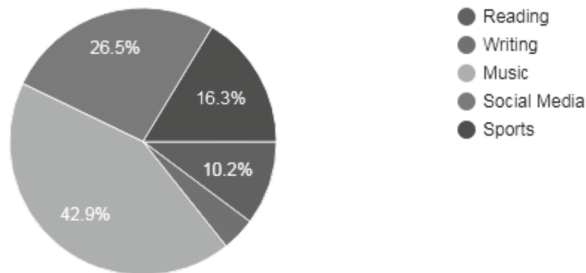


Interpretation

- 79.6% have no income
- 12.2% have income between 50000-100000

6. How do you like spending your free time?

49 responses

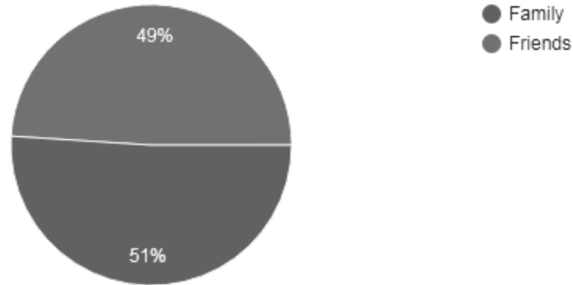


Interpretation:

- 10.2% response for Reading
- 42.9% response for Music
- 26.5% response for Social Media
- 16.3% response for Sports

7. With whom do you spend most of your time?

49 responses

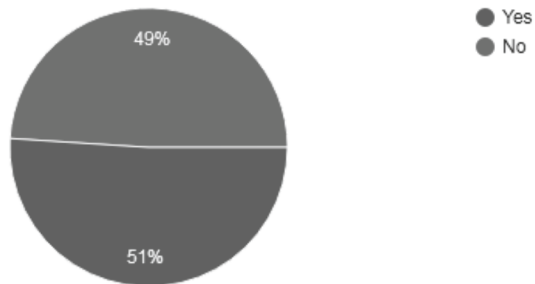


Interpretation:

- 51% people spend with family
- 49% people spend with friends

8. Do you realize you are facing depression?

49 responses



Interpretation:

- 51% people facing depression
- 49% people facing no depression

9. What is depression according to you?

49 responses

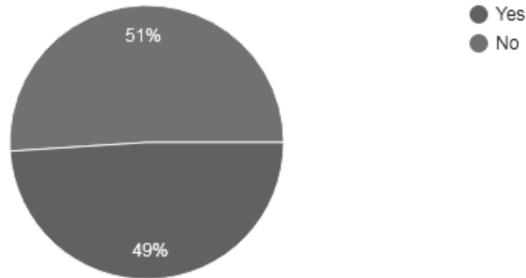
Imagination of one problem many times
Depression is sadness nd alone from pepole
Nothing
Mental harassment
Family related problems
Thinking about unwanted thoughts
Depression is nothing but the situation when the things are not happens according to our mind.
I don't know
Tension
Thinking more on the worried situation
State of mind when don't feel to do anything
Exam, and fill the forms like this is the very huge depression according to me

Interpretation:

Test Accordance	No of Response	% of Respondance
No	5	0.05%
Study	7	0.07%
Problems	6	0.06%
Tension	6	0.06%

10. Have you been abused in the past?

49 responses

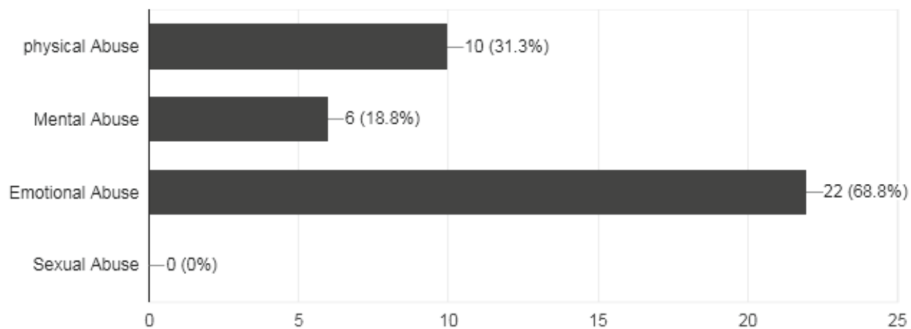


Interpretation:

- 49% people abused in past
- 51% people do not abused in past

11. If Yes, then please tick the following

32 responses

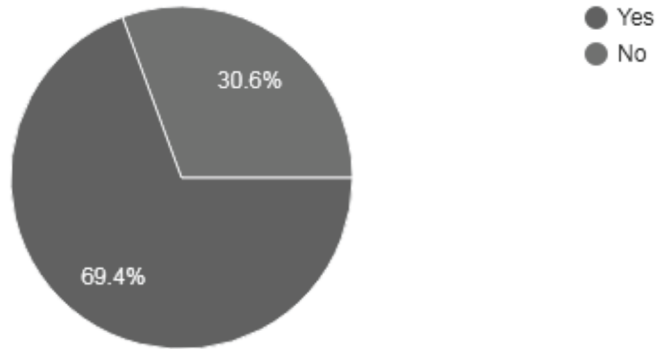


Interpretation:

- 10(31.3%) are Physical Abuse
- 6(18.8%) are Mental Abuse
- 22(68.8%) are Emotional Abuse
- No one can Sexually Abuse

12. Do you have feelings of sad?

49 responses

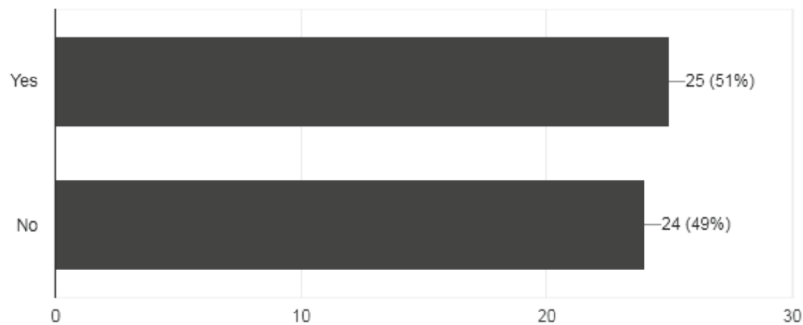


Interpretation:

- 69.4% people have sad feelings
- 30% people have no sad feelings

13. Do you lost interest in things which you used to enjoy?

49 responses

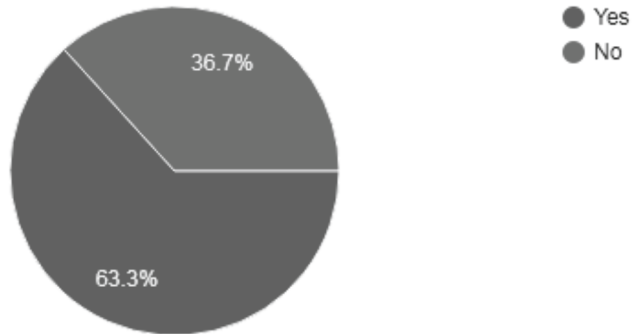


Interpretation:

- 25(51%)people lost interest
- 24(49%)people do not lost interest

14. Do you get irritated easily?

49 responses

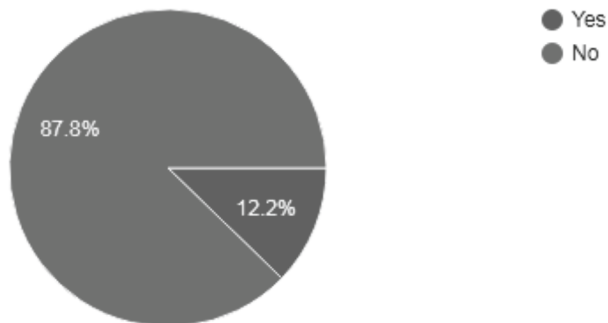


Interpretation:

- 63.3% people get irritated easily
- 36.7% people do not get irritated easily

15. Do you consume alcohol/drugs to manage your mood?

49 responses

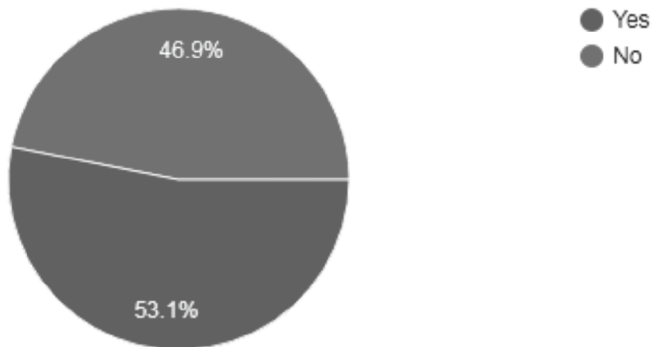


Interpretation:

- 12.2% people consume alcohol/drugs
- 87.8% people do not consume alcohol/drugs

16. Do you feel negativity in growing in your life?

49 responses

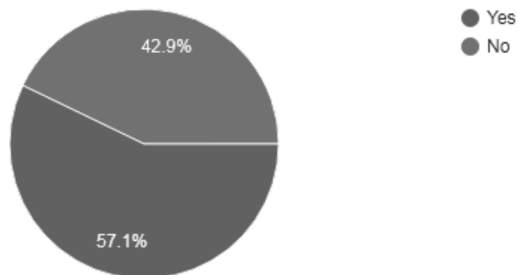


Interpretation:

- 53.1% people feel negativity in growing in their life
- 46.9% people do not feel negativity in growing in their life

17. Do you feel worthless or responsible?

49 responses

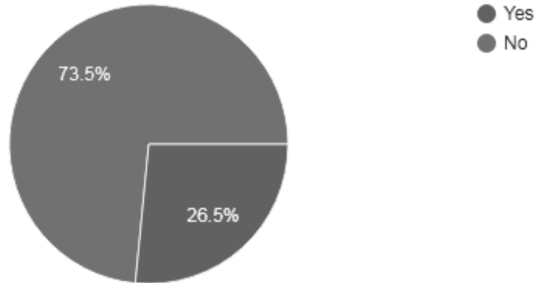


Interpretation:

- 57.1% people feel worthless or responsible
- 42.9% people do not feel worthless or responsible

18. Do you have suicidal thoughts?

49 responses



Interpretation:

- 26.5% people have suicidal thoughts
- 73.5% people do not have suicidal thoughts

19. What have you done to maintain your mental well being?

49 responses

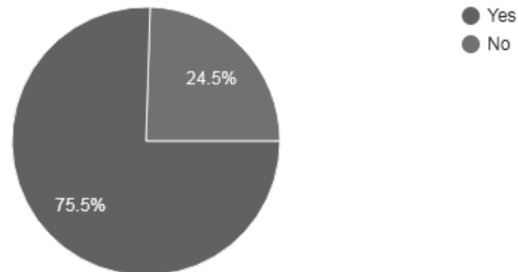


Interpretation:

- 30.6% people have maintain their mental well being from Listen to music
- 20.4% people have maintain their mental well being from Be alone
- 36.7% people have maintain their mental well being from Spend time with someone close to him/her.

20. Do you talk about your problems to other peoples?

49 responses

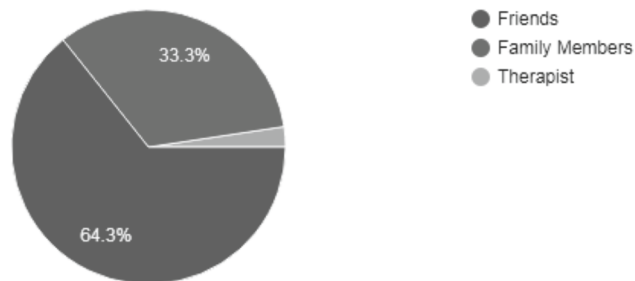


Interpretation:

- 75.5% people talk to other peoples
- 24.5% peoples does not talk to other peoples

21. If Yes, to whom you have spoken

42 responses

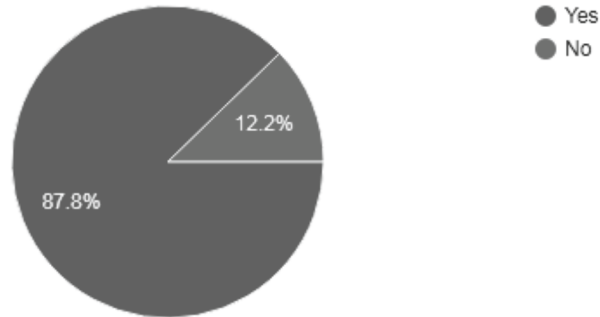


Interpretation:

- 64.3% people would talk to friends
- 33.3% people would talk to family members

22.Has sharing your pain with someone made you feel better?

49 responses



Interpretation:

- 87.8% people feel better.
- 12.2% people does not feel better.

If No, please specify

5 responses

A
Worries
Don't know
I am not comfortable for sharing
No

Interpretation:

Test Accordance	No of Response	% of Respondance
A	1	0.01%
Worries	1	0.01%
Not comforable to sharing	1	0.01%
No	2	0.02%

23.Are you facing any other serious problems?

49 responses

No (30)
Yes (5)
no (3)
No, i'm not facing any other serious problems
No ,any serious problem
A
So many
Noting
Start new lyf n njoy lyf happily
NO
yeah
Yes,always

Interpretation:

Test Accordance	No of Response	% of Respondance
No	40	0.4%
Yes	8	0.08%

Testing of Hypothesis

Q: Age And Gender

Results for the variables Q1 and Q1:

Contingency +table (Q1 / Q1):

Testing Hypothesis:

H0:p=0.5 v/s Ha:p>0.5 or P!=0.

	Female	Male
10-15	1	1
16-22	29	5
23-27	7	5
Above 28	1	0

Observed frequencies (Q1 / Q1):

	Female	Male	Total
	1	1	2
	29	5	34
	7	5	12
	1	0	1
	38	11	49

Theoretical frequencies (Q1 / Q1):

	Female	Male	Total
	1.551	0.449	2.000
	26.367	7.633	34.000
	9.306	2.694	12.000
	0.776	0.224	1.000
	38	11	49

Test Interpretation :

H₀ : Age is depended upon gender.

H_a : Age is not depended upon gender.

CONCLUSION : As the computed p-value is greater than the significance level alpha=0.05, one cannot reject the null hypothesis H₀.

The risk to reject the null hypothesis H₀ while it is true is 15.73%.

Q:8

Testing Hypothesis :

$H_0=0.5$ v/s $H_a=P>0.5$ or $P!=0.5$

P=Proportion of People Saying NO

Difference	0.500
z (Observed value)	1.414
z (Critical value)	1.960
p-value (Two-tailed)	0.157
Alpha	0.05

Test interpretation :

H_0 :Depreesion is realize .

H_a : Depreesion is not realize.

Reject H_0 : Depreesion is not realize.

Accept H_a : Depreesion is realize .

Conclusion : As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H_0 .

The risk to reject the null hypothesis H_0 while it is true is 15.73%.

Test interpretation:

H_0 : suicide is dependant on age

H_a : suicide is not dependent on age

Q: Age and Suicide thoughts

Results for the variables Q1 and Q1:

Contingency table (Q1 / Q1):

	No	Yes
10-15	1	1
16-22	25	9
23-27	9	3
Above 28	1	0

Test interpretation:

H_0 : suicide dependant on age

H_a : suicide is not dependent on age

Reject H_0 : suicide is not dependent on age

Accept H_a : suicide is not dependent on age

Observed frequencies (Q1 / Q1):

	No	Yes	Total
10-15	1	1	2
16-22	25	9	34
23-27	9	3	12
Above 28	1	0	1
Total	36	13	49

Theoretical frequencies (Q1 / Q1):

	No	Yes	Total
10-15	1.469	0.531	2.000
16-22	24.980	9.020	34.000
23-27	8.816	3.184	12.000
Above 28	0.735	0.265	1.000
Total	36	13	49

FINDINGS:

- 51% people are facing Depression & 49% people are not facing Depression.
- 49% people are abused in the past & 51% not abused in the past.
- 69.4% people have sad feelings & 30.6% people have no sad feeling.
- 63.3% people get irritate easily & 36.7% people do not get irritate easily.
- 53.1% people feel negativity in growing in their life & 46.9% people do not feel negativity in their life.
- 57.1% people feel worthless or responsible & 42.9% people does not feel worthless or responsible.
- 75.5% people talk about their problems to other people & 24.5% people does not talk to other people.
- 87.8% people feel better when they talk to other people & 12.2% people does not feel better.

CONCLUSION:

Depression is mental health disorder & it needs to be treated the right way by the right mental health professionals.

A lot off young people suffer from depression the reasons vary from personal to hereditary, it is important to understand the symptoms & causes & depression in order to receive help.

TO STUDY THE GIRL'S SAFETY

Revati Patil Prajakta Kachole Pratiksha Thorat
Atul Mandlik Shivam Kulkarni

I. INTRODUCTION:

The decades after independence have seen incredible and chronological transformation in the status and position of women in Indian society. Further, the employment of women statistic shows that the employment status leads to education of girls and it promotes development and reduces their poverty, thereby giving a general but false feeling of empowerment.

Though all this may make one think that finally the day has arrived when women can stand shoulder to shoulder with the men but the hard hitting dark reality is that crime against women is at its all time high.

No matter how much technologically we have advanced or conquered the space, we are still far from the so called 'civil-society'. The sad reality is that we live in an increasingly violent society in which the fear of crime is ever-present. Personal safety has become an issue of importance for everyone, but especially for women. Violence against women, in its various forms, is endemic in communities and countries around the world, cutting across class, race, age, religious and national boundaries.

Fear of victimization and crime is quite widespread among women. Almost every crime survey reports that women are much more fearful of crime than men. While the fear of rape and serious violence from men may lie in the back of many women's minds, feminist scholars also argue about an existing continuity of violence against women, which includes intimidation, groping, sexual comments and harassment, threats, and other nuisance crimes with sexual undertones.

Women's lives rest upon a continuum of unsafety. This does not mean that all women occupy the same position in relation to safety and violence. Many other

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mandlikatul11@gmail.com, shivamkulkarni26@gmail.com

features of their lives will mean that their circumstances differ. Somehow, though, as all women reach adulthood, they share a common awareness of their particular vulnerability. Learning the strategies for survival is a continuous lesson about what it means to be female.

Reducing violence against women remains one of the biggest challenges – be it rape, or sexual assault, or dowry deaths, or female foeticide, or acid attack, or trafficking – the list goes on. The infamous December 2012 Delhi gang rape is a stark reality and reflection of the society. This particular incident is just the tip of ice-berg – many such crimes against women go unreported and unnoticed. Why aren't India's women and girls safe?

The major proportion of the rape victims belongs to 19-30 years of age group which states that young women are usually found to be more at the risk of rape than older women. It is also found that women have more danger from their acquaintances (i.e., Parents/ Close family members, Relatives, Neighbours and Other known persons) as compared to the unknown persons to an extent that the share of crime by known persons vary between 84 % to 97 %.

This alarming increase of the crime rates signals to the fact that moral orientation in the masses is facing a notable shift that needs to be viewed seriously. Despite improvements and innovation in the modes of crime prevention and systematization of the law enforcement agencies in the country, most major forms of crimes and incidents of anti-social behaviour are increasing at a faster pace disproportionate to the increase in population and the measures implemented by law enforcement agencies in the country to prevent crime. Even worse is the fact the access to the justice remains a far cry and on top of that, if at all the justice is delivered to the victims, it is too late.

There is an urgent need to pay special attention by our policy makers, family system, community and women themselves if they really want to see themselves genuinely independent, stronger and safe. Unfortunately, despite years of struggle, the fear faced by women has not combated. Though the women have equal participation in human development and they make up almost half of the human race, but tragically she does not enjoy an equal status in the society. Constitutional provisions are not sufficient to get her the respectable position in society.

This study makes the humble attempt to find out how aware and prepared our girls are for their personal safety. The sample for study is taken from all the girl

students only. This study is descriptive in nature consisting of survey so as to understand and ascertain how aware and prepared the girl students are about their safety.

RESEARCH METHODOLOGY

Scope of Research:

Scope of research is limited to IMSCD&R, Ahmednagar (Girl Students)

Research Design:

A. Data collection method:

Survey Method

Research instrument:

Questionnaire were used as Research instrument

Sampling Population:

IMSCD&R Ahmednagar (Girl Students)

Sampling size: 54

Sampling method: Convenience sampling method

Research Territory: Institute

Study includes percentage method and graphical Representation:

Pie diagram and Sampling Theory.

OBJECTIVES OF THE STUDY:

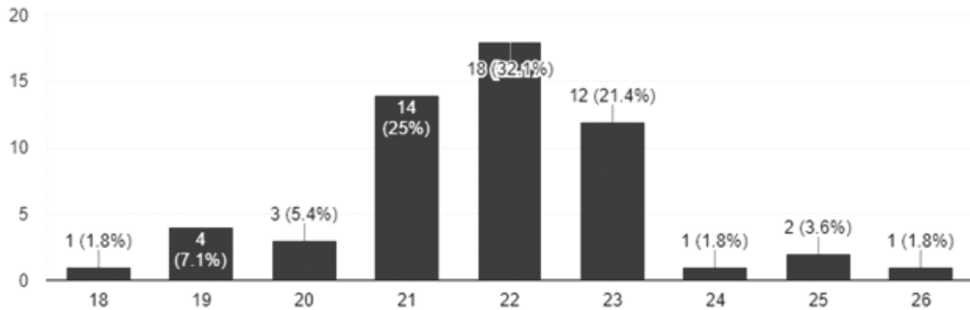
The main objective behind this project is to analyse that in today's society whether the women feel secure or not. Also what are their suggestions on this topic in order to improve the condition.

From this we can conclude whether there is a need of girl's security in reality or not.

1)What is your age?



56 responses



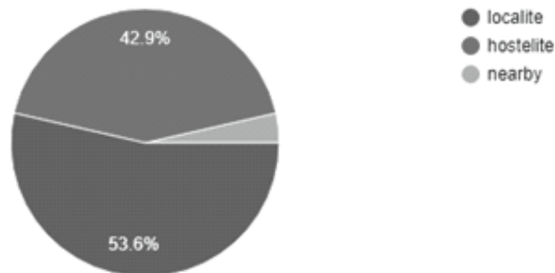
Interpretation :

From above graph , we can conclude that in the collected data we have maximum opinions of women of age 22 followed by age 21 and 23 respectively.

2) Where do you live?



56 responses

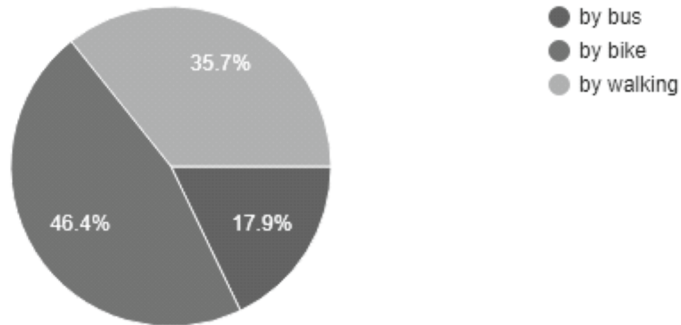


Interpretation :

There are 53.6% i.e. maximum girls live in the ahmednagar city. 42.9% girls lives in hostels and minimum 4.1% girls lives in nearby villages of Ahmednagar.

3)By which mode of travel you prefer to came to college?

56 responses

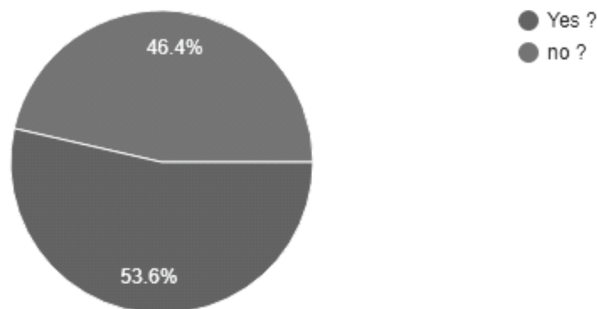


Interpretation :

46.4% girls prefer to come to college by bike (or scooty) where as , 35.7% girls prefer by walking and 17.9% girls come to college by bus.

4)Are there any alternative routes ?

56 responses



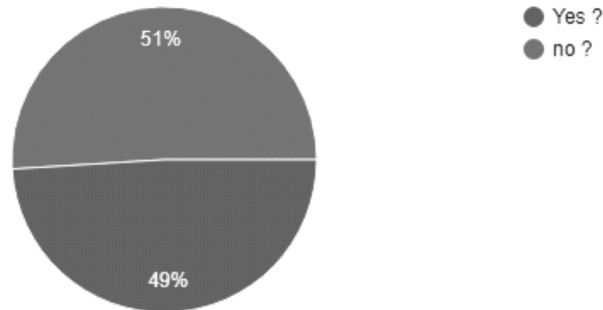
Interpretation :

There are 53.6% girls who says that there are alternative routes to the college or to there home.

Also there are 46.4%girls who says that there are no alternative routes for them.

5) If yes, do you take alternative routes that are well travelled?

51 responses

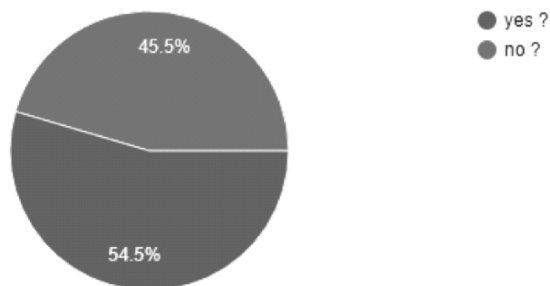


Interpretation :

Out of 53.6% girls who have alternative routes for their home or college, there are 51% girls who do not prefer to go by alternative route. This means, according to them, these routes are not safe. Remaining 49% girls say that alternative routes are safe for them.

6) If you are arriving at night, will the bus driver make stops between bus stops at your request?

55 responses



Interpretation :

54.5% girls say that if they go somewhere or come back home at night then the bus driver makes a stop between the bus stops for them on their request. Also, 45.5% girls say that there are no stops in between even after a request at night.

7) Do you use any mobile apps or GPS maps to identify where you are?
(street, building, neighbourhood, etc.)?

56 responses

For the analysis of this question, we will use test for 1 proportion

Testing hypothesis -

$H_0 : P_0 = 0.5$

$H_1 : P_1 > 0.5$

P : Girls are using mobile apps for location tracking

For this, we will do statistical analysis by one proportion test as follows :
XLSTAT 2018.2.50385 - Tests for one proportion - Start time: 13-04-2018 at
16:11:20

Frequency: 39

Sample size: 54

Test proportion: 0.5

Hypothesized difference (D): 0

Variance (confidence interval): Sample

Continuity correction: Yes

Proportion: 0.722

95% confidence interval on the proportion (Wilson score):

] 0.581, 0.831 [

z-test for one proportion / Two-tailed test:

Difference	0.222
z (Observed value)	3.402
z (Critical value)	1.960
p-value (Two-tailed)	0.001
alpha	0.05

Test interpretation:

As the computed p-value is lower than the significance level $\alpha=0.05$, one should reject the null hypothesis H_0 , and accept the alternative hypothesis H_a .

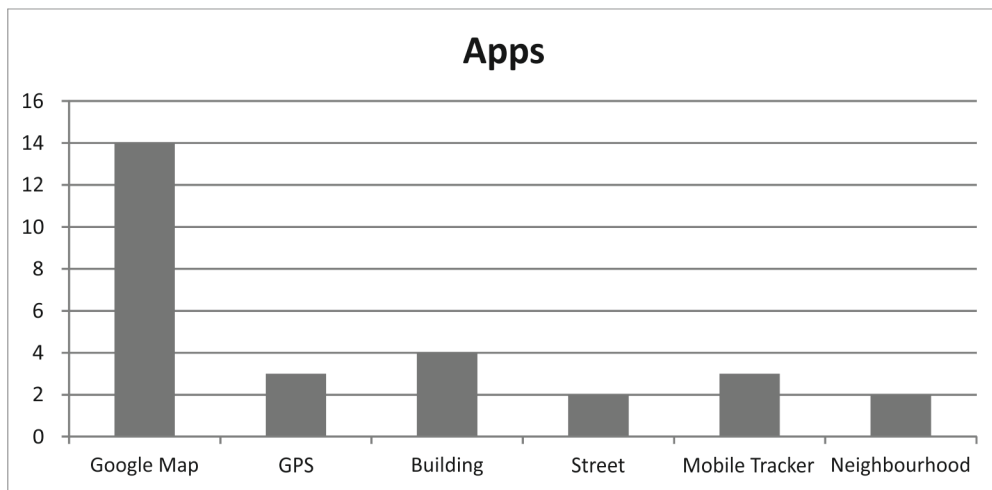
The risk to reject the null hypothesis H_0 while it is true is lower than 0.07%.

Interpretation :

There are majority of girls who use mobile apps for location tracking .

8)If yes,then which?

28 responses

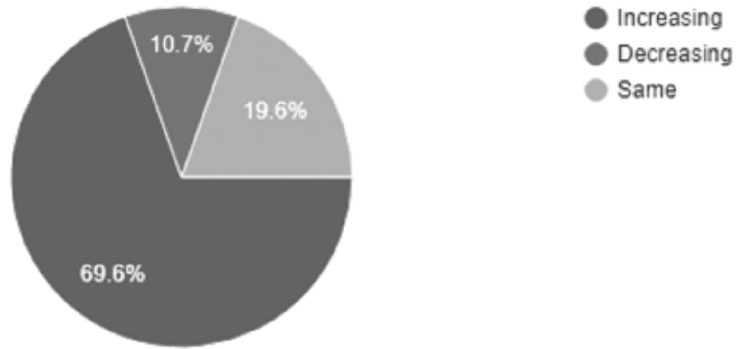


Interpretation :

There are maximum i.e. 14 girls who uses Google maps for tracking there location. There are 3 girls using GPS ,4 using Building, 2 girls are using Street, 3 using Mobile tracker and 2 using Neighbourhood app for location tracing.

9) Do you feel that crimes against women are ?

56 responses

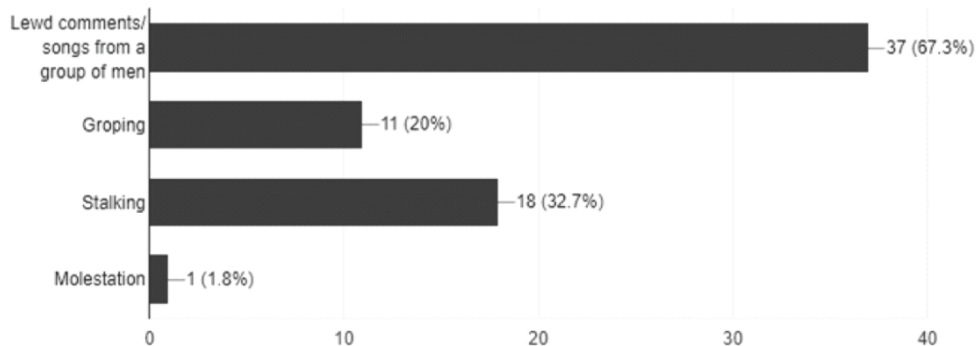


]

There are maximum i.e. 69.6% girls who think that crimes against women are increasing. There are 10.7% girls who think that crimes against women are decreasing. There are 19.6% girls who think that there is no increase or decrease in crime rate, they are the same as always.

10) Have you ever experienced the following ?

55 responses

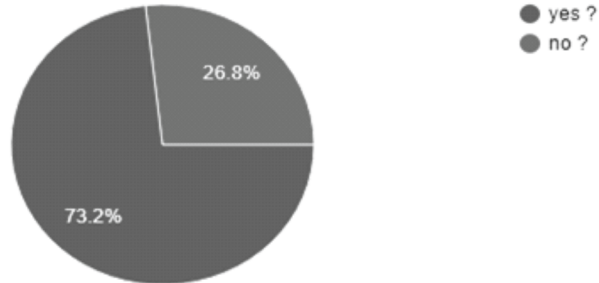


Interpretation :

There are 67.3% girls who have faced lewd comments/songs/whistles from a group of boys. 20% girls have faced groping and teasing, 32.7% girls have faced stalking and 1.8% girls have faced molestation.

11) Did people around you try to help?

56 responses

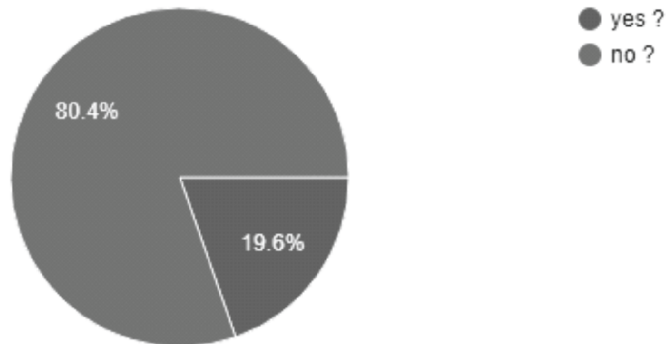


Interpretation :

73.2% girls have said that people around them tried to help them while 26.8% girls said that people did not help them.

12) Is there any patrolling by police or any social group ?

56 responses

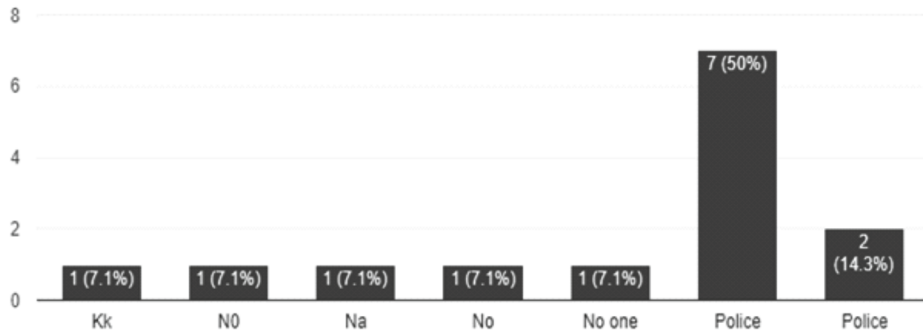


Interpretation :

Only 19.6% girls say that there is a patrolling by police or any social group in areas and majority of 80.4% girls say that there is no patrolling by anyone.

13) If yes, who?

14 responses



Interpretation :

There are 50 % girls who says that in some areas patrolling is done by police .

14) How far away are emergency services, security personnel, or police available? (specify distance, i.e.: meters, blocks, etc.)

56 responses

Distance (in Km.)	fi	Cumulative freq.(LT)
0 to 5	11	11
5 to 10	14	25
10 to 15	8	33
15 to 20	11	44
20 and above	14	58

$N = 58$ $N/2 = 29$

29 lies in class 10 – 15, So median class is 10 – 15

$L = 10$ $N/2 = 29$

$cf = 25$ $f = 8$

$h = 10$

$Median = L + (((N/2) - cf) / f) * h$

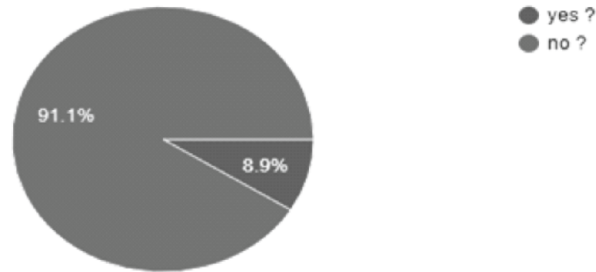
$Median = 12.5 \text{ Km}$

Interpretation ;

We can conclude that the emergency services are available at an average of 12.5 Km.

15)Do you face any sexual harassment/assault in public places ?

56 responses

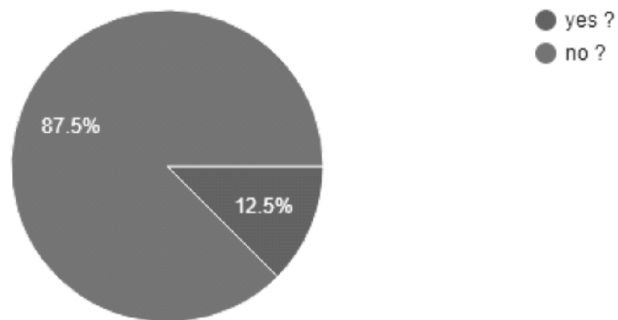


Interpretation :

There are majority of 91.9% of girls who says that they have faced sexual harassment/assault in public places.

16)Did you register a police complaint

56 responses

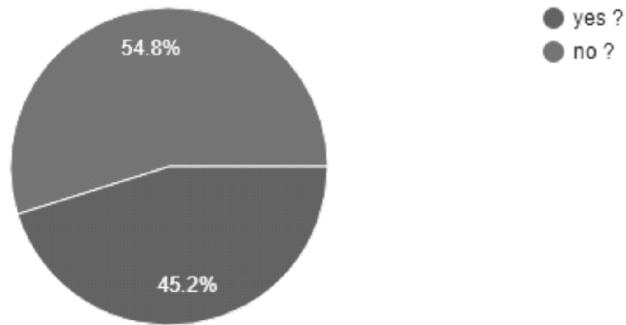


Interpretation :

There are majority of 87.5% of girls who says that they do not have registered any police complaint and 12.5% girls are says that they have registered a complain in police station.

17) If yes, were you satisfied with the response of the police?

31 responses



XLSTAT 2018.2.50385 - Create a contingency table - Start time: 16-04-2018 at 14:59:02 / End time: 16-04-2018 at 14:59:03
 Row variable(s): Workbook = Girls Safety Research.csv / Sheet = Girls Safety Research / Range = 'Girls Safety Research'!\$Q:\$Q / 53 rows and 1 column
 Column variable(s): Workbook = Girls Safety Research.csv / Sheet = Girls Safety Research / Range = 'Girls Safety Research'!\$R:\$R / 53 rows and 1 column

Test Hypothesis :

H0 : Register of a police complaint and satisfied with the response are independent.

H1 : Register of a police complaint and satisfied with the response are dependent.

Results for the variables 16) Did you register a police complaint and

17) If yes, were you satisfied with the response of the police?:

	no ?	yes ?
no ?	24	23
yes ?	2	4

Observed Register of a police complaint and satisfied with the response):

	no ?	yes ?	Total
no ?	24	23	47
yes ?	2	4	6
Total	26	27	53

Theoretical frequencies (Register of a police complaint and satisfied with the response):

	no ?	yes ?	Total
no ?	23.057	23.943	47.000
yes ?	2.943	3.057	6.000
Total	26	27	53

XLSTAT 2018.2.50385 - Tests on contingency tables (Chi-square...) - Start time: 16-04-2018 at 15:00:02 /

End time: 16-04-2018 at 15:00:02 / Microsoft Excel 14.047

Contingency table: Workbook = Girls Safety Research.csv / Sheet = Contingency table3 /

Range = 'Contingency table3'!\$C\$13:\$D\$14 / 2 rows and 2 columns

Test of independence between Register of a police complaint and satisfied with the response (Chi-square):

Chi-square (Observed value)	0.669
Chi-square (Critical value)	3.841
DF	1
p-value	0.413
alpha	0.05

Test interpretation:

H0 : Register of a police complaint and satisfied with the response are independent.

H1: Register of a police complaint and satisfied with the response are dependent.

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H0.

The risk to reject the null hypothesis H0 while it is true is 41.33%.

Test of independence between Register of a police complaint and satisfied with the response (Chi-square with Yates' continuity correction) :

Chi-square (Observed value)	0.148
Chi-square (Critical value)	3.841
DF	1
p-value (Two-tailed)	0.701
alpha	0.05

Test interpretation:

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H0.

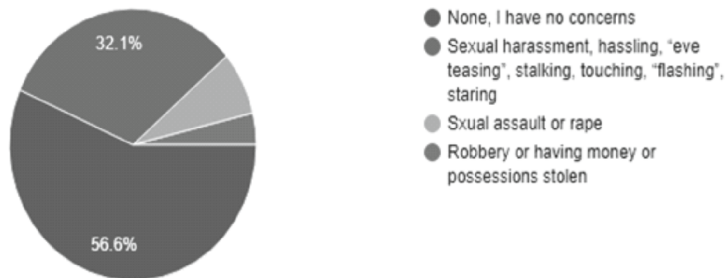
The risk to reject the null hypothesis H0 while it is true is 70.06%.

Interpretation :

Register of a police complaint and satisfied with the response are independent.

18) What personal safety risks concerns you most?

53 responses



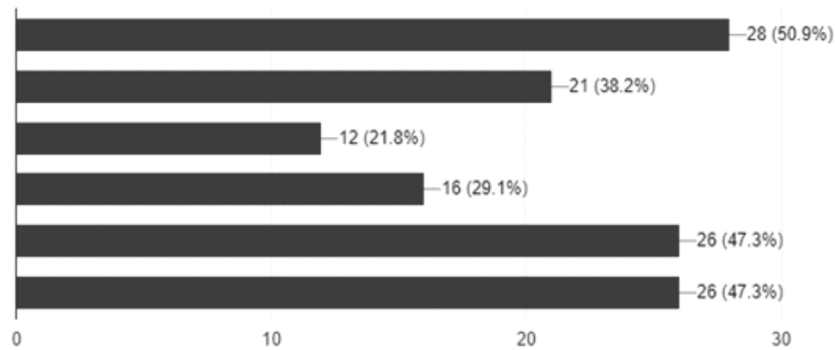
Interpretation:

There are 32.1% girls for whom safety risk concern is sexual harassment, hassling, eve teasing, stalking, etc.

Whereas there are 56.6% of girls who don't have any safety concern.

19)Which factors contribute to your feeling unsafe?Poor lighting

55 responses



Interpretation :

There are maximum i.e. 50.9% girls who feel unsafe in crowded public transport/bus stops/station.

38.2% girls feel unsafe due to lack of clean public toilets.

21.8% girls feel unsafe because of lack of vendor stalls/shops or lack of people in area.

29.1% girls feel unsafe because of less visible police or social guard or mainly due to less patrolling.

47.3% girls feel unsafe due to men dealing with/taking alcohol.

Whereas,47.3% girls feel unsafe because of lack of respect for women in men.

FINDINGS:

* Maximum opinions of women of age 22 followed by age 21 and 23 respectively.

* There are 53.6% i.e. maximum girls live in the ahmednagar city.

TO STUDY THE GIRL'S SAFETY

- * 46.4% girls prefer to come to college by bike (or scooty)
- * There are 53.6% girls who says that there are alternative routes to the college or to their home.
- * Out of 53.6% girls who have alternative routes for their home or college ,
- * 54.5% girls says that if they go somewhere or come back home at night then the bud driver makes stop between the bus stops for them on their request.
- * There are majority of girls who use mobile apps for location tracking.
- * There are maximum girls who uses Google maps for tracking there location
- * There are maximum i.e. 69.6% girls who thinks that crimes against women are increasing.
- * There are 67.3% girls who have faced lewd comments/songs/whistles from group of boys.
- * 73.2% girls have said that people around them tried to help
- * 80.4% girls says that there is no patrolling by anyone.
- * There are 50 % girls who says that in some areas patrolling is done by police.
- * We can conclude that the emergency services are available at an average of 12.5 Km.
- * There are majority of 91.9% of girls who says that they have faced sexual harassment/assault in public places.
- * There are majority of 87.5% of girls who says that they have do not register any police complaint
- * There are majority of 54.8% of girls who says that they are not satisfied with the response by police
- * There are 56.6% of girls who don't have any safety concern.
- * There are maximum i.e. 50.9% girls who feel unsafe in crowded public transport/bus stops/station.

CONCLUSION :

From this survey we have reached to this conclusion that from the collected data , crime against women are increasing now a days. There are majority of girls who are of age 21-23 who are from ahmednagar or lives in hostel and very few lives in villages nearby. Maximum girls prefer to come to college by their own vehicles or walking instead of public transport services.

There are majority girls who make use of location tracking devices like Google Maps, GPS, Street, etc. There are majority of girls who have faced lewd comments/songs/whistles from group of boys and grouping, teasing, stalking and few of them have faced molestation. Also maximum girls have said that people around them have helped them in that situation.

From the survey, we have observed that the main reason behind the increasing crimes is less visible patrolling by police or any social group. There are very less emergency services available.

There are majority of girls who have not filed any complain against in police station. Also, those who have filed any complain, among them maximum girls are unsatisfied with the response of police.

The reason of feeling unsafe is mainly at crowded public transport/bus stops/station and also due to lack of clean public toilets. Some more reasons of feeling unsafe are lack of vendor stalls/shops or lack of people in area, due to men dealing with/taking alcohol, because of lack of respect for women in men, etc.

RECOMMENDATION :

- Girls should be trained to fight for themselves.
- Take self-defense trainings.
- Girls should be aware about the tricks for her own safety at least.
- Give girls respect and change the thinking.
- There are many safety measures but they aren't followed properly by police.
- Fast process to crime registered as harassment, hassling, stalking, staring.
- Men need to give respect to every woman like his sister and mother then no need to other thing!
- Awareness about such problems amongst the men which women face in day-to-day life.
- Do not go outside alone at any unknown area without informing family person. Install tracker apps and only get connected on that app with trustable person.
- Criminal laws should be more strict and fast procedure against registered complains.

TO STUDY THE GIRL'S SAFETY

- We have to take some good initiatives to improve the condition of our society to decrease the crime rate and make this society a better place to live fearless and safe life.

QUESTIONNAIRE :

- 1) What is your age? _____
- 2) Where do you live?
-localite -hostilite -nearby
- 3) By which mode of travel you prefer to came to college?
- by bus -by bike -by walking
- 4) Are there any alternative routes ?
-Yes? - no ?
- 5) If yes, do you take alternative routes that are well travelled?
-Yes? - no ?
- 6) If you are arriving at night, will the bus driver make stops between bus stops at your request?
-yes? - no?
- 7) Do you use any mobile apps or GPS maps to identify where you are? (street, building, neighbourhood, etc.)
-yes? - no?
- 8) If yes, then which? _____

TO STUDY THE GIRL'S SAFETY

- Sexual harassment, hassling, "eve teasing", stalking, touching, "flashing", staring
- Sexual assault or rape
- Robbery or having money or possessions stolen

19) Which factors contribute to your feeling unsafe?

- Poor lighting
- Crowded public transport/bus stops/stations
- Lack of clean and safe public toilets
- Lack of vendors or stalls/people in the area
- Lack of effective/visible police or civil guards
- Men dealing with or taking alcohol/drugs
- Lack of respect for women from men

20) According to you ,what safety measures should be taken ?

TO STUDY THE EFFECTIVENESS OF ONLINE ADVERTISEMENT

Ajage Sagar

Najan Pratiksha

Vaidya Pooja

Karale Ravindra

INTRODUCTION:

Online Advertising or Web Advertising or Internet Advertising is one of the most important forms of marketing used in today's world. Online Advertising is simply means advertising your product or services by using the internet. As we all know today's world is internet world. Everything is available over the internet which can be accessible from any part of the world. Nowadays people make use of the internet to search the information about any products or services as per their needs and choices. Since from last 5-10 years online advertising has played biggest role in the field of marketing.

Online advertising makes it easier for organization or companies to put their advertisement over the internet, which has many advantages than other marketing strategies. It makes easier to attract the target customers by putting the contents in the form of videos or images.

Online advertising can be in the form of

- Email marketing
- Social media marketing
- Web Banner ad
- Popup ad
- Video ad
- Remarketing/ Retargeting, etc.

Email marketing: Basically email marketing means the use of email to promote products or services. It is helpful to develop relationships with potential customers or clients. It is same as direct mail except that instead of sending mail through the postal services, messages are send via electronic mail.

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Social media marketing: Social media marketing means the use of social media platforms and websites to promote a product or service. It is the most popular way of internet marketing used by the most companies. It helps to promote the content of product or services that user can view and share with their network which indirectly helps companies to increase their brand exposure and customer reach. If we consider the victory of BJP (Bhartiya Janata Party) in the election 2014, then we come to know how they have make the use of social media to promote their party.

Web banner ads: A web banner advertising is one form of internet advertising which is used to display an advertisement in to a web page. This form of internet advertising is used attract the customers to a website by linking to the website of the advertiser. It is one form of paid advertisement over the internet.

Popup ads: A pop up ad is one form of internet advertising. It is GUI (Graphical User Interface) display window which appears (“pops us”) suddenly on the visual interface. A pop up is usually made up of JavaScript files or Adobe Flash files. This window contains a small advertisement about the product or services which are displayed on the website.

Video ads: A video advertisement is online advertisement format which has video associated with it. It is also an important and popular way of advertising your product or services. We can consider an example of “Youtube” channels which allows you to upload your videos under different categories such as music, sports, gaming, movies, tv shows etc.

Retargeting: Retargeting is most often used to describe ads and display advertisement based on the user’s activity on your site. When user comes to your site a cookie’s is set by which you can target ads to them based on the sites they visit. This type form of advertisement is mostly used by Google or social networking sites such as Facebook.

So the at the end of this article we came to know internet advertising is the most import way of advertising in today’s world

OBJECTIVES OF STUDY:

The primary objective of the study of “Effectiveness of Online Advertisement” is to study what are the advantages of Online Advertising and why customers are more attracted to this type of advertisement. The target audience for this study is the people of different age groups, occupations, sex etc. This research will be helpful for both customers and companies. If we consider from customer point of view it will help them to know how Online Advertisement is useful to get

details about the product or services easily and if we consider from company point of view it will help them to know how to attract the customer to purchase their products and services. They can make use of different forms of Online Advertisement such as Web Banners, Pop-up ads, Video ads, Email ads etc.

ADVANTAGES OF ONLINE ADVERTISEMENT:

- 1) **Low cost:** An Online advertisement rates are relatively low as compared to traditional advertisement.
- 2) **No Geographic bounding:** An Online Advertising has no geographic bounding to it. It is borderless.
- 3) **24X7 availability:** All advertisements over the internet are accessible and available 24 hours a day, 365 days.
- 4) **Immediate feedback:** Customers can give immediate feedback about the products or services.
- 5) **High level of interactivity:** Online Advertising is based on high level of interactivity.
- 6) **Dynamic and multimedia supported:** Online Advertising is dynamic and supports multimedia features such as image, video, audio etc.

DISADVANTAGES OF ONLINE ADVERTISEMENT:

- 1) **Customers Get Distracted:** When customers visit a website, they typically have a goal in mind, sometimes there are many other advertisement links that customer may not want to visit but they get redirected to them automatically.
- 2) **Language:** If Company is selling a product or services through the media then the buyer prefers to get the information in of the products or services in his own language but the advertiser has no option than to advertise in one single language which is major disadvantage.

RESEARCH METHODOLOGY:

Need and Importance of study:

The need of the study is to determine why customers are more attracted towards Online Advertisement. This study also includes different views of the customer about an Online Advertisement.

Research Design:

-Population

Research was carried out in BPHE Society, Ahmednagar.
Data was collected from students and faculties.

-Sample

Data was collected from around 32 respondents.

-Method of sampling

We have used Convenience method of sampling.

Research Instrument:

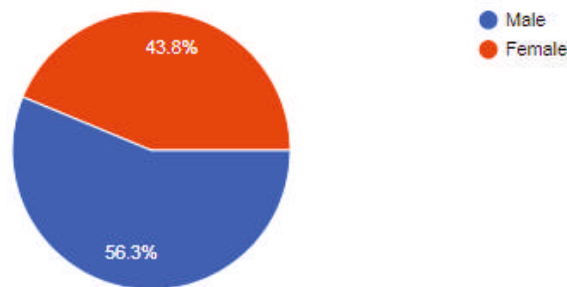
- Questionnaire method
- Method of data collection is Schedule Method.

Limitations of study:

- Time constraint for data collection.
- Less sample size.

1) Gender:

32 responses

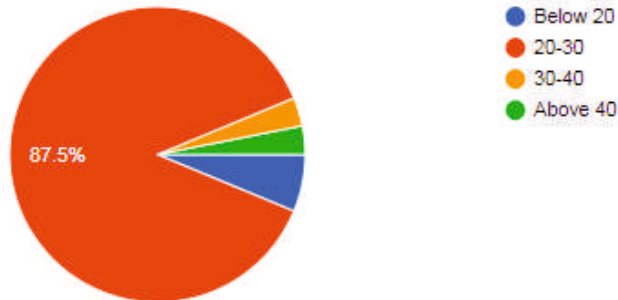


Interpretation:

- 56.3% of respondents are Male
- 43.8% of respondents are Female

2) Age Group:

32 responses

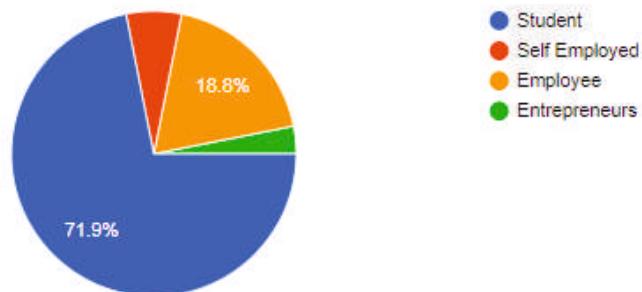


Interpretation:

- 6.3% respondents belongs to age below 20
- 87.5% respondents belongs to age between 20-30
- 3.1% respondents belongs to age between 30-40
- 3.1% respondents belongs to age above 40

3) Occupation:

32 responses

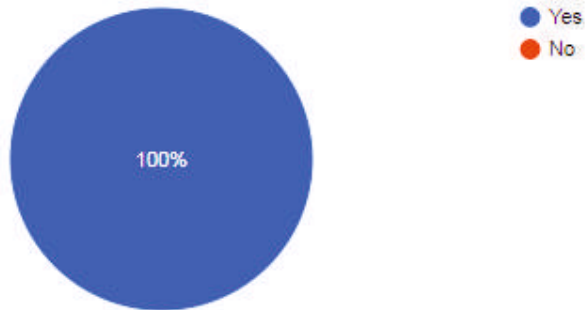


Interpretation:

- 71.9% respondents are Student.
- 6.3% respondents are Self Employed
- 18.8% respondents are Employee
- 3.1% respondents are Entrepreneur

4) Do you surf the net ?

32 responses

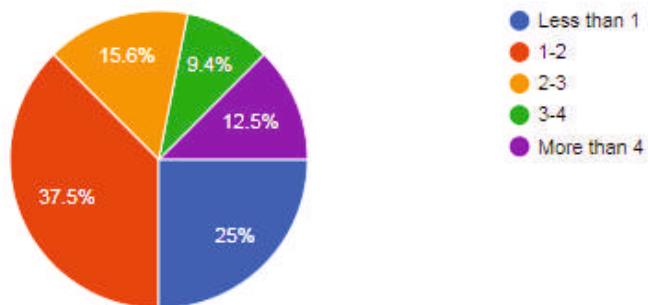


Interpretation:

- 100% respondents do surf on the net

5) How many hours do you spend on browsing ?

32 responses

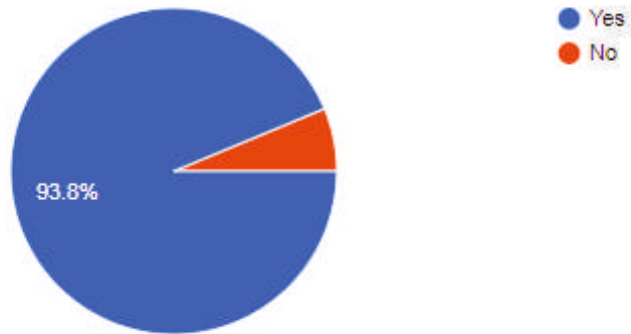


Interpretation:

- 25% respondents spends less than 1 hour on browsing
- 37.5% respondents spends 1-2 hours on browsing
- 15.6% respondents spends 2-3 hours on browsing
- 9.4% respondents spends 3-4 hours on browsing
- 12.5% respondents spends more than 4 hours on browsin

6) Are you aware of Online Advertisement ?

32 responses

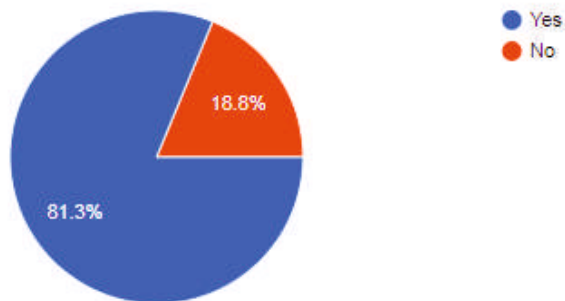


Interpretation:

- 93.8% respondents are aware about Online Advertisement
- 6.3% respondents are not about aware about Online Advertisement

7) Do you check the online ads while browsing ?

32 responses

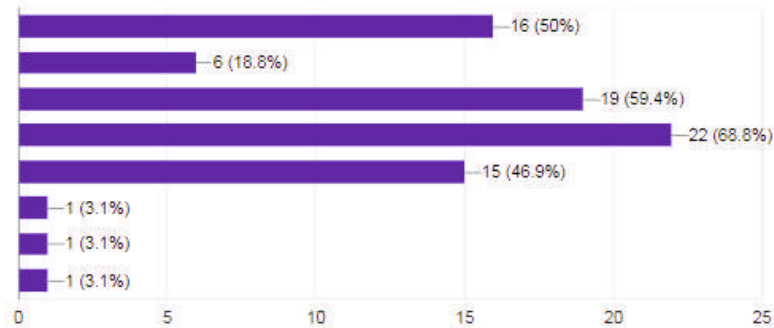


Interpretation:

- 81.3% respondents do check the online ads while browsing
- 18.8% respondents do not check the online ads while browsing

8) Advertisement related to which product are you intended in purchasing ?

32 responses

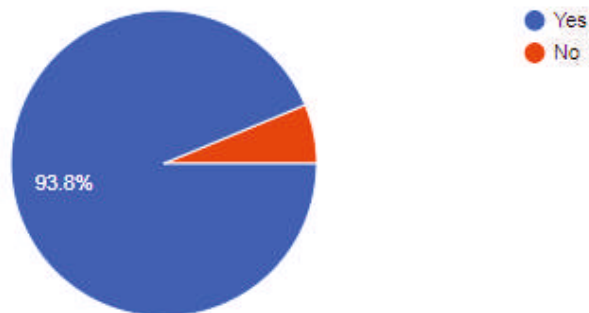


Interpretation:

- 50% respondents says advertisement related to Jobs
- 18.8% respondents says advertisement related to Financial Loans
- 59.4% respondents says advertisement related to Entertainment
- 68.8% respondents says advertisement related to Educational
- 46.9% respondents says advertisement related to Clothes

9) Have you purchased online ?

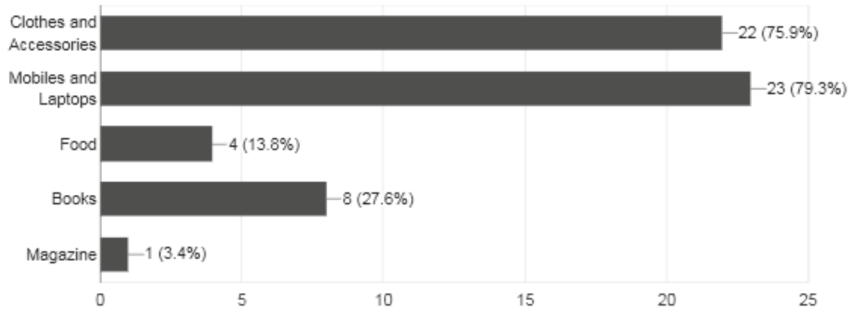
32 responses



- 3.1% respondents says advertisement related to Car, Bikes, Electronic equipment
- 3.1% respondents says advertisement related to Books, Accessories

10) If Yes, what have you purchased ?

29 responses



- 3.1% respondents says advertisement related to Daily need goods

Interpretation:

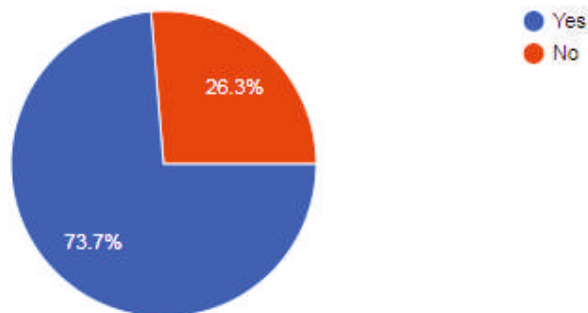
- 93.8% respondents have made online purchasing
- 6.3% respondents have not made any online purchasing

Interpretation:

- 75.9% respondents have purchased Clothes and Accessories

11) If No would you prefer to purchase online ?

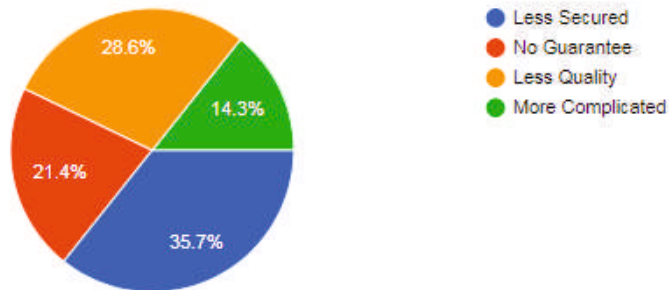
19 responses



- 79.3% respondents have purchased Mobiles and Laptops
- 13.8% respondents have purchased Food
- 27.6% respondents have purchased Books

12) If No, Why don't you prefer to purchase online ?

14 responses



- 3.4% respondents have purchased Magazines

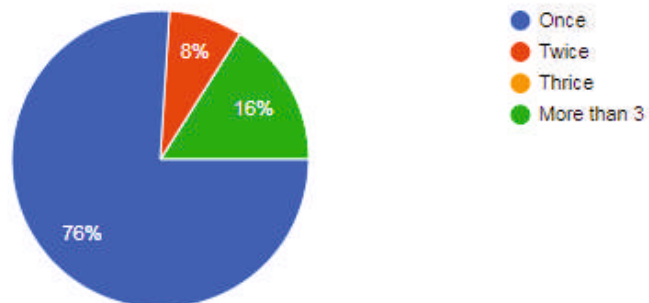
Interpretation:

- 73.7% respondents would like to prefer online purchasing
- 26.3% respondents says No to online purchasing

Interpretation:

13) How often do you purchase online (Weekly) ?

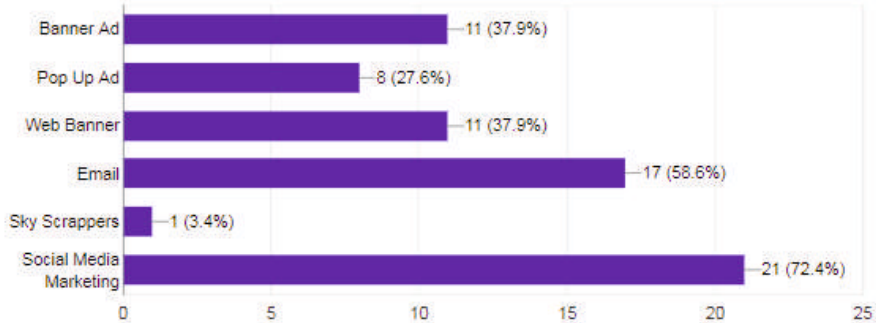
25 responses



- 35.7% respondents says online purchasing is less secured
- 21.4% respondents says online purchasing has no guarantee
- 28.6% respondents says online purchasing has less quality
- 14.3% respondents says online purchasing is more complicated

14) What kind of advertisement do you like to see.

29 responses



Interpretation:

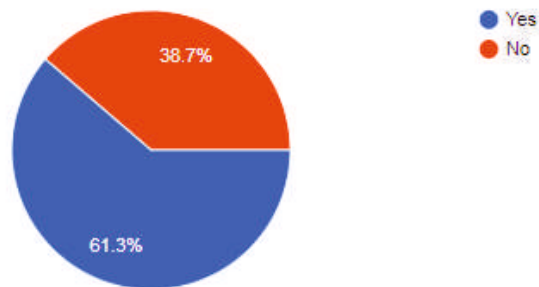
- 76% respondents do online purchasing once in week
- 8% respondents do online purchasing twice in week
- 16% respondents do online purchasing more than 3 times in week

Interpretation:

- 37.9% respondents like to see Banner Ads
- 27.6% respondents like to see Pop Up Ads

15) Have you Responded/Participated in any Advertisement ?

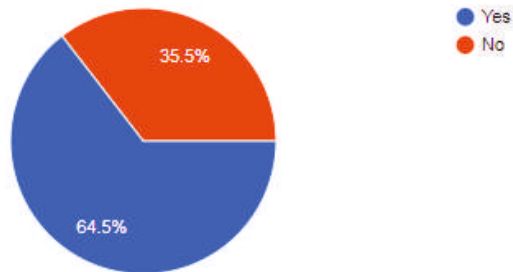
31 responses



- 37.9% respondents like to see Web Banner
- 58.6% respondents like to see Email
- 3.4% respondents like to see Sky Scrappers

16) Have you made any purchase after seeing these advertisement ?

31 responses



- 72.4% respondents like to see Social Media Marketing Ads.

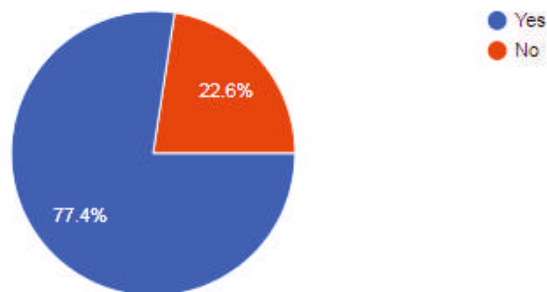
Interpretation:

- 61.3% respondents have participated in online advertisements
- 38.7% respondents have not participated in any online advertisement

Interpretation:

17) Does the online advertisement interferes in your work while browsing ?

31 responses

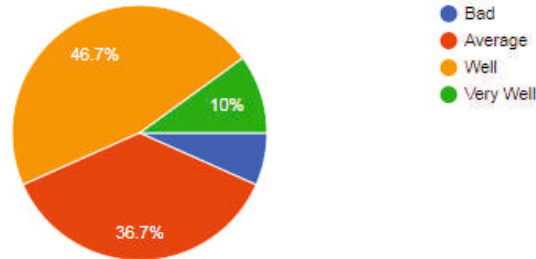


- 64.5% respondents have made online purchase after seeing these advertisements
- 35.5% respondents have not made online purchase after seeing these advertisements

Interpretation:

19) How did the online advertisement describes the product/service ?

30 responses



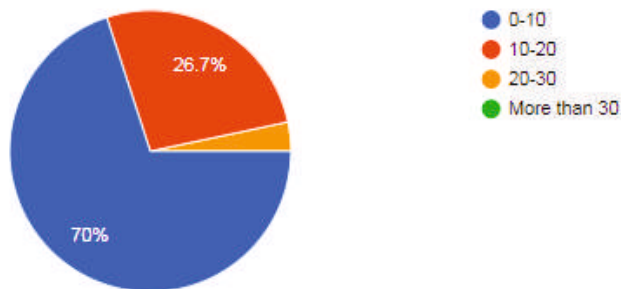
- 77.4% respondent's say that online advertisement interferes in their work while browsing.
- 22.6% respondent's say that online advertisement does not interferes in their work while browsing.

Interpretation:

- 6.6% respondents say that online advertisement describes the product/services badly.
- 36.7% respondents say that online advertisement describes the product/services averagely.

20) Approximately how many adverts do you watch a day ?

30 responses



- 46.7% respondents say that online advertisement describes the product/services well.
- 10% respondents say that online advertisement describes the product/services very well.

Interpretation:

- 70% respondents watch 0-10 online adverts a day.
- 26.7% respondents watch 10-20 online adverts a day.
- 3.3% respondents watch 20-30 online adverts a day.

Research Hypothesis:

Test for one proportion

Test interpretation:

H0: $P=0.5$

H1: $P>0.5$

P=proportion of aware about online advertisement

If we accept H0 then aware about online advertisement is less.

But if we reject H0 i.e $P>0.5$ then conclusion is majority of people are aware about online advertisement.

$P=30/32$

$P=0.9375$

Finding: 93.8% of respondents are aware about Online Advertisement.

Proportion:

1

95% confidence interval on the proportion (Wilson score):

] 0.198, 0.951 [

z-test for one proportion / Two-tailed test:

Difference	0.500
z (Observed value)	2.121
z (Critical value)	1.960
p-value (Two-tailed)	0.034
Alpha	0.05

Chi-square test:

Test interpretation:

H0: Online Purchase is independent of gender.

H1: Online Purchase is dependent of gender.

Reject H₀: Online Purchase is dependent of gender

Accept H₀: Online Purchase is independent of gender

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H₀.

The risk to reject the null hypothesis H₀ while it is true is 85.40%.

Interpretation:

Online Purchasing is independent of gender

Results for the variables Q1 and Q1:

Contingency table (Q1 / Q1):

	Q1-Female	Q1-Male
Q1-No	1	1
Q1-Yes	13	17

Observed frequencies (Q1 / Q1):

	Q1-Female	Q1-Male	Total
Q1-No	1	1	2
Q1-Yes	13	17	30
Total	14	18	32

Theoretical frequencies (Q1 / Q1):

	Q1-Female	Q1-Male	Total
Q1-No	0.875	1.125	2.000
Q1-Yes	13.125	16.875	30.000
Total	14	18	32

Proportions / Row (Q1 / Q1):

	Q1-Female	Q1-Male	Total
Q1-No	0.500	0.500	1.000
Q1-Yes	0.433	0.567	1.000
Total	0.4375	0.5625	1

TO STUDY THE EFFECTIVENESS OF ONLINE ADVERTISEMENT

Proportions / Column (Q1 / Q1):

	Q1-Female	Q1-Male	Total
Q1-No	0.071	0.056	0.063
Q1-Yes	0.929	0.944	0.938
Total	1	1	1

Proportions / Total (Q1 / Q1):

	Q1-Female	Q1-Male	Total
Q1-No	0.031	0.031	0.063
Q1-Yes	0.406	0.531	0.938
Total	0.438	0.563	1.000

Test of independence between the rows and the columns (Chi-square):

Chi-square (Observed value)	0.034
Chi-square (Critical value)	3.841
DF	1
p-value	0.854
Alpha	0.05

RESEARCH FINDINGS:

- 93.8% respondents are aware about online advertisement
- 37.5% respondents spends 1-2 hours on browsing
- 81.3% respondents do check the online ads while browsing
- 93.8% respondents have made online purchasing
- 79.3% respondents have purchased Mobiles and Laptops
- 35.7% respondents says online purchasing is less secured
- 72.4% respondents like to see Social Media Marketing
- 61.3% respondents have participated in online advertisements
- 77.4% respondent's say that online advertisement interferes in their work while browsing.
- 46.7% respondents say that online advertisement describes the product/services well.
- 70% respondents watch 0-10 online adverts a day.

CONCLUSION:

- The conclusion of this research is that most of the people are aware about online advertisement.
- Most of people spend 1-2 hours on browsing.
- People check online advertisement while browsing. They use online purchasing mostly for mobile and laptops. People also say that online purchasing less secured.
- Social media marketing is the best way of putting online advertisement.
- People face interference in their work while browsing.
- Average no of adverts watched by people is 0-10.
- Most of people say online adverts gives well description of product.
- Online purchasing is independent of gender.

BIBLIOGRAPHY:

www.google.com

<https://drive.google.com>

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1. Subjects: 'Prayas: A Students' Research Publication' welcomes articles/research contributions in the disciplines allied to Management, Commerce, Economics and Information Technology.

2. Size: Articles/Contributions are expected to be of about 3500 to 6000 words including figures and tables. A Hard copy along with a soft copy of the manuscript be submitted. This should be typed in 'Times New roman' font size 12 with 1.0 inch margin on all four sides.

3. Cover Page to include:

a) Title of the paper/article.

b) Details of author(s) i.e. name(s), Designation/course, address(es), phone and fax number, e-mail address(es) of the author(s).

c) Acknowledgments, if any.

4. Photograph: Please enclose a passport size colour photograph.

5. Abstract: Abstract of about 250 words should follow the cover page.

6. References: The position of the reference should be indicated in the text within brackets by the author's last name and the year of publication; e.g. '(Sharma 1998)' or given as a sentence. e.g. 'as pointed out by sharma (1998)'. At the end of the text, references should be listed in the alphabetical order in the following manner:

a) If it is an article in a Journal,

Sharma A. B. (1998), the Marketing Startegies of the 21st Century, Indian Journal of Marketing, 98(3): 126-129

b) If it is a book,

Sharma, A. B. (1998), Marketing World, U.K.:McGraw Hill, Page 26

c) If it is an electronic document,

<http://www.economicstimes.com/et/daily/2000:html> Accessed on Sept. 26, 2006

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