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I am very delighted and pompous to put pen to paper for a highly motivated and aimed team. I am not only hoping but strongly indomitable that National Research and Journal Publication have a bright future and prosperous journey ahead.

I also thankful to NRJP to chose me as editor in chief. I vowed to support them always and fulfil the adequacy of my position. I am not only the position holder but I also the witness of their hard work, team spirit and goal oriented job, I was there from the first bench to saw the building of the publication team, rising of a journal house and publishing of their first journal.

I also feel very proud that, the mission of the journal has a very downstream purpose "Do Revision not Rejection". They even work harder to teach a layman student, technical paper writing. Meanwhile, the team has to work rather harder to make a paper ready to publish.

In sum, then, language is an important accessory, but never the main thing.

Every success story was written on the very first step, so with your first step and all the next steps, I shall always bless you and promise you to guide on every steps you needed from my end.

With Blessings and Regards,



**Prof. Vinod Kumar Gupta**  
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We also thankful to our Editor in Chief, and their vision of the advertisement of collages, across the city. His proposals for the advertisement of the collages, workshops and seminars through our journals are impactable, by which we are acting as a connection to integrate them and make them in light of current status and situations.

Finally, I express my sincere gratitude to our Editorial and Reviewer board, Authors and publication team for their continued support and invaluable contributions and suggestions in the form of authoring write ups, reviewing and providing constructive comments for the advancement of the journals. With regards to their due continuous support and co-operation, we have been able to publish quality Research and Reviews findings for our customers base. I hope you will enjoy reading this issue and we welcome your feedback on any aspect of the Journal.


**Swaranjali Gupta**

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Review Article

## Impact of Digitalization on the Indian Economy and Requirement of Financial Literacy

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### Abstract

1st July, 2015 is a day when an initiative was being taken by our honorable Prime Minister Narendra Modi towards "Making India Digital". The campaign aimed to connect rural areas with high speed internet network and to improve the digital literacy. Indian economy is growing at a fast pace that requires the people to be financial literate to take judicious decisions. After this digitalization, the financial transactions have to be done through internet. So, Digital financial literacy is gaining importance. This paper analyses the importance of financial literacy in today's world. The finding of the study will identify the obstacles in the execution of various programmes to make India financial literate and strategies to execute these policies effectively and efficiently.

**Keywords:** Jan dhan yojna, digital India, literacy.

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### Introduction

India is the fastest growing economy in the world. The Indian economy is the seventh largest economy in the world measured by GDP and third largest by purchasing power parity (PPP) after US and China. The Indian economy has seen a lot of changes from being self-reliant to opening its door for global trading by allowing LPG(Liberalization, Privatization and Globalization) in 1991 under the then Finance Minister Mr Manmohan Singh. And since then there is no seeing back.

According to the latest Economic Survey 2015-16, the Indian economy will continue to grow more than 7 per cent in 2016-17. According to Fitch Ratings Agency, India's Gross Domestic Product (GDP) will likely grow by 7.7 per cent in FY 2016-17 and slowly accelerate to 8 per cent by FY 2018-19, driven by the gradual implementation of structural reforms,

higher disposable income and improvement in economic activity. The recent steps of the Indian government have shown positive results in the growth of the GDP. According to a Goldman Sachs report released in September 2015, India could grow at a potential 8 per cent on average during from fiscal 2016 to 2020 powered by greater access to banking, technology adoption, urbanisation and other structural reforms.

The 1990s also saw the entrance of technology in India and people were introduced with the use of personal computers and gradually the automation took every sector by storm and now we can see the virtual world that exists and anything can happen in it from uniting the world to initiate a war if not handled properly. But in a developing country like India the process of digital soundness has been slow and got a huge push to go



digital when the demonetization shook everyone. Although there have been various initiatives taken by our Honourable Prime Minister Mr Narendra Modi such as Make In India, Swatch Bharat Abhiyan, Digital India etc. But it was during this money crunch when people started recognizing the benefits of being digitally sound and how useful it is.

Our government has emphasized ongoing cashless as it will make transactions smoother and transparent and eliminates the existence of parallel economy which poses threat to the peace in our country and also helped in their financial inclusion plan and has seen that demonetization has made the accounts opened under PradhanMantri Jan DhanYojana operational. As rightly said by Rajat Gandhi on financial inclusion “No matter how many banks may open and how many boots you have on the ground, if the person does not know about the financial options that are open to him, policies, schemes and financial instruments will mean little.

It is important for a person to know what to look for and only then think of the benefits that he can obtain from it. ” Thus this makes the financial literacy all the more important. Financial inclusion is a quantitative term and financial literacy is more about the quality.

Financial literacy focuses on the understanding one should have to how to use and manage the money efficiently and reduce the risk and save their money from environmental changes such as changes in the economy, inflation etc. With the demonetization people have also realised how important it has become for them to know about their money and what affects it the most and how they can protect.

During this phase digital awareness has also gained importance and people are also willing to learn the new modes available

for them to manage their money in the cashless way.

During this time the online payment options have helped people to survive the cash crunch they faced and have also become the driving force for digital literacy and financial literacy.

## **II. Objective Of The Study:**

1. To understand the obstacles in the path of digitalization and the economic growth.
2. To understand how every step taken towards financial literacy is affected by various factors and how they are interrelated and interdependent.
3. To understand the requirement of financial literacy.
4. The findings of the study will identify the role of financial literacy and how these policies can be executed in the Indian economy.

## **III. Research Methodology:**

The study is exploratory and quantitative in nature. The secondary information is used for the analysis of the problem. Sources for the secondary data are originated from the various sources like special investigation team report, newspaper and Reserve bank of India (RBI) websites.

## **Digital World and Digital India:**

In the Global Information Technology report 2016 published by World Economic Forum India Ranked at 91st position in Network Readiness Index among 139 countries slip down by 2 positions in the overall ranking. The change is marginal but this drop is an indicator of our slower pace than other countries. In the overview given the World Economic Forum, the lack of infrastructure (based on which it is ranked 114th) and low levels of skills among the population (101st) remain the key bottlenecks to widespread ICT adoption, especially in terms of individual usage (120th).

A third of the Indian population is still illiterate (95th) and a similar share of youth is not enrolled in secondary education (103rd). India's performance in terms of providing online services and allowing e-participation has so far been in line with that of peer countries, but not the global best. Only 15 out of 100 households have access to the Internet and mobile broadband remains a privilege of the few, with only 5.5 subscriptions for every 100 people. This is in spite of the fact that affordability has long been one of the strengths of the Indian ICT ecosystem, with the country ranking 8th this year in this area. There is a deep divide that persists between well-connected metropolitan hubs and remote rural areas, where even the most basic infrastructure is insufficient.

The Digital India initiative started by our honorable Prime Minister Mr. Narendra Modi is one of the necessary steps needed for our economy to compete with the digitalization transition going on around the world and aims to close the gap by fostering investment in digital infrastructure, improving digital literacy, and increasingly providing online services to citizens.

### **Digitalization and GDP Growth:**

Impact of digitalization on a country can be assessed on the basis of its impact on the government, on the economy and the society. We have seen a major change in every sector with the emergence of digitalization. The digitalization has created new job opportunities, have led to innovation in very sector and also led to the growth of the economy i.e. have helped in the GDP growth of the country.

The government has emphasized on the digitalization as it brings transparency, better control, and better job opportunities, it also provides an ease of access to the people and an upward movement in their quality of life. The study conducted by Strategy& (formerly known as Booz and

Company) Shows that the increase and effective utilization of digitalization can increase their GDP. They analyzed that constrained economies realize a 0.5% increase in GDP per capita for every 10% increase in digitalization, while advanced digital economies show a 0.62% increase in GDP per capita for every 10% digitalization increase.

India is known as the powerhouse of the software industry and is in a leading position in global sourcing market but there is still a great deal of work to done for its Digital India campaign. Digitalization will be helpful if it can reach the maximum people and for that each and every citizen of the country should be able to easily access the facilities for which they not only need to be connected to internet but also have digital literacy to be able to use facilities provided to them.

The divide between well connected metropolitan hubs and remote rural areas is one of the main aims of Digital India Program. For this the Central government is hopeful of achieving the complete rollout of broadband network across 2.5 lakh village panchayats in the country by 2018 as per Bharat Net programme, which aims to provide broadband connectivity to all panchayats in the country, the panchayats will have an ecosystem that will further boost the connectivity and bridge the digital divide in the country. India has also started collaborating with various countries and business organizations (like Google, Cisco etc.) for speeding up its digitalization process by infrastructural development, increasing access to internet and also started the transformation of cities to smart city.

This Campaign also got some propellant in the form of free/cheapest 4G mobile data and cheapest Wi-Fi broadband for the customers. Company Reliance Jio Infocomm Limited (RJIL) a subsidiary of Reliance Industries gave push to internet usage by introducing ground smashing

data pack rates, at initiation of the project by Reliance the SIM was issued free of cost with 4GB 4G data just by submitting the photocopy of Aadhaar card and IMEI no of your 4G or LTE or VOLTE enabled handsets and after the end of March 2017 at a price lowest of all other service providers.

### **Digitalization and Demonetization:**

Digitalization transition through Digital India Programme aims to provide the much needed thrust to the nine pillars of growth areas, namely Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Programme, e-Governance: Reforming Government through Technology, e-Kranti - Electronic Delivery of Services, Information or All, Electronics Manufacturing, IT for Jobs and Early Harvest Programmes. Every pillar has its own importance, complexities in implementation and is a propellant for the overall growth of the country.

1. **Broadband Highways:** It covers three components broadband for all rural, broadband for all urban and National information infrastructures.
2. **Universal Access to Mobile Connectivity:** It focuses on network penetration and filling the gaps in connectivity in the country.
3. **Public Internet Access Programme:** To provide Common Services Centres (CSCs) and Post Offices as multi-service centres.
4. **e-Governance: Reforming Government through Technology:** Government Process Reengineering using IT to simplify and make the government processes more efficient is critical for transformation to make the delivery of government services more effective across various government domains and therefore needs to be implemented by all Ministries/ Departments.
5. **e-Kranti: Electronic Delivery of Services:** The Government approved

the National e- Governance Plan (NeGP), comprising of 31 Mission Mode Projects (MMPs) and 8 components. e-Kranti is an essential pillar of the Digital India initiative and there are 44 Mission Mode Projects under e-Kranti, which are at various stages of implementation.( includes Banking, Post office, Income tax, Land records, Agriculture, Gram Panchayats etc.)

6. **Information for All:** Online hosting of information & documents to facilitate open and easy access to information for citizens.
7. **Electronics Manufacturing:** It focuses on promoting electronics manufacturing in the country with the target of NET ZERO Imports by 2020 as a striking demonstration of intent.
8. **IT for Jobs:** It focuses on providing training to the youth in the skills required for availing employment opportunities in the IT/ITES sector.
9. **Early Harvest Programmes:** It consists of those projects which are to be implemented within short timeline.

Digitalization is a boon and needs to be utilized properly with the recent case of demonetization we can assess that it has helped people during the demonetization from Nov. 8 2016 to Dec. 31 2016 when the country faced cash crunch, when Rs. 500 and Rs. 1000 notes were scrapped and new currency was circulated in replacement of old notes. This step not only shook the tax evaders but also pushed India to become more digitally sound country and has also highlighted the benefits and need to go cashless ( or have a less cash based economy).

Demonetization has also increased the transactions from mobile wallet and digital payment channels. Paytm said it hit a record of 5-million transactions a day, processing Rs.24,000crore worth of payments, less than a week into the Indian government's decision to demonetize Rs.500 and Rs.1,000 notes making it the

largest digital payments company in the country. It may be seen as a temporary phase but the ease of access and availability has made more of a good alternative than the paper or plastic money. With the adaptation of technology in the banking sector more and more transparency came in the flow of money in the economy.

Pradhan Mantri Jan Dhan Yojana gave push to financial inclusion that everyone whether from urban area or from rural area should have a account so that everyone is connected in the economy and demonetization led to the operationalization of Jan Dhan accounts which were opened under the scheme. It also had multiple benefits like people who did not had the identity proofs registered themselves for Aadhar card and other identity proofs and will also help in direct transfer of benefits to the concerned person. Digitalization in this situation helped to have a virtual access to the money and with the concept of e-kranti in the banking sector it will become easier for the people to avail the financial services provided by them.

Having a bank account is not the only matter of concern but also having the knowledge that how their money gets affected by economic situation of the country and various other factors for having a control over their finances is also important. When people are financially literate, they are more likely to explore the products and services offered by banks and use them for their benefits. This accelerates the pace of financial inclusion, where everyone can access the basic banking facilities rather than relying on the orthodox systems of money market such as borrowing money from money lenders on illogical interest rates.

Financial inclusion and financial literacy are two essential ingredients of an efficient economy. Thus financial literacy is what

also needs the attention of the masses and with all the latest advances happening around, it is becoming a matter of prime concern.

Financial education is “the process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being.” The financial literacy level majorly depends upon the education and income of the individuals; the social factors such like family size, family background, age, regions nature of employment have a little impact on this.

With the digitalization there is an ease of access to the money as the banking system has evolved with the time and provides the customer with different facilities like online payment of their monthly expenses such as electricity bills, payment of premiums etc. With all this growth and development people need to aware about the problems associated with digitalization of finances.

#### **Financial literacy:**

According to a survey conducted by Standard & Poor's, over 76% Indian adults lack basic financial literacy and they don't understand the most basic and key financial concepts. Another survey of “Financial Literacy among Students, Young Employees and the Retired in India” conducted by IIM-A supported by CITI Foundation reveals that high financial literacy is not widespread among Indians where only less than a quarter population have adequate knowledge on financial matters.

There is lack of understanding among Indians about the basic principles of money and household finance, such as

compound interest, impact of inflation on rates of return and prices, and the role of diversification in investments.” In some studies it is revealed that financial literacy affects the financial behaviour of the people and thus through proper education they will be motivated to take the right financial decisions, get to know about the financial products and services available to them and also inculcates a habit of saving and protecting their money.

Digitalization has revolutionized the way we used the banking services and with the technological advancement and interconnectivity of the various services with the services provided by the banking sector there is need to speed up our country's literacy rate, digital literacy rate and financial literacy rates as they all together have an impact on the proper utilization of the Digitalization.

Financial literacy along with computer literacy is a must to mobilise the savings in the economy and put forth the growth of the economy and puts the society's development on fast track. Many initiatives have started but their reach is narrowed or hampered by various factors. But to keep our pace of Digital transition with the world we also need to speed the pace of digitalization along with these basic requirements or basic knowledge or skills which can obstruct the overall transformation or held us back to achieve this goal.

#### **Obstacles in the process of Digitalization:**

1. The resistance to change people show during emergence of new technology.
2. Building trust among the people for change is difficult.
3. Lack of knowledge about its use and benefits.
4. Infrastructure requirements and their unavailability also hamper the reaching of these basic facilities to the people.
5. The basic hindrance is the lack of literacy and literacy is not just to be

able to write ones name and do the signature but to have an understanding of the changes going in the technology, society and the country for their own betterment.

#### **Recommendations:**

1. The initiatives took by the government can only be successful if people get involved in the transformation. The Schools and Colleges can create awareness among the people of their locality about the initiatives and imparting knowledge to the people.
2. For doing so they also need to have the knowledge about the program and how to use the facilities provided by the government.
3. Community centres can be formed where people who are more literate about the issues can help the other people and experts can visit them to give the guidance from time to time.
4. Organizations can guide their employees and make them literate regarding the financial aspects.
5. RBI and SEBI have already taken many steps to create awareness among the people about the importance of financial literacy and also provided the online modules for financial literacy on their websites.
6. People should be imparted with the knowledge of factors which affect their savings and how they can maximise their saving or the facilities available for them to help them to do so.
7. People should also be made aware about the security of their personal information regarding their accounts and online frauds.
8. The banking system must also be made robust as people need to trust the system before they go with the technological advancement.

#### **Conclusion:**

The digitalization brings innovation, ease of working, new job opportunities and growth in the economy. It helps to bring transparency in the system and more



transparent are the flow of funds in the economy less is the problem of tax evasion, parallel economy etc.

But with all these benefits available it also makes it necessary for the people to have basic financial knowledge and a push towards the importance of the financial literacy. With the help of which they can protect their money in situations like inflation, depression, and know about different financial products and services to save it for their better future.

Digitalisation can also play an important role in achievement this goal as it can have a greater reach to the people. By this we can reach on a conclusion that the new technology needs to be harnessed well and for this it is not only the availability but also the knowledge to use it and get benefits from it.

#### **Case Study 1:**

Jio helps to digitise rural India the digital India initiative is one of the most ambitious plan of the Indian government and each and every sector should make some contribution in the process of achieving this goal. One such initiative or the opportunity seen by the Reliance Industries in this perspective is their Reliance JioInfocom Limited (RJIL) subsidiary which has set a tough benchmark for its competitors.

TarunPathak, senior analyst, Mobile Devices and Ecosystems, Counterpoint Research, told IANS “To make the digital revolution a success in our country, especially for millions of rural Indians, data mining is the future.

I feel jio is targeting nearly 450 million feature phone users who will make a shift to smartphones in the near future”. Experts say that Jio’s move will increase data usage across the board.

Reliance Jio has partnered with several smartphone brands where Jio Preview offer is available for a period of 90 days. Jio’s 4G-LTE services include unlimited HD voice calls and video calls, unlimited SMS, unlimited high-speed data and a host of Jio Premium apps. According to PrashantSinghal, Global Telecommunication leader, Ernst and Young “For a price sensitive market like India, launch of affordable data services and free voice calls is indeed a welcome step. This is expected to drive greater data adoption across segments”.

He also added that “Telcos form the backbone of ‘Digital India’ and need to make the higher investments in data network. Any market erosion, at this stage, may impact the outcome of the upcoming Rs.800 billion spectrum auction critical for the ‘Digital India’ vision”. Such contributions from every sector can act as catalyst to the digital transformation in India. But along such steps it should be seen that the quality of the service is maintained and does not affect the market negatively.

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*Review Article*

## **Community Participation and Branding of Environment-Friendly Tourism: A Case Study of Mirzapur & Chandauli- An Avenue For Local Peace**

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### **Abstract**

*Peace, environment and tourism are all fragile. Satanic (2004) asserts that they are vulnerable because any subtle changes in internal and external situations can easily affect them. However, sound management and a balance among them help reduce such vulnerabilities.*

**Keywords:** *Environment, Tourism, Sound Management.*

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### **Introduction**

Peace, environment and tourism are all fragile. Satanic (2004) asserts that they are vulnerable because any subtle changes in internal and external situations can easily affect them. However, sound management and a balance among them help reduce such vulnerabilities. This is why the interconnections among peace, environment and tourism should be examined from vulnerability perspectives as much as from opportunity perspectives. Sustainable environment is important for sustainable tourism and environmental justice is important in maintaining societal peace. On one hand, tourists are there at least partly because the destination society and environment are assumed to be good.

On the other hand, environments may be kept good to encourage tourist visitation. Any society is prone to problems where environment is ignored by tourism interests. Minor environmental problems may loom large, leading to major conflicts. This may create disharmony between society and tourism entrepreneurs. Hence, there is relationship of interdependence

among environment, tourism and local peace.

This paper discusses the circumstances in Mirzapur and Chandauli District of Uttar Pradesh which has its vast natural tourism resources with tremendous tourism potentials, some of the resources are still untapped. Tourist has a specific view for some parts of the remote area having tourism potentials and affected with a Naxalite movement. These destination are still comes under the backward area as far as tourism is concerned. These districts were affected by the problems last many decades because of its backward region but last decade the problem reduced with due course of time.

Nowadays the local community people understood the importance of education, tourism and joined their hands with the mainstream, it will take time but result will be sure. In the mind of the tourist, still the areas had a bad image in their mind which has to be changed and proper branding and marketing is required to make these

districts as trend setters in the coming days. Within this context, this paper examines the issues in terms of tourism, community relations, relevant trends, opportunities and challenges in maintaining local peace.

It discusses some international instruments and instances and relates them to the national and local contexts. It also reviews some existing policies and reaches a conclusion that making tourism environment-friendly and sustainable needs more participation from stakeholders, cooperation from civil society and a willingness among entrepreneurs to conduct business in a socially responsible way.

### **Naxalism in Mirzapur and Chandauli districts: A brief Introduction**

Naxalism as an underground movement has spawned and mushroomed to such an alarming extent that out of a total of 602 districts of India, at least 223 districts are recognized as dreaded dens of 'Maoist insurgency.' Out of these, 76 districts are in a large contiguous area spread over several states like Andhra Pradesh, Orissa, Chhattisgarh, Jharkhand, Bihar and West Bengal. To a lesser extent this trend is also visible in Tamil Nadu, Karnataka, Maharashtra and Uttar Pradesh.

According to a newspaper report, government has identified 26 districts in seven Maoist-hit states as highly Naxal-affected with 80 percent violence in the last three years being reported from Chattisgarh, Jharkhand, Odisha, Bihar, West Bengal, Maharashtra and Andhra Pradesh and Uttar Pradesh. It is estimated that naxalites are active across 40 per cent of India's geographical area, a territory better known as the 'Red Corridor' in the official circles. Many of these 'red bastions' run parallel governments from their strongholds and deliver justice and administer law and order in the terrains and tribal area. An example of Naxal movement can be seen in the Districts of

Mirzapur and Chandauli in the decades of 80's and 90's. Specially the remote and tribal areas of Mirzapur and Chandauli which is a part of tribal community.

These places have a tremendous potentials of Tourism prospective as the numbers of waterfall and senic beaties are available in this particular area like Whyndom fall, Tandafall, Jhingura fall, Khajuri river, Rajdari, Deodari, Mukha fall etc. As these places are sitated in the remote areas of these two districts which comes under the belt of Naxalite region. In the last decade it has been observed that the Naxal moment was reduced a lot in its term and the local community participation has increased but still the tourist shows lack of interest to visit these fall for the naxal affected region.

These problems can be sort out with tourism activities should start in these districts with the local community participation and proper branding as well as proper Marketing and Promotion is required. Naxal movement can mitigate with the collaboration of community and the government by giving a way to join the main stream segment through sustainable tourism development by including the remote waterfall tourism of Mirzapur and Chandauli ditricts.

Mirzapur: Mirzapur district in eastern U.P. in India is well blessed by Nature and it lays at the centre of one of the world's richest bio-geographic areas. It is the treasure house of various economic resources. It has a rich cultural and ethnic heritage that can easily make it a tourist-spot. Tourism has the greatest potential for generating income and employment opportunities in Mirzapur because it is not only characterized by the blending of flora and fauna it is also exceptionally rich in bio-diversity.

Moreover the wildlife, waterfalls at various places can attract the tourists all over the world. Further, adventure tourism and wildlife tourism would be attraction

potentials for the tourists. The potentiality of this place which will maintain a bright prospect of economic development in terms of tourism industry in near future.

### **Tourism Industry in Mirzapur in Eastern Uttar Pradesh**

Though Mirzapur is a very backward region in terms of Tourism, yet it has the greatest potentiality to develop the region into a potent force through tourism industry. Let us explore its potentiality from various angles. Mirzapur has a population of 233,691 (2011 census) and is known for its carpet and brassware industries. The city is surrounded by several hills and is the headquarters of Mirzapur District and is famous for the holy shrine of Vindhyachal.

It has many waterfalls and natural spots. It was once the largest district in India. The main business in Mirzapur is carpet manufacturing. Manufacturers range from very small to medium sized. Most of the carpets are sold internationally as India has a limited market for carpets. The second main business is of metal pots (brass). For quite some years Mirzapur has been a destination for tourists, particularly for people from adjoining states, owing mainly to the ghats, temples, the famous clock tower (Ghanta Ghar) which are excellent examples of contemporary architecture.

Kant it Sharif the place of the tomb (dargah) of Ismail Chisti, a nephew of the noted sufi saint Kwaja Salim Sheikh of Ajmer is situated here and lot of pilgrims believe that this holy tomb fulfill the desire and wishes. (Singh, Rana. P.B & Rana, P.S. 2002) Waterfalls are the important tourist potentials of Mirzapur and nearby areas specially during rainy season from July to November the beauty of the place is on peak, apprx.1 to 1.5 lacs tourists visit to the place every year.

### **The attractions and major spots:**

1. **Tandafall-** It is situated about 20 kms. from Mirzapur city. A great scenic place to view. Its like a shooting point. A fall falling from nearly 2400 ft. and its awesome to watch it in the rainy season it is natural waterfall
2. **Wyndham fall-** The pleasant stream coming downwards through the rock steps was first discovered by a British collector Wyndham hence its name. All along the rains the roaring stream renders a lot of fun to the visitors who take bath in it. The bird eye view of the fall can be taken from two "VIEW POINTS" on the hillock. A small zoo and Children's park has also been constructed to add the beauty of picnic spot.
3. **Upper and lower khajuri** reservoirs (all 14 kms. from Mirzapur) away from district headquarters this is a Dam surrounded by hillocks. Being in vicinity to the town the picturesque reservoir is a favorite picnic spot for city people.
4. **Sirsi fall (46 km from Mirzapur)-** the Dam and Fall of Sirsi River renders another scenic beauty amidst series of Vindhya. The reservoir of Sirsi Dam formed by 14 Sluice Gates attracts feathered guests of Siberia in winter season. Located 40 Kms away from the town, the spot also provides a facility to stay at the Inspection Bungalow of irrigation department. The water of the reservoir when falls from a considerable height, a fantastic sound and view of water mist is created before the spectators.

**Chandauli :** Chandauli District is a district of Uttar Pradesh state of India, and Chandauli town is the district headquarters. Chandauli district is a part of Varanasi Division. Chandauli became a separate district for the first time on May 20, 1997. However, after coming into

power, Mayawati dissolved it on January, 2004 and ensured its merger again in Varanasi. But, the decision was challenged in the high court after which its recreation was ensured on June 17, 2004. District Chandauli is situated on the eastern side of Uttar Pradesh with Bihar state touching on the east. It is 32 KM away from Varanasi.

#### **Tourist Places to Visit in Chandauli:**

**Chandra Prabha Wildlife Sanctuary:** The Sanctuary is located in Chandauli District, in the south eastern part of U.P., between Chakia & Naugarh. Chandra Prabha Wildlife Sanctuary, once a habitat of Asiatic Lions, has all the natural ingredients to become a beautiful tourist/picnic spot.

It has been endowed with beautiful picnic spots, dense forest, and scenic waterfalls like Raj Dari & Dev Dari & a dam nearby called Chandra Prabha Dam. The Sanctuary was established in 1957 and sprawls over an area of 9,600 hect. The core area of the Sanctuary covers over 2,686 hect., while the buffer area covers 66000 hect., which also includes Kashi Wildlife Division. It was the habitat of Asiatic Lion from 1957-1970 but after that lions disappeared from here.

In the past when naxal problem was not there people used to flock around here & enjoy the wildlife, forest & natural beauty in winter season, and also during rainy season when waterfalls add greater attraction to the lush green environment of the sanctuary.

It serves as a natural & ideal habitat with its grasslands, many caves in Vindhyan area & waterfalls for a host of animals & plants (medicinal also) and has a great potential to develop Jungle Tourism in the sanctuary where people can enjoy natural beauty & bio-diversity.

Animals like Leopard, Black Buck, Chital, Sambhar, Nilgai (blue bull), Wild Boar, Porcupine, Indian Gazelle, Rabbit, Monkey, Chinkara, Chausingha, Hyena, Wild Cat, Jackal, Wild Fox & others.

Beside this, there is wide variety of colourful birds & creeping animals (poisonous & non poisonous) in the sanctuary.

Chandra Prabha & Karmnasha rivers, flowing through the sanctuary have a variety of fish. A remarkable growth in the population of some beasts like Leopards & Boars was seen in the past 3-4 years. Ideal Time to visit: July-Feb.

but best during and after rainy season  
Attractions: Nature & Wildlife Places of Interest inside the Sanctuary.

**Chandra Prabha Dam** - This tourist attraction spot is located up stream on Chandra Prabha River near the sanctuary and is the source of water for both the waterfalls. The dam named Chandra Prabha has been constructed by Irrigation Department.

**Raj Dari-** Surrounded by the forest area, this stepped waterfall is the main attraction point for the tourists. A picnic spot has been developed by the forest department near the fall from where people can enjoy the natural beauty of the fall. A fall falling from nearly 3000 ft.

**Deo Dari** - It is about 500 mts. down the stream below Raj Dari waterfall. It is a great scenic place to view. Its like a shooting point. A fall falling from nearly 2000 ft. and its awesm to watch it in the rainy season it is natural a waterfall and a place for leisure and pleasure activities.

#### **Objectives and methodology**

The research for this paper is mostly qualitative, involving secondary literature and participant observation.

**Table 1:** shows the objectives and the methodologies used to meet these objectives.

**Table 1: Objectives and methodologies**

Objectives	Methodologies
To identify a conceptual linkage among environment, tourism and local peace	Secondary literature review, newspaper analysis, meta-search engines and content analysis of documents (media reports, research papers and general reports)
To examine at trends of the tourism sector's role in local peace building	Key informant interviews, workshop in the field, illustrative examples, participant observation
To explore the potentials and challenges of the tourism sector's engagement for local peace	Entrepreneurs, the media, security agencies and local stakeholders examples and field observations environmental study of rajdari, Deodari, Lakhania dari, tanda and Wyndham fall etc.

The examples were selected to illustrate one contested and another success story of community participation on environment and tourism related issues.

The analysis follows the constructivist perspective proposed by Cress well (2003). Hence, it tries to explore the interpretations of such concepts as individual interests, participant willingness and 'responsible business'.

The paper also reviews some international and some national legal instruments and discusses local and international examples of community conflict involving environment and tourism to provide a comprehensive comparison.

### Scope and limitations

This paper is limited in pursuing the three key objectives. It establishes a conceptual linkage, not a theoretical one.

It does not incorporate all the issues in tourism areas in Mirzapur and Chandauli Districts.

Peace, environment and tourism: The sustainable triangle Defining the concepts Merriam-Webster's dictionary defines environment as "the complex of physical, chemical and biotic factors (as climate, soil, and living things) that act upon an organism or an ecological community and

ultimately determine its form and survival".

Sociologically, we can define it as an aggregate of social, biotic and cultural conditions that influence the life of an individual or community.

Tourism may be understood as a form of interaction among people (Nabi, 2000), but Lowry (1994), as cited in (Satani, 2004), sees it as a service industry that takes care of visitors when they are away from home.

Similarly, UNWTO defines tourists as people who "travel to and stay in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited".

Though peace is elusive and has different definitions in different disciplines, the Amman Declaration on Peace through Tourism states that peace is "an essential precondition for travel and tourism and all aspects of human growth and development."

### Establishing the interconnection:

Tourism thrives in peace (Satyal, 2000). It can be identified as a peace-time industry. In this era of growing awareness, tourism cannot dissociate itself from the debate on sustainable environment and the

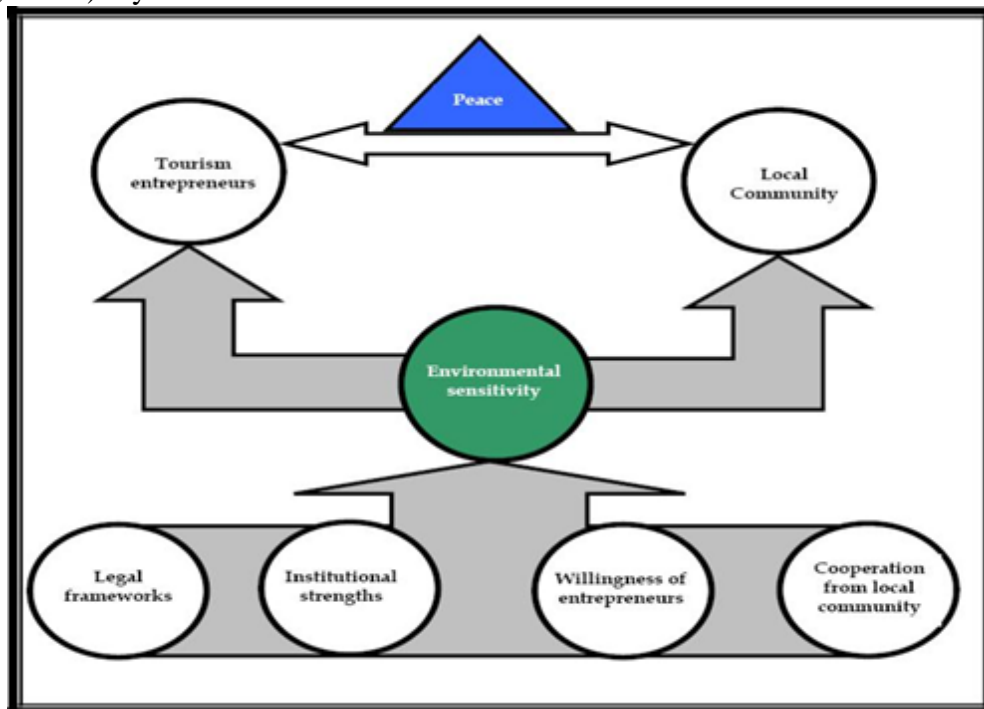


contention that a sustainable environment is needed for sustainable development.

Enlisting sustainable tourism as one of the 21 key areas within the scope of sustainable development (Upadhyaya & Sharma, 2010) by the UN Division for

Sustainable Development is evidence of this. Figure 1 illustrates the linkage among the concepts used in this paper.

**Figure 1:** Conceptual framework on the interrelation among peace, environment and tourism



*Source: Designed by the authors*

**Figure-1:** demonstrates that legal frameworks are first needed to preserve environmental sensitivity. Proper institutional strengths to implement it are the next needs. For all the environmental concern to be taken care of, willingness among the entrepreneurs and cooperation from the local society are essential. A harmonious balance among these issues and appropriate action by community, entrepreneurs and legal mechanisms can generate a peaceful situation.

Local community is always there as the backbone of tourism development because this is where tourism happens (Murphy, 1985; Waddilove & Goodwin, 2010). Hall and Richards (2000, p.1) also reconfirm that "without community sustainability, tourism development cannot be expected to be sustainable". Hence local peace is important for tourism and also for the environment.

#### **Global Evidence:**

There are many voluntary international instruments regarding tourism and the environment. This section deals with a few of them. Among them, the United Nations Global Compact is concerned with four areas - human rights, labor, environment and anti-corruption.

It urges corporations to take a precautionary approach to environmental challenges, promote greater environmental responsibility and adopt environmentally friendly technologies.

The Declaration is a statement of 27 principles upon which nations agreed to base their actions in dealing with environmental and development issues. and Richards (2000) talk about Agenda 21, one of the vital international instruments on environment.

It recognizes that population, consumption and technology are primary driving forces of environmental change and supports the implementation of the principles of sustainable development in tourism development, planning and management.

The 'Brundtland Report', produced in 1987 by the World Commission on Environment and Development, has also underlined the need for change in the way people live and do business.

Otherwise, it suggests, we face unacceptable levels of human suffering and environmental damage.

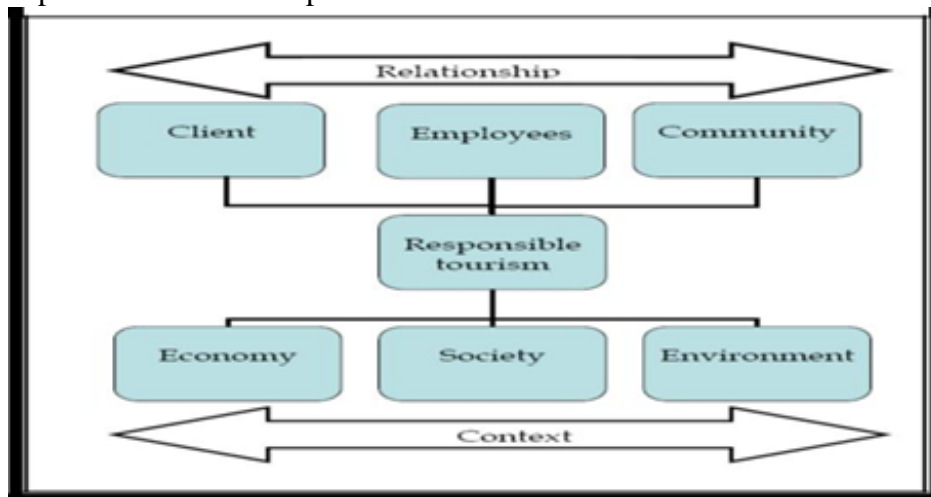
Similarly, the Cape town Declaration (2002), adopted after the Cape town

Conference on Responsible Tourism in Destinations by 280 delegates from 20 countries, provides guiding principles for economic, social and environmental responsibility.

The United Nations Commission for Sustainable Development endorsed the Global Code of Ethics for Tourism in April 1999 and the International Ecotourism Society presented the Oslo Statement on Ecotourism in 2007.

These instruments all deal more or less with the environmental face of tourism.

Figure 2: Responsible tourism: Contexts and relationship



Source: Designed by the authors

As with other sectors, the tourism sector can have less community participation and more elite representation in decision-making. This is because the local elites are the major beneficiaries of tourism. In such a situation, local populations may feel marginalized from tourism development. They may tend to believe that they can receive little or no benefit from what is going on around them (Satani, 2004). The handful of people who have influence over the local authorities often mould decisions for their own benefits. This process overshadows genuine participation of the stakeholders.

The success of tourism is largely dependent on the country context and

willingness of entrepreneurs to initiate as of society to cooperate. However, there is still a view in the Mirzapur and Chandauli tourism sector that considers tourism merely an interaction (or to be more accurate, a transaction) between tourists and service providers. Then "... where is the space for communities in tourism?, one of the participants in the workshop conducted by the researchers asked.

He stated further that the poor are always shown in postcards sold to the tourists and if they do not get the fruits of tourism, then we must say this business is only for a certain class. In the light of such situations, the community may feel that tourism cannot always be the most appropriate



form of local development (Capetown Declaration, 2002). But Upadhayaya et al. (2011) seem hopeful about the results of their study. It says tourism, if managed properly, can also be an effective tool in coping with and responding to conflict and can be an agent for peace by helping develop a supportive environment.

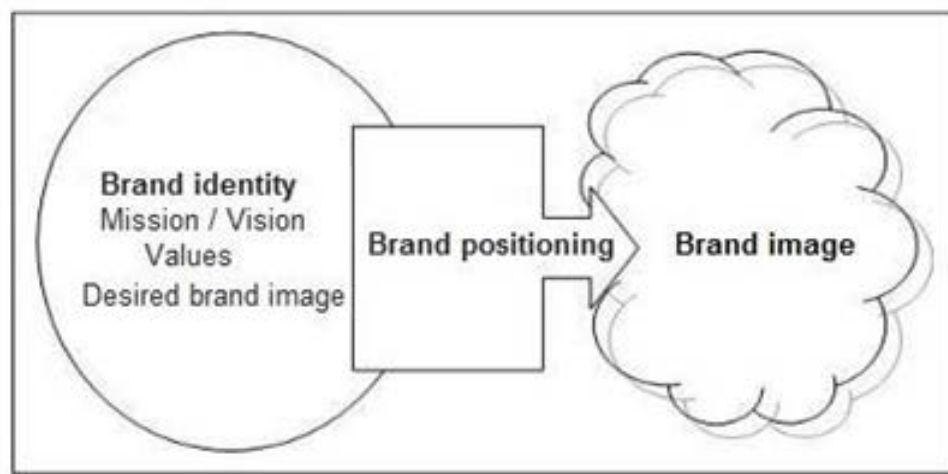
Proper Branding is required to promote the Waterfall Tourism in Mirzapur and Chandauli District

As Kotler observes the strategy of positioning and establishing brand products as a continuous process of exploring the image of a tourist destination among specific target market groups, which are determined by comparative advantages of destinations, factors that affect the image of the destination, change in image created over a longer time period, crisis situations management related to the image (image related crisis) and relevant

messages sent to a different audience. With this notes we can say that the branding a key factor which helps the tourism growth in the remote areas of Mirzapur and Chadauli districts which is affected by Naxal movement.

Now the problem has reduced a lot but the tourist visit less because of the negative publicity and to get its name and glory back it requires a proper branding of these two districts a marked to sell these places with the term Waterfall Tourism. For this we need to follow the following steps. The basic components include brand identity that represents own image pursued, brand image that relates to the current image as consumers perceive it, and brand positioning as a third element which is a function of increasing correspondence between identity and brand image (Figure 1.).

**Figure 1: Identity, positioning and brand image**



**Source: Pike, S., Destination Marketing, Butterworth-Heinemann, Burlington, 2008,179.**

Creating brand image of tourist destinations is long and not at all simple process that involves the evaluation of the image of the visitor, but also of the target market group. In doing it, the various branding strategies can be used to promote the Waterfall Tourism through various ways .

- Create, strengthen, and enhance the relationships with customers: through

social media channels, personal relationships are developed between the firm and the Visitors.

- Easily interact-engage with customers and listen to their needs: it was a common statement interactions are the easiest and most convenient way to communicate and listen to customers' needs, just like friends do in everyday life.

- Gain brand awareness – create positive word of mouth: more than half the interviewed managers, customers have a great opportunity to become familiar with the brand. The various competitions, the gifts, and most importantly the viral effect of the messages spread among users, makes a brand very quickly known and discussed among a wide number of visitors.
- Access new tourist in a more targeted way: through tourism companies like tour operator and travel agent expect to reach a wider range of people. An even more important benefit for the brand is the possibility to target its actions on specific groups.
- Support the implementation of marketing actions, promote product use: the managers from almost half the companies agreed that they can easily and effectively promote various marketing actions “Through a various promotional tools experimentation”
- Engagement: all interviewed firms said that the most important benefit that they expect to gain is the engagement with people who like them.

### Findings:

Be it called 'eco-tourism', 'ethical tourism', 'green tourism', 'responsible tourism' or 'pro-environment tourism', the main purpose of all is to preserve and utilize environments for tourism along with using it rationally for all-party benefits.

The international instances described in this paper show that "unmonitored tourism has a knack for wreaking havoc on a country's environmental resources and negatively impacting on or exploiting native cultures" (Kelly, 2006, p.12).

So, tourism sectors should minimize potential risks by constantly monitoring and reflecting upon the environmental, economic and socio-cultural impacts. In this regard, UNEP and WTO have set 12

principles (including local control, community wellbeing, resource efficiency and environmental purity) for sustainable tourism development (UNEP et al., 2008, p. 8-9).

But Upreti (2010) exposes a loophole in that these principles do not pay attention to 'conflict sensitivity'. For all these, legal provisions should be strengthened and regulatory institutions need to be empowered. The domestic cases of Mirzapur and Chandauli districts show that creating a sense of ownership in communities is vital for sustainable tourism. Non-cooperation or opposition by the local community can damage the tourism industry.

Further, if conflict germinates between the tourism industry and the local community, they both face downturns; the industry in terms of tourist arrivals and the community in terms of economic activities. Satani (2004, p. 7) shows how tourist arrivals and economic activity plummeted after the Chinese Tiananmen Square Massacre in 1989 and the Rwanda Genocide in 1994.

Due to the bad image of the Naxal movement also saw a decline in tourist arrivals in last few years. The same applies if any major conflicts take place between the local community and tourism industry. Regular interaction should take place to open avenues for harmonious relations among the stakeholders.

Proactive engagement at community level makes a difference. For this, the tourism industry as a whole needs to have regular self-assessments. It also needs shifts in orthodox thinking.

In the words of one participant (Mr. Shantanu Singh, Proprietor, Shanti Toura and Travel, Varanasi) of the consultation workshop, this is a process of self-realization by the entrepreneurs. Until and unless the people feel that they also

benefit, they will not cooperate with the tourism industry in their communities.

The people are also influenced by a flawed belief that profit-making is a crime which goes against public interest. So, there needs to be a shift in attitude, not only of the entrepreneurs, but also of the general people. In a nut-shell, ensuring all-party participation in decision-making, equitable benefit sharing and protection of socio-cultural as well as environmental interests is a must.

But there needs to be effective legal provisions to properly guide tourism, environment and local peace initiatives. Strengthening institutional capacities to implement and monitor the provisions are crucial. Along with this, cooperation and mutual understanding among government authorities, tourism entrepreneurs and local community is fundamental in making tourism sustainable and conflict-free areas in the remote places of Mirzapur and Chandauli districts.

### **Conclusions:**

Tourism is not only about the transaction of services, but also about the interactions between humans. So, the destination context (local community) is important in this industry. It is where the tourists visit; where tourism enterprises conduct their business; and where the people, tourists and the tourism industry interact (Cape town Declaration, 2002). So, the economic, social and environmental impacts of tourism need to be managed responsibly. Along with this, satisfying and maintaining at least the environmental needs of the destination community is vital. From the discussions above, the following conclusions can be drawn on the preset objectives:

Conceptual linkage among environment, tourism and local peace

1. They all are fragile, sensitive and vulnerable to global and local conditions.

2. Sound balance and management help reduce such fragilities and vulnerabilities.
3. They are interlinked because environmental prosperity paves the way for prosperous tourism and prosperous tourism helps address economic problems of conflict.

### **Trends of tourism sector's role in local peace building:**

1. Responsible tourism and community participation is minimizing negative economic, environmental and social impacts, strengthening mutuality between enterprises and local people and thereby contributing to local peace.
2. Conflict sensitivity has to deal with internal-external relationships (with employees and communities as well) and provide for proper representation of all stakeholders.
3. Realization and self-assessment by tourism entrepreneurs as well as the local community and a shift in their existing perspective on tourism is very limited.
4. Managing conflict should not be a curative measure; it should rather be a preventive one in the vulnerable sectors like tourism. For it, promoting the culture of research and analysis for prior prediction is essential.

### **Potentials and challenges of tourism sector's engagement for local peace:**

1. Some of the community approaches in tourism are exemplary in environment protection. To multiply the effects, they should be replicated in other places which have the same socio-cultural contexts.
2. Legal frameworks and institutional capacities to implement the provisions are not strong.
3. Plenty of international frameworks for tourism development are available but are not adapted locally.
4. The monitoring and implementation part of the voluntary and obligatory

- legal provisions is so weak that their efficacy can be questioned.
5. All stakeholders and the local people should necessarily be included in decisions that affect their socio-culture, environment and daily lives.
  6. Capacities of the government agencies seem still weak in terms of averting future conflicts and maintaining present harmony (Sadly, for about a decade, the country does not have its selected representatives in local bodies to ensure conflict management in local development programs).
  7. In regards to tourism and the environment, the culture of critically questioning rules, regulations and practices is absent; as there is in scientifically studying the behavior, relations and interactions of entrepreneurs, tourists and the society.

Branding and brand management has clearly become an important management priority for all types of organizations. Academic research has covered a number of different topics and conducted a number of different studies that have collectively advanced our understanding of brands. While the present study discusses solely how we can affect customer brand relationships with an friendly environment must be created and environment should be created so that the sustainable tourism approach can be implemented and the local community people get the benefits of tourism development in their remote areas which is affected by the naxal movements.

As the local community people who is attached with tourism business and understood the importance of Tourism, they plays a vital role to bring other neglected people in the main stream economy for their better future by Community Participation and Branding of Environment-friendly Tourism: A Case Study of Mirzapur & Chandauli- An Avenue for Local Peace, Finally, the interactive nature of branding tools could

result in new forms of socializing between citizens, tourist, visitors and local community participation to make new horizon which is leading to collaborative initiatives and actions, which will benefit the society.

The Districts of Mirzapur and Chandauli suffered from Naxal conflict for many years. Tourism was one of the hardest hit sectors by this. It has been a good coincidence that the slogan (Together for Tourism; Tourism for Prosperity; Prosperity for Peace!) is also related to peace and prosperity. However, the peace and prosperity should be for all stakeholders. It is submitted that locally built peace is more sustainable more than peace nationally imposed. If this is so, it will be safe to say that all-party prosperity is the best way to achieve peace locally. This will save us from a 'lose-lose' situation and will shift our tourism from being only a beneficiary of peace to a generator of peace.

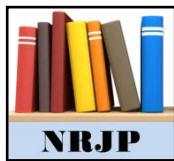
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Review Article

## Drip Marketing (A Powerful Marketing opportunity for Nurturing Customers)

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### Abstract

*The name drip marketing originated from drip irrigation wherever small amounts of water area unit discharged over time to nourish the plants or crops. Just like the drip irrigation system that is best water and nutrient delivery system for growing crops. It delivers water and nutrients on to the plant's roots zone, within the right amounts, at the correct time, thus every plant gets specifically what it needs, when it need it, to grow optimally.*

**Keywords:** Drip marketing concept, automation, AIDA Model.

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### Introduction

Drip marketing is also a tool to remain in touch with prospects and is also called by the term "nurture marketing". Drip marketing is similar but instead of water, we release small units of marketing messages at the right time intervals.

### Traditional Marketing Concepts V/S Drip Marketing:

It is very frequent experience of senior sales executives that a blitz of one time mailers or client contacts has very poor rate of return. In experience of the author, emails evoke very low response, may be to the order of 3-5% and the Snail mail or post mail may evoke response not more than 7-10 % at its best. The reason is simple to understand. First time the customer may simply ignore that communication or may not even notice it. Even in traditional theory of advertising the exposure required are suggested as 2+1 or 1+2 whatever way you look at it.

Then, in direct marketing one can't expect results better than even well designed TV

advertisements. Can we? The answer is in negative. A number of software programs are now available that automate the direct marketing messages dispatch and tracking of customer responses.

Learn this from estate agents. How by repeated contacts and mailers followed by phone calls, they manage to develop familiarity and eventually get the customer (Prospect) make up his/her mind to deal.

Most agents expect a single mass mailing to produce results. It almost never does. Instead, drip marketing (i.e. repeated contacts over an extended period of time), followed up with personal contact produces the best results.

### What Is A Drip Email Campaign?:

Drip email campaign has many names such as automated email campaign, auto responders, lifecycle emails and marketing automation but it only has a common factor- marketing emails that are sent automatically following a set schedule.



### **The Basics of Email Drip Marketing Campaigns:**

The Basics of Email Drip Marketing Campaigns are email drip campaigns an integral part of your organization's email-marketing efforts? If not, you're missing out on one of the most effective and cost-efficient ways to improve sales conversions by educating prospects and customers and connecting them to your organization's products/services.

### **Types Of Drip Marketing:**

For the longest time, drip marketing has been almost exclusively associated with "email marketing", largely because most of the companies that use drip campaigns opt to deliver their marketing messages via email. However, marketers have come to realize that other modes and means of communication may also be used. The messaging tools often used in drip marketing nowadays are:

- The marketing messages are crafted in an email format, usually through the use of automated services, and are sent to the prospects' email addresses.
- **Social media.** Status updates, tweets and other posts on various social media platforms are also used widely in drip marketing. These social media posts are usually published in a regular but well-timed and paced manner.
- **Web insights or web presence.** Many marketers also make use of drip programs that direct prospects to relevant landing pages and engaging blog posts or other similar content online.
- **Phone calls.** Large companies acquire the services of third-party call center service providers to execute their phone call drip campaign, personally phoning the prospects according to a planned schedule to deliver the relevant marketing messages.

- **Postcards, flyers and brochures.** These promotional materials may also form part of a drip campaign, distributing them to the prospects over a certain period of time, with the messages showing a progression mirroring the prospect's buying process.
- **Newsletters and other printed publications.** Usually, these types of publications are released, following a specific schedule and pace. It could be weekly, bi-monthly, monthly or quarterly. This regularity works and fits in the overall concept of drip marketing, making these publications ideal as vehicles for delivering marketing messages to prospects.

### **Setting Up of Drip Marketing:**

- **Goal-setting.** From the outset, you have to be clear on what you want to achieve with your drip marketing campaign. What is your end goal? Do you want to simply aid the lead nurturing activities of the marketing team? Is your focus on maintaining a strong relationship with your prospects? Or maybe your goal is to convince them to purchase your product or service.
- **Content creation.** Drip marketing puts emphasis on the "right information", which means you have to make sure that you will offer great content in the body of your marketing message. Never forget that the heart of your marketing message – and of your entire drip campaign – is the content that you will deliver. The content must be relevant and useful, meaning it should offer something of value to the prospect. After reading the information, the recipient should feel that he learned something new, something good, and something that will convince him to consider buying your product or paying for your service.

- **Identification and segmentation of audience.** Drip marketing also entails getting to know your target prospects, especially their buying decision-making process. After all, they are the target of your drip marketing. They are the recipients of the messages you will create, so you have to keep them in mind every step of the way. To facilitate the conduct of the drip campaign, segmentation of the audience, which is composed of qualified leads identified through lead nurturing, into smaller groups. Marketers make use of various parameters in their segmentation. Some may base segmentation on the needs and wants of the prospects.
- **Automation of drip campaign processes.** The messages in drip campaigns are pre-written, so all that is left will be sending them out. If we are talking about just ten to fifty prospects to target with your messages, manual execution of the campaign may be doable. But what if there are hundreds or even thousands of target prospects? It is certainly going to be a lot of work, and may even become chaotic. The solution is to automate how these messages will be sent. Normally, automation will focus on the timing and frequency of sending the messages. Some companies also opt to automate how they monitor responses to the sent messages.
- **Tracking and Monitoring.** You will never know whether your drip campaign is effective or not unless you have a tracking, measuring and monitoring plan in place. Some of the variables that are measured are the open rates of emails, the click-throughs made by the prospects, and the rate of clicks on links included in the message. These results must be analyzed and evaluated, and will serve as a guide in improving the drip campaign.

#### **When to Use Drip Email Campaigns:**

Email drip marketing may also be known as an email nurturing campaign because through each “drip” of information you give, your business stays connected, builds trust, and nurtures the relationship with your prospects and customers. By using email-marketing automation to send your drip campaigns, you can nurture leads more efficiently, as well as keep your current customers engaged and happy.

From the type of content to the number and timing of emails sent, effective email drip-marketing campaigns can be customized and personalized in limitless ways to meet your organization’s needs. The following are some examples of various types of email drip campaigns:

- **Educational Drip Campaigns** — Also commonly referred to as “lead-nurturing email campaigns,” this type of drip marketing helps provide prospects with the specific information that they need to know to convert.
- **Nurturing Drip Campaigns** — This tactic is vital when trying to capture not only the customer’s attention, but also build their interest in a product or service. Through email drip marketing, you can send potential leads different messages (tutorials, free trials, etc.) to help increase their engagement. Plus, you can use drip campaigns to send just the right amount of information to prospects and customers without bombarding them.
- **Welcome Drip Campaigns** — Once new prospective customers have joined your email list, it’s vital that you implement an effective welcome drip email campaign. In a welcome email study done by Experian, email open rates were higher when a welcome email is sent immediately (in “real time”) as a triggered email, compared to sending the welcome email at a later date (e.g., through batch recurrent campaigns): Welcome emails sent in

real time had an open rate of 88.3% versus 52.6% when sent later. Drip campaigns are an important way to help maintain high engagement with your newest customers.

- **Promotional Drip Campaigns** — This type of email drip marketing provides prospects and customers with a series of sales emails that include incentives to convert, such as coupons and special discounts.
- **Top-of-Mind Awareness Drip Campaigns** — The purpose of this type of email drip marketing is to help keep prospects engaged and thinking about your organization throughout the conversion process.
- **Shopping Cart-Recovery Drip Campaigns** — This type of email drip campaign is triggered when a prospective customer puts a product in an online shopping cart, but doesn't complete the purchase. These types of behavioral emails typically include reminders and, in some cases, additional incentives to help guide and encourage customers to take the actions needed to complete their transaction.
- **Confirmation/Renewal Drip Campaigns**—Drip emails can also be used in confirmation and renewal campaigns to again keep the customer engaged with your organization. Confirmation/renewal drip campaigns also provide both a way to say thank you and demonstrate the legitimacy of your organization. They can also introduce the benefits and features of the products/services customers recently purchased, as well as how to connect and find out more about your company and its products through hyperlinks to your website.
- **Reengagement Drip Campaigns**— Marketers use this type of drip campaign strategy to reignite interest

and engagement in their organization among prospects and customers who haven't interacted with an organization and its lifecycle emails for a certain period, such as six months. Drip emails are an outstanding way to not only pique customers' and prospects' interest in your products, but also help build a positive relationship with them now and in the future.

- **Training Drip Campaigns**— Companies can use this type of drip campaign to show and tell newly based users through an email series how to use a product or service. For example, providing a six-week interactive course on how to effectively use your products is a great way to educate and help engage customers on a weekly basis. Through automated training drip emails, you can create a steady flow of relevant emails that deliver top quality content.

#### **What Are the Benefits of Using Email Drip Campaigns?:**

More and more marketers today are realizing the myriad benefits of email drip marketing and marketing automation, including being able to:

1. Send the right/relevant messages and data at the right time in automated drip emails to effectively lead prospects to the next step in the conversion funnel
2. Create and qualify more leads for your organization's sales team with a sales email sequence
3. Grow sales and generate more revenue
4. Get customers ready for an upcoming event, launch of a new product, or opening of a new store with a series of automated emails
5. Build long-term customer retention and improve lead nurturing

6. Save time and valuable resources by automatically educating and nurturing leads throughout the sales cycle
7. Use an automated drip email sequence to help prospects get the most out of a free trial period and close the deal at the end of the trial
8. Provide more opportunities for prospects and customers to share feedback.

### Examples of Successful Email Drip Campaigns:

Here are some great drip-marketing examples that demonstrate the kind of success that can be achieved. Be sure to click on the links to learn more about the details of each email drip campaign.

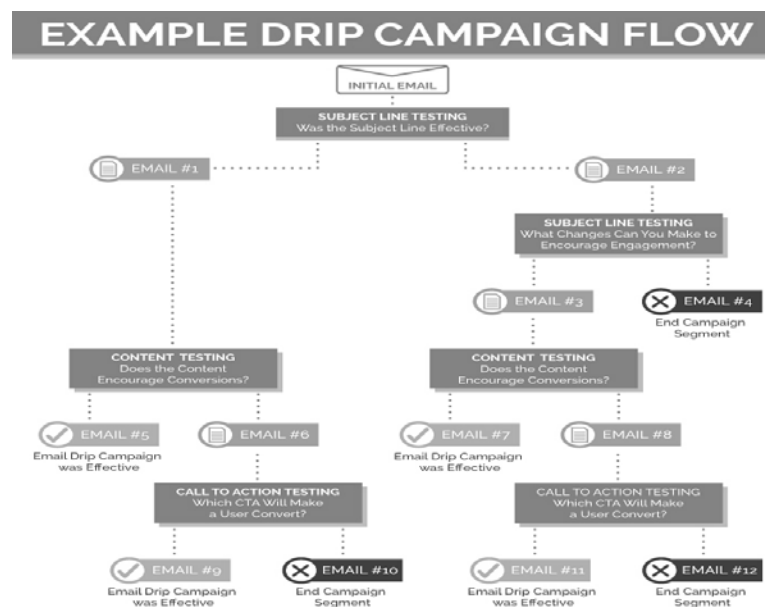
- A fitness gym and program developed an 11-email education drip campaign that was sent to its email list over a period of 11 days. Thanks to sending the effective email drip campaign,

this company achieved a 98% conversion rate of qualified leads.

- A customer service software company implemented lead-nurturing drip campaigns to guide prospects through the sales funnel. As a result, the company succeeded in increasing click-through rate and driving more engaged traffic to its website. For example, testing and tracking revealed that the average click-through rate of the drip emails was three times higher compared to the company's normal blast-email click-through rate.

- A website that sells cookies implemented a three-part drip campaign for prospective customers who abandoned their shopping carts. This resulted in 29% of the cart abandoners returning to the website and completing their purchases.

- Thanks to an 11-part drip campaign that was sent over a period of nine months, a search agency measured an increase in email campaign open rates from 12.9% to 17.9% and more than double the clicks.



### Where to Start When Setting Up Email Drip Campaigns:

Here are some important initial steps to keep in mind when creating an effective email drip campaign strategy:

1. Determine your goals and the outcomes you would like to see with the drip email campaign. It work with

you to help pinpoint what you want to accomplish with email drip marketing, whether it's increasing consumer engagement, nurturing new leads, or training a consumer on a new product. The more specific the goal, the easier it is to create customized and effective email drip campaigns.

2. Define your target demographic. This is a key step as your drip email campaign tactics will revolve around targeting certain niches of your customers and clients. Develop personas that describe the attributes, values, and goals of your typical customers.
3. Create quality content. It's important that the content you create within each drip email is not only engaging, but also informative and worth the reader's time. Be sure the email is scannable, user-centric, and talks more about the benefits of your products and services rather than only the features. Keep your copy short and concise, providing links to your website and other content for additional information.

### The (Drip) Marketing Funnel – Aida Model:

The AIDA model is very simple and extremely effective when you understand it. In this post, we are going to walk you through the funnel and show you how to apply it to your sales and marketing efforts.

#### What is the AIDA Model?:

The AIDA model implies that buyers move through a series of steps when making a purchasing decision. Businesses use this model to lead customers through the funnel from the first point of contact right through to the purchase. The sales funnel (sometimes called the purchase funnel) is divided into four simple steps, frequently referred to as the AIDA model: Awareness (or attention), Interest, Desire, and Action.



Source: /[www.singlegrain.com](http://www.singlegrain.com)

#### Stage 1 – Awareness:

The first stage is when the potential buyer becomes aware of your company, brand and offering. Brand Awareness is defined as the “extent to which a brand is recognised by potential customers and is correctly associated with a particular product.” The aim is to establish a presence in a very crowded marketplace, to build awareness of your company, product or service and to capture the attention of your target audience. We want people to start recognising your brand and have an idea of what you do. You are not selling anything at this stage.

#### Stage 2 – Interest:

This stage is going to separate the wheat from the chaff so to speak. The aim, therefore, is to generate sufficient interest

in the benefits of your product or service encouraging the potential buyer to research more. Igniting interest can be done through the creation of high-quality and relevant content that will add value to the lives of your prospective buyers. You can do this by writing blog posts for your website, posting videos on YouTube, then promoting those assets across your social networks and, if possible, on third-party websites. If you have the budget and know what you are doing, you can also promote your website and relevant blog posts through highly targeted Pay-Per-Click (PPC) advertising on Google and/or by boosting some posts on Facebook, for example.



### **Stage 3 – Desire:**

Now that we have aroused curiosity and interest, it's time to start building a relationship with those people before they forget all about you. The key here is to offer something enticing that will help your prospects in one way or another. This could be a cheat sheet, a checklist, a discount, a recipe, an e-book, you get the idea. The goal is to capture the contact details of those who are genuinely interested in knowing more about your business and your offering so that you can begin to build a relationship with them. People are not going to give away their contact details without something of high value in return – so, you really need to think about what you can give your target audience in exchange for their email address. If you did your research properly in the first stage, you should know exactly what your target audience needs.

### **Stage 4 – Action:**

Once you have email addresses it's time for you to get into action and start building a relationship with your prospects. Remember the key here is to eventually make a sale. This stage will take time, depending on the market you function in and the product or service you are selling. The more expensive the purchase, in general, the longer it will take the customer to make that decision to buy. So, be patient!

### **Conclusion:**

Here is where email marketing plays a crucial role in developing that relationship, through the delivery of regular high-value information, that will help build authority and trust.

Remember, people buy from people so nurture that relationship by being helpful, giving as much information as you can, being proactive in answering any queries and of course not spamming people with pushy sales emails every other day. If you continue to nurture the relationship, with consistent and valuable communications, those who are genuinely interested will eventually trust you enough to make a purchase.

On an ending note, the relationship doesn't end with a sale. You then need to move on to another phase which we call the retention phase. This is all about customer service, continuing to nurture and strengthen the existing relationship and selling additional products or services down the line; i.e. upselling. Remember it's harder (and more expensive) to get a new customer than it is to retain an existing one.

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Review Article

## Work Life in Indian Philosophy

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### Abstract

*“Ethics” was once considered irrelevant by corporate loyalists, but now discussion of it is increasingly seen as not only important but also as critical to a company’s success. The paper is a theoretical review. The purpose and objective of the paper is to explore and understand the meaning of business ethics in the context of Indian philosophical thought. The study focuses mainly on the contribution of Hindu philosophical thought though makes reference to other philosophical thoughts namely Buddhism, Jainism and Arthashastra.*

**Keywords:** Indian philosophy and ethics, moral, ethics in business management.

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### Introduction

As India is becoming a major global economic business partner, understanding its unique ethical business infrastructure is gaining in importance. This paper is concerned with answering the question: “How can business ethics be taught to students by our strong culture so that effective learning takes place?” The purpose of this paper is to finding relevancy and to further the understanding of Indian ethical culture for business. The contention of this paper to elaborates principles of different religions in business ethics and its implications on doing business in and with Indian companies.

While many argue that ethics cannot be taught the preponderance of theory and research suggest that teaching Indian ethical culture in business schools can be effective in developing students’ moral reasoning skills, ethical sensitivity and ethical behaviors .Despite these recent findings it is intriguing that many are still not convinced that ethics can be taught. Perhaps this tension, encountered when

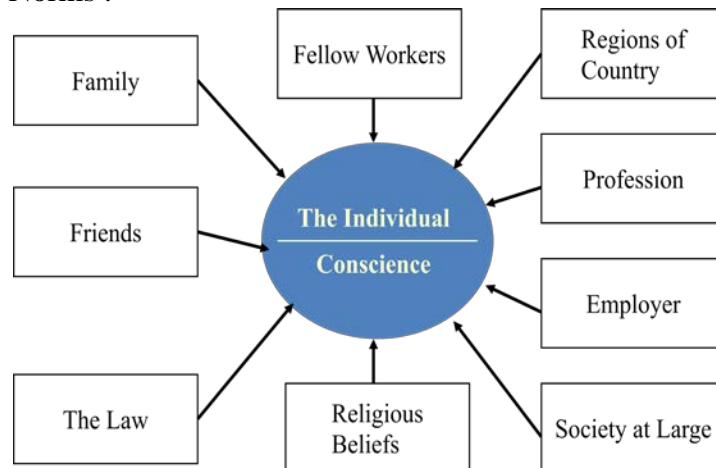
teaching of ethical culture like Bhagwad Gita, Kautilya, Mahatma Budh’s scriptures are incorporated into the business curriculum, can be reframed to open the way for constructive discussion if the question is rephrased as: “How can ethics be taught to business students so that effective learning takes place?”

**Characteristics of Indian Philosophy and Ethics:** True, ethical behavior and ethics as a science do not necessarily presuppose a religious-philosophical creed. However, not only does every activity presuppose some knowledge of pragmatic matters, it also involves ideas or beliefs regarding the nature of the objective world and the subject. In ethical behavior man has to be conscious of himself as a moral agent, and this presupposes some definite concepts of the human self, as also of the goal(s) or value(s) which man has to realize through his conduct. Hinduism as a religion is both a view of life and a way of life which are related as the theoretical and practical guides of the same spiritual life.

Any study of Hindu ethics ought to take into account innumerable discussion on ethical matters, scattered throughout ancient Indian literature. Jainism and Buddhism as two branches of larger Hindu philosophical thought gives detailed accounts of ethical and unethical behavior and also talks in great lengths about the duties of man

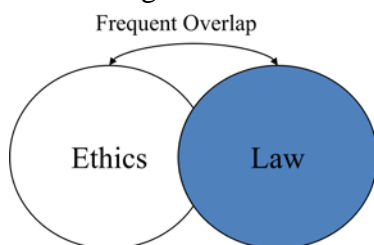
**Ethics:** Ethic is derived from a Greek word “Ethikos” which means character. Ethics is a branch of philosophy that deals with the principles of conduct of an individual or group. It works as a guiding principle as to decide what is good or bad. They are the standards which govern the life of a person. Ethics is also known as

Sources of Ethical Norms :



### Ethics and the Law :

- Law often represents an ethical minimum
- Ethics often represents a standard that exceeds the legal minimum



### Role of Ethics in work Life:

Ethical principles are dictated by the society and underlie broad social policies. These principles when known, understood and accepted, determine generally the

moral philosophy. Some ethical principles are:

1. Truthfulness
2. Honesty
3. Loyalty
4. Respect
5. Fairness
6. Integrity

**Morals :** Morals are the social, cultural and religious beliefs or values of an individual or group which tells us what is right or wrong. They are the rules and standards made by the society or culture which is to be followed by us while deciding what is right. Some moral principles are: 1) Do not cheat 2) Be loyal 3) Be patient 4) Always tell the truth 5) Be generous.

propriety or impropriety of business activities.

Business ethics also relates to the behavior of manager. It can be defined as an attempt to ascertain the responsibilities and ethical obligations of business professionals. Here the focus is in people, how individuals should conduct themselves in fulfilling the ethical requirements of business? In this contention Indian Ethics play an important role by discussion various scriptures of different religion & their guidelines & principles towards Business and work life. It also discuss the conduct of a Manager in an Organisation. There are three key reasons why ethics plays a key role in business. First, it is crucial that ethics have

a considerable influence if we want an efficient, smoothly operating economy.

Ethics helps the market to its best. Second, the government, laws and lawyers cannot resolve certain key problems of business and protect the society: ethics can. Ethics can only resolve futuristic issues such as technology races ahead much faster than the government. Regulations almost always lag behind. That company's social responsibility extends beyond what the law strictly requires. Third, ethical activity is valuable in itself, for its own sake, because it enhances the quality of lives and the work we do-business has an ethical responsibility for fairness for humanity, e.g. employee.

### **Indian Ethos For Work Life:**

Ethics of Gita and Upanishad :The Holy Gita is the essence of the Vedas, Upanishads It is a universal scripture applicable to people of all temperaments and for all times.

### **Management Guidelines from the Bhagavad Gita:**

There is an important distinction between effectiveness and efficiency in managing. Effectiveness is doing the right things and Efficiency is doing things right.

1. Forming a vision.
2. Planning the strategy to realize the vision
3. Cultivating the art of leadership
4. Establishing institutional excellence
5. Building an innovative organization
6. Developing human resources.
7. Building teams and team work
8. Delegation, motivation and communication
9. Reviewing performance and taking corrective steps when called for

Thus, management is a process of aligning people and getting them committed to work for a common goal to the maximum social benefit in search of excellence.

Principles of Bhagawat Gita and Upanishad for Business Ethics.

1. Every person has immense potential, energy and talent.
2. Perform without attachment I.e. do your task to the very best as the modus operandi of all business activities.
3. Emphasis on sacrifice and running the business for the over-all welfare of the mankind and charity for society as a whole.
4. Character is the real power and wealth. Manager with enriched quality of mind and heart can have effective management.
5. Work is worship. Do your work without ego and serve other without self interest.
6. Distribution of duties among employees according to their merit, aptitude and skills.
7. Creating best inter personal relations based on self-esteem, equality and team work. Control of emotions and feelings and abstention from both love and hate.
8. Self management, analysis and criticism help to locate areas of friction and disharmony.
9. Anger leads to confusion which cause failure of memory and consequent destruction of reason. Silent mind or brain stilling is an effective medium to get sound solutions to management problems
10. Avoid greed, not profit maximization but maintenance of the world order should be the objective of all sound business policy.
11. Be a patient listener and perform your duties with devotion, humility and sincerity.

### **Ethics in Business by Kautilya**

Kautilya is regarded as a great perception of State craft, whose teachings have a universal validity.

1. The main guiding principle of the management were that organization should be run actively, efficiently, prudently and profitably. He supported

strong bureaucracy with well trained and righteous officials.

2. Traders shall be prevented from oppressing the people. Their propensity to fix prices by forming cartels, make excessive profits or deal in stolen property are guarded against by making these offences punishable by heavy fines.
3. He advocated proper maintenance of accounts and their timely submission. High officials shall be responsible for rendering the accounts in full for their sphere of activity without any contradiction in them. Those who tell lie or make contradictory statements shall pay the highest level standard penalty.

### **The Budha's Ethics:**

The philosophy of the Budha has a special place and significance in Indian thought. He preferred to explain human life and its problems on positivistic basis. According to him, the basic problem of life is to find out the ways and means of eliminating human suffering. He says:

- May all beings be happy and secure, may they be happy minded.
- Let no one deceive another, let him not desprise another in any place.
- Let a man overcome anger by love, let him conquer evil by good.
- Returning good for good is very noble, but returning good for evil is nobler still.
- If a man offends a harmless, pure and innocent person, evil falls back upon him.
- Wrongs should he endured patiently rather than crushed with violence.
- Victory breeds hatred, for the conquered is unhappy. He who has given up
- Victory and defeat, he is contended and happy.
- We should be guided by justice and equality and the law of righteousness.
- Give up ill-will malice and hated. Suffuse the word with love and goodwill.

### **Importance of Values in Indian Management**

1. **Help in Achieving Success:** Values not only help in achieving success but also make success more enduring and lasting. Values can help establish business or career purpose. Values combined with a powerful vision can turbo-charge us to scale new heights and make us succeed beyond our wildest expectations.
2. **Serve as a strong anchor:** values can serve as a strong anchor in a turbulent sea of changes. Values will help us to weather those storms. Values give faith in a time when it seems we are surrounded by darkness, because they prompt right actions. They build resilience and keep us going.
3. **Provide Courage :** Values provides us with courage to stand up to any way. The strong desire to move ahead can at times tempt business to cut corners or bend the rules. This has a tendency to catch up, as we have seen in the recent months. Values provide the necessary brakes or limits to keep leadership from going astray. Values essentially provide us with an internal discipline.
4. **Values transmit trust :** Trust is not only at the heart of leadership but forms the essence of all relationships. Values can be a powerful cementing force between people who think alike.

### **Values for Indian Managers**

1. Honesty.
2. Hard work
3. Self-confidence
4. Humility
5. Persistence
6. Passion in whatever do

### **Indian Values in Management:**

The salient ideas and thoughts of Indian Values in Management revealed by our ancient scriptures are :

1. **Atmamo Mokshartham, Jagat hitaya cha :** All work is an opportunity for doing good to the world and thus

- gaining materially and spiritually in our lives.
2. Archetma manabhyam Worship people not only with material things but also by showing respect to their enterprising divinity within.
  3. **Atmana Vundyate Viryam :** Strength and inspiration for excelling in work comes from the Divine, God within, through prayer, spiritual readings and unselfish work.
  4. **Yogah Karmashu kaushalam, Samatyam Yoga uchyate:** He who works with calm and even minds achieves the most.
  5. **Yadishi bhavana yasya siddhi bhavati tadrishi:** As we think, so we succeed, so we become. Attention to means ensures the end.
  6. **Parasparam bhavyanth shreyah param bhavapsyathah:** By mutual cooperation, respect and fellow feeling, all of us enjoy the highest good both material and spiritual.
  7. **Tesham sukhum teshom shanty shaswati:** Infinite happiness and infinite peace come to them who see the Divine in all beings.
  8. **Paraspar Devo Bhav:** Regard the other person as a divine being. All of us have the same consciousness though our packages and containers are different

#### Conclusion:

There is a growing realization all over the world that ethics is virtually important for any business and for the progress of any society. Ethics makes for the efficient economy; ethics alone, not government or laws, can protect society; ethics is good in itself; ethics and profits go together in the long-run.

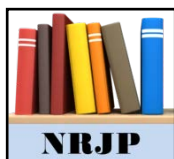
An ethically responsible company is one which has developed a culture of caring for people and for the environment; a culture which flows downwards from the top managers and leaders. The most elementary and fundamental means laid down by Bhagwad Gita, Kautilya & Budha's for checking Karmas, Ahimsa, Law and justice, manage yourself, attainment of goals of life etc. which every manager is supposed to observe.

The study of ancient ethics for the modern life today's business cultivates the virtues like forgiveness, humanity, straight forwardness, purity, truthfulness, restraint and indifference, regards perfection or self realization on the highest goods that play an important role for achieving success in overall objectives of business and managers.

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Review Article

## Marketing Budget – Critical For Business Success

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### Abstract

Marketing is a customer oriented philosophy which is integrated throughout an organization to serve the customers better than competitors in order to achieve profitability and growth. However businesses either allocate insufficient amount to marketing or spend excessively on it. It is thereby essential that good marketing is supported by proper budgeting of all marketing activities. A marketing budget is an estimate of projected costs to ensure proper planning, pricing and distribution of products or services. Thus this paper attempts to provide different techniques to determine the amount of marketing budget. It also suggests steps which can be considered to allocate the cost of different marketing activities in preventing waste, reducing marketing expenses and building brand profitably.

**Keywords:** Marketing budget, SMART marketing goals.

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### Introduction

“Marketing is the analysis, planning, implementation and control of programmes designed to bring about desired exchange with target audiences for the purpose of personal and mutual gain. It realizes heavily on the adoption of product, price, promotion and place for achieving effective response”- Philip Kotler. It is a customer oriented philosophy which is integrated throughout an organization to serve the customers better than competitors in order to achieve profitability and growth. However businesses either allocate insufficient amount to marketing or spend excessively on it.

Lilien(1979) investigated business marketing practices in a major project called **Advisor** and stated the following findings:

- The average industrial company set its marketing budget at 7% of its sales. It

spent only 10% of its marketing budget on advertising. Companies spent the remainder on sales force, tradeshow, sales promotion and direct mail.

- Industrial companies spent a higher than average amount on advertising where their products had higher quality, uniqueness or purchase frequency or where more customer growth was occurring.
- Industrial companies set a higher than average marketing budget when their customers were more dispersed or where the customer growth rate was higher.

In (2013) Adobe conducted a survey of 1000 U.S. marketers and found that only 40% of those surveyed felt that their company's marketing efforts were effective. This same survey indicated that 68% of marketers were feeling “more



pressure to show a return of investment on marketing spend” (ROMI). It is thereby essential that good marketing is supported by proper budgeting of all marketing activities.

A marketing budget is an estimate of projected costs to ensure proper planning, pricing and distribution of products or services. It is an overall blue print of a comprehensive marketing plan of operations and action expressed in financial terms. Basically a marketing budget includes all marketing costs such as- marketing communications, salaries of marketing managers, cost of office space, advertising agency commission, marketing assets, fixtures fittings, fixed costs etc. However major part of the budget is concerned with marketing communication for e.g. Personal selling, public relation, print and broadcast media, trade shows, printing and designing, website development and hosting, brochure design, advertising–television advertising, radio advertising, newspaper advertisement, proposal development, event attendance, sales promotion etc. In a competitive environment it helps to address questions as how much and how to spend on different marketing activities in order to attain sustainable development of the business.

Bonoma (1984), in an article titled, 'Making Your Marketing Strategy Work', in the Harvard Business Review, states that marketing strategy and the execution of this strategy have a reciprocal effect on each other. Problems in implementation can often disguise a good strategy. If the execution of the strategy is poor, it may cause marketing management to attribute the failure to a poor strategy and permanently change its approach. However, at the other extreme, one may find an inappropriate strategy compensated for by excellent execution. In this situation, management may have time to recognize the strategic mistakes and adjust its strategy.

Kotler (2000), in a study of seventy-five companies of varying sizes in different industries with the objectives of studying the marketing plan control procedures in implementing marketing strategies reports the following findings:

- Smaller companies do a poorer job of setting clear objectives and establishing systems to measure performance.
- Less than half of the companies studied knew their individual products profitability.
- About one-third of the companies had no regular review procedure for spotting and deleting weak products.
- Almost half of the companies fail to compare their prices with those of the competitors, to analyze warehousing and distribution costs, to analyze the causes of returned merchandise, to conduct formal evaluations of advertising effectiveness and to review their sales force call reports. This implies that marketing department has to monitor and control marketing activities continuously to prevent failures.

Thus this paper attempts to provide different techniques to determine the amount of marketing budget. It also suggests steps which can be considered to allocate the cost of different marketing activities in preventing waste, reducing marketing expenses and building brand profitably.

#### **Techniques of Marketing Budget:**

Marketing budget vary from business to business. Generally there are four common methods to determine the amount of marketing budget.

#### **Percentage of Sales or Net Profit Method:**

Percentage of sales or net profit is the most popular method for developing marketing

budget. It is ratio of the companies' past marketing budget to the past sales or net profit to compute the percentage. The same percentage is then applied to the projected sales or net profit to ascertain the budget for that year. Usually companies allocate between 1% and 10% of their revenue to marketing budget. The main advantage of this budget is that the marketing budget increases or decreases with sales or net profit. However this method is not suitable in case of new product.

#### **The flat rate / amount method:**

The companies which cannot afford to spend huge amount on marketing use this method. It is based on historical approach as the companies allocate a uniform rate or amount on marketing every year. It is suitable when there is no change in the market or slow growth is slow. However it is difficult for new companies to define flat rate or amount as there are no past records of sales and marketing expenditures.

#### **Competition oriented Method:**

This is another method of establishing a marketing budget. Companies which want to stay competitive spend in line with the competitors. Though it is difficult to get reliable information but it is quite beneficial in case of new products and

services. The company is also able to utilize the budget more efficiently and achieve more with less money.

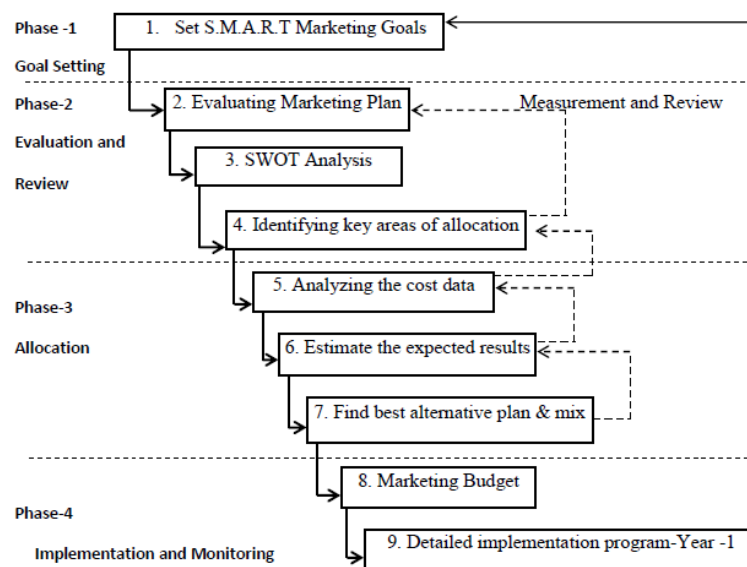
#### **Marketing objective oriented method:**

In this budget the companies allocate the cost of all marketing activities for the next year. Then total amount of all these costs gives the marketing budget for that year. Though it is a simple technique to set the budget but acquiring accurate costing information from different dealers in advance is very difficult. Apart from this there is little scope for making changes in strategy during the year.

All the above methods are arbitrary and may not provide an easy solution to the problem of allocation. Generally, allocations can be made in relation to sales or profit but an ad-hoc allocation is found in practice at the initial stage.

#### **Steps to Design a Sound Marketing Budget:**

After deciding the amount of limit that could be spent on marketing of product and services, the problem arises how and where to spend the amount to achieve maximum return. The marketing manager in association with an accountant can take into consideration the following steps (Fig:1) to apportion cost of all marketing activities:



**Fig: 1 Steps to design a sound marketing budget**

### **Set S.M.A.R.T Marketing Goals:**

Business goals are the foundation stone of budget construction. Thus setting of S.M.A.R.T (specific, measurable, attainable, realistic, time based) marketing goals is the first and foremost step towards the allocation of marketing budget.

Some of the smart goals can be –

- To increase the website traffic measured by visitors per month.
- To add three new features to the product this quarter.
- Starting new business or developing a new division measured on the basis of total leads and sales revenue.
- Evaluating Marketing Plan and Identifying Key Areas of Allocation

The comprehensive knowledge of the key industry and market research of both micro and macro environmental variables help the business to identify and allocate the cost of different areas where it needs to focus in marketing the products and services to reach the target audience. However it depends on three main factors:-

- The size of the budget for e.g. business having limited marketing budget should use small print ads, online ads, social media and e-mail to increase the number of customers.
- The past records /experiences and growth – the internal records and performances guide the spending plan. Reviewing the performance of internal records and measuring the return on investment regarding a certain marketing activity help to drop or choose the same to reach the right customer in the changing environment.

The allocation of cost of marketing is also affected by competitor. The business should assign the amount as to take the advantage of competitor's weakness and emphasize its strength to increase the market share or improves its brand equity. Apart from this the companies in business for more than five years which have established itself

and have brand equity should allocate between 6and12% of gross revenue or projected revenue. It is important for these companies to spend time and money in improving the content of the websites so as to create consistent brand image for consumers. The companies which have been in business for one to five years should allocate 12-20% of gross revenue or projected revenue for marketing budget. They can budget money for customer surveys and focus groups to bring in new clients. And the companies less than a year in business should allocate sufficient amount for market research. It can develop a target customer profile and test-marketing for new product and service including the cost of free samples or demonstration.

- Able to reach the right customer through appropriate marketing channels- For this the business should identify their prospective customer and media they are using. They should find their niche markets. This is the place where it should go for advertising. Business can also set aside small portion of marketing money for testing a new marketing channel.

### **Analyzing the Cost Data and Making Appropriate Changes:**

The final step to make the sound marketing budget is the proper assessment of the marketing plan and making appropriate changes. The main aim of marketing plan is to increase revenue. If any marketing strategy is not able to generate extra revenue in excess of cost, then it is better to change the strategy and use the best alternative solution. When maximum profit yielding combinations of marketing estimates are selected, the estimates should be treated as final.

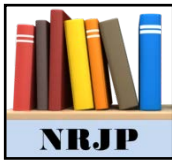
### **Conclusion:**

The marketing budget helps in preventing waste, reducing marketing expenses and

building brand profitably. However its success or failure depends upon the accuracy of basic estimates or forecasts. Mere preparation of marketing budget will not ensure proper execution. It is very much required that each executive must feel the responsibility to attain the set goals.

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Review Article

# हकीर दसवर्कल फोदल एकेलुह, एव, लध हफेदक दक लेहलद व/; ; u

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एसोसियट प्रोफेसर

वाणिज्य विभाग, बरेली कालेज बरेली

## Lkj l k &

किसी भी देश का आर्थिक विकास उसकी सुदृढ़ आर्थिक अर्थव्यवस्था पर निर्भर करता है। किसी भी देश की अर्थव्यवस्था का सीधा सम्बन्ध आर्थिक विकास से होता है। वैश्विक स्तर पर आर्थिक विकास का सबसे महत्वपूर्ण बिन्दु है मानव। आर्थिक विकास मानव के द्वारा मानव के लिए किया जाता है, आर्थिक विकास के माध्यम से ही मानव अपने जीवन को सुखी और समृद्धि बनाता है। वर्तमान परिवेश में आर्थिक विकास एवं मानव मूल्य परस्पर एक दूसरे से संबंधित है। आर्थिक विकास एक सतत् प्रक्रिया है जो किसी भी देश की अर्थव्यवस्था को सकारात्मक एवं नकारात्मक रूप से स्वतः ही प्रभावित करती रहती है। जिसमें देश के समस्त उत्पत्ति के साधनों का कुशलतम एवं अनुकूल विदोहन किया जाता है। राष्ट्रीय आय एवं प्रति व्यक्ति आय में निरंतर एवं दीर्घकालीन वृद्धि होती है तथा नागरिकों के जीवन स्तर एवं सामान्य कल्याण का सूचकांक बढ़ता है।  
की वर्ड— आर्थिक, विकास, राष्ट्र, मानव मूल्य।

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किसी भी देश का आर्थिक विकास वहां उपलब्ध मानव शक्ति की व्यवस्था एवं उसके विकास पर निर्भर करता है। यह अटल सत्य है कि प्राकृतिक संसाधन पूंजी निर्माण, तकनीकी व नवाचार, विदेशी सहायता, सामाजिक, धार्मिक व राजनैतिक संस्थाएँ व अंतर्राष्ट्रीय व्यापार किसी भी देश के निर्माण के आधार बिन्दु आर्थिक विकास में अपनी महती भूमिका का निर्वहन करते हैं, परन्तु इनमें सबसे महत्वपूर्ण कारक मानव ही है। मानव आर्थिक विकास के प्रत्येक घटक से जुड़ा हुआ होता है। जिस प्रकार एक उत्पादन करने वाले कारखाने में अच्छी मशीनें व उच्च कोटि का कच्चा माल तब तक

अपना प्रभाव नहीं डाल सकते, जब तक कि उनका संचालन उनके प्रयोग में ईमानदारी न बरती जाय। यहीं स्थिति सभी प्रकार के कार्यालयों की होती है, चाहे वे सरकारी हो या निजी। यहीं नहीं शिक्षा एवं स्वास्थ्य सेवा प्रदान करने वाली संस्थाएँ जिनका जनता की सेवा करना ही परम धर्म होता है वहाँ भी मानव का ही प्रभाव दृष्टिगोचर होता है। वर्तमान समय में कृषक की गरीबी, गांवों से शहरों की ओर बढ़ता पलायन, गांवों में पिछड़ापन एवं गांव के स्वावलंबन की दृष्टि से अब यह आर्थिक विकास में मानवीय मूल्यों का योगदान पहले से अधिक महसूस किया जा रहा है। यदि

मानवीय योगदान सकारात्मक एवं व्यवस्थित रूप से अपना योगदान करें ता कृषि और कुटीर उद्योगों के लिए अच्छे संसाधनों की आपूर्ति एवं उनके उत्पादन की उचित विक्रय व्यवस्था कर आर्थिक विकास को और अधिक तीव्र गति प्रदान की जा सकती है।

विकसित देश अमेरिका की एक सामाजिक संस्था ओवरसीज डेवलपमेंट कौंसिल, आर्थिक विकास का अर्थ फिजिकल क्वालिटी ऑफ लाइफ इंडेक्स से लगाती है। इस संस्था के अनुसार आर्थिक विकास के सूचकांक में तीन कारकों को शामिल किया जाता है, प्रत्याशित आयु, बच्चों की मृत्यु दर, एवं साक्षरता। जिस देश की प्रत्याशित आयु सबसे अधिक होती है उसे प्रथम स्थान देकर 100 अंक प्रदान किये जाते हैं, इसी प्रकार मृत्यु दर एवं साक्षरता के लिए भी अंक प्रदान किये जाते हैं। इस प्रकार प्रत्येक देश के तीनों सूचकांकों का योग करके औसत निकाला जाता है। यदि किसी देश की इस औसत सूचकांक में वृद्धि होती है तो इस वृद्धि को उस देश के आर्थिक विकास को भी उसी अनुपात में बढ़ा हुआ माना जाता है अर्थात् उस देश में भौतिक गुणों में सकारात्मक वृद्धि दर्ज की जा रही है।

भौतिक संसाधन मानव के लिए, यदि प्रबन्ध एवं नियोजन के माध्यम से मानव का पूर्ण विकास किया जाये एवं ऐसे विकसित मानव अपनी पूर्ण क्षमता के साथ निष्ठापूर्वक कार्य करे ता निश्चित ही आर्थिक विकास की गति तीव्र होगी। यह सामान्य अनुभव की बात है कि यदि मनुष्य पूर्ण क्षमता के साथ कार्य करेंगे, क्योंकि आज के कंप्यूटर युग में उच्चकोटि के यंत्रों का निर्माण मानव की सक्रियता पर पूर्ण रूप से निर्भर करता है। मानव का व्यक्तित्व एक कली की भांति होता है जिसमें सुप्रबंध द्वारा ही निखार

लाया जाता है। मानव के विकास में ही किसी भी देश का आर्थिक विकास छिपा होता है। मानव की आवश्यकता एवं महत्व का समझते हुए एक विद्वान ने कहा था कि हम मोटरें, हवाईजहाज, रेडियो या जूतों का निर्माण नहीं करते। हमारे द्वारा मनुष्य का निर्माण किया जाता है और मनुष्य इन वस्तुओं का निर्माण करते हैं। इस तरह किसी भी देश के आर्थिक विकास से पूर्व के निवासियों का विकास करना हमारी प्रथम प्राथमिकता होनी चाहिए।

### वर्तमान विकास की गति

देश के आर्थिक विकास का उस देश की मानव शक्ति पर प्रभाव पड़ता है। किसी भी देश के मानव शक्ति को तीन चरणों से गुजरना पड़ता है—प्रथम जब कोई देश अविकसित होता है, तब अशिक्षा, बाल विवाह एवं अन्य धार्मिक विश्वासों के कारण जन्म दर अधिक होती है। साथ ही स्वास्थ्य सुविधाओं के अभाव में मृत्युदर भी अधिक होती है। अतः इस अवस्था में मानव शक्ति में कोई विशेष वृद्धि नहीं होती, दूसरे जब देश विकासशील अवस्था में होता है, तब स्वास्थ्य सुविधाओं के बढ़ने के कारण मृत्युदर कम होती है लेकिन जन्मदर में कोई कमी नहीं होती। अन्तिम चरण के रूप में शिक्षा में वृद्धि तथा रहन-सहन के स्तर में वृद्धि होने लगती है, रूढ़िवादी एवं परंपरावादी दृष्टिकोण लगभग समाप्त हो जाते हैं, उत्पादन बढ़ने लगता है जिससे जन्मदर व मृत्युदर दोनों में कमी हो जाती है। इससे मानव शक्ति में वृद्धि दर भी कम हो जाती है और समाज में आर्थिक संतुलन की स्थिति पैदा होने लगती है।

### भविष्य के विकास की गति

यह माना जाता है कि किसी भी देश के आर्थिक विकास पर प्रारम्भ में मानव



शक्ति में वृद्धि होने से अच्छा प्रभाव पड़ता है, क्योंकि इसके बढ़ने से प्राकृतिक संसाधनों का विदोहन होने लगता है। ऐसा होने से प्रति व्यक्ति आय में वृद्धि होती है। यह वृद्धि कछ समय तक तो सकारात्मक रूप में चलती है लेकिन इस तरह की वृद्धि आगे चलकर किसी भी देश के आर्थिक विकास पर प्रतिकूल प्रभाव डालती है। अगर पूरे विश्व के देशों पर दृष्टि डाली जाये तो ज्ञात होगा कि जिन देशों में पहले से ही मानव शक्ति अत्यधिक है, वे देश या तो विकासशील हैं या फिर अल्पविकसित। ऐसी स्थिति में वहां बढ़ती मानव शक्ति आर्थिक विकास में बाधा उत्पन्न करती है, इसी बाधा को हटाने के लिए मानवशक्ति नियोजन आवश्यक है।

भारत के सभी आर्थिक विशेषज्ञ यह मानते हैं कि तेजी से बढ़ती मानव शक्ति भारत के आर्थिक विकास में सबसे बड़ी बाधा है। मानव शक्ति वृद्धि से आर्थिक विकास पर प्रतिकूल प्रभाव पड़ रहा है जिसे निम्न बिन्दुओं के माध्यम से स्पष्ट किया जा सकता है—

1. कृषि व उद्योगों का उचित विकास न होना,
2. निरन्तर पूंजी निर्माण की धीमी गति का होना,
3. भूमि पर अनावश्यक रूप से बढ़ता भार,
4. बेरोजगारी की समस्या का उचित एवं स्थायी समाधान न होना,
5. खाद्यान्न की उचित एवं नियमित आपूर्ति का अभाव,
6. कीमत स्तर में वृद्धि का होना,
7. जनोपयोगी सेवाओं के भार में वृद्धि,
8. श्रम शक्ति में अनावश्यक वृद्धि,
9. भुगतान संतुलन पर प्रतिकूल प्रभाव,
10. आश्रितता के भार में वृद्धि।

## वर्तमान में भारत की मानव शक्ति

वर्तमान में भारत की मानव शक्ति 125 करोड़ को भी पार कर गई है। जनसंख्या की 74.3 प्रतिशत मानव शक्ति ग्रामीण क्षेत्रों में निवास करती है। 25.7 प्रतिशत मानव शक्ति शहरों में निवास करती है। वर्ष 2011 की जनसंख्या के अनुसार 1000 पुरुषों पर 940 महिलाएं हैं तथा शिक्षित मानव शक्ति 52.2 प्रतिशत है तथा मानव की प्रत्याशित आयु 65 वर्ष है। भारत में 14 वर्ष तक के बच्चों की कुल जनसंख्या 36 प्रतिशत है जो अन्य देशों की तुलना में अत्यधिक है। फ्रांस में यह 24.7 प्रतिशत, अमेरिका में 21.2 प्रतिशत, ब्रिटेन में 26.68 प्रतिशत है। भारत में इस प्रतिशत को कम करने के लिए जन्मदर को कम करना अत्यन्त आवश्यक हो गया है, इससे एक तो आश्रितों की संख्या में कमी होगी वही जीवन स्तर पर भी आर्थिक विकास के अनुकूल प्रभाव पड़ेगा। भारत देश में 7 प्रतिशत मानव शक्ति ऐसी है, जिसकी आयु 60 वर्ष या इससे अधिक है। 43 प्रतिशत मानव शक्ति बूढ़ों तथा बच्चों की है तथा शेष 15 वर्ष से लेकर 59 वर्ष आयु वालों की है। भारत की कार्यशील जनसंख्या 37.5 प्रतिशत है जो बहुत कम है विश्व के विकसित देशों जैसे जर्मनी में यह 73 प्रतिशत, जापान में 50 प्रतिशत, ब्रिटेन में 45 प्रतिशत है। भारत की कार्यशील जनसंख्या का 38.7 कृषि में, 26 प्रतिशत श्रमिक के रूप में, 2.2 प्रतिशत वन, मछली व बागान में, 10.6 प्रतिशत खानों, घरेलू उद्योग धंधों व वृहद उद्योगों में, 7.4 प्रतिशत व्यापार और वाणिज्य में तथा शेष 15.1 प्रतिशत अन्य कार्यों में संलग्न है।

किसी भी देश के आर्थिक विकास का अध्ययन करते समय निम्न तथ्यों पर भी ध्यान देना परमावश्यक है अतः यदि इन तथ्यों को ध्यान में रखा जाये तो निश्चय

ही भारत के आर्थिक विकास को तीव्र किया जा सकता है—

- सामान्यतः 200 कैलोरी का भोजन भारत के प्रत्येक व्यक्ति को मिलता है, जोकि अपौष्टिक व अपर्याप्त है। उचित स्वास्थ्य के लिए एक व्यक्ति को 3000 कैलोरी का भोजन मिलना चाहिए।
- भारत में एक व्यक्ति को प्रतिदिन 400ग्राम अनाज, 125 ग्राम दूध, व 75 ग्राम सब्जी मिलती है जबकि उचित स्वास्थ्य के लिए 625 ग्राम अनाज, 500 ग्राम दूध व 250 ग्राम सब्जी की आवश्यकता होती है।
- भारत सरकार के आर्थिक सर्वेक्षण के अनुसार देश के एक व्यक्ति को प्रतिवर्ष 8.1 किग्रा तेल, एक किग्रा वनस्पति घी, 14.6 किग्रा चीनी, 29.3 मीटर कपड़ा एवं घरेलू उपयोग के लिए मात्र 57.1 किलावाट बिजली मिलती है जो उन्नत देशों की तुलना में काफी कम है।

भारत व विदेशी संस्थाओं एवं सरकारों के अरबों रुपये ऋण रूप में है। देश में उद्योगों के विकास की गति भी अत्यन्त सुस्त है। शिक्षा का स्तर निम्न है, जिस कारण से भारत में 48.8 प्रतिशत मानव शक्ति अशिक्षित है।

**वर्तमान भौतिक संसाधनों के सहारे किसी भी देश का विकास करना पर्याप्त नहीं है,**

जबतक कि इनके मूल में बैठे मूल्यों को पूरी तरह न समझा जाये, जो इन समस्त साधनों को व्यवस्थित करता है, नियंत्रित करता है एवं उसके साथ कार्य करता है। मनोवैज्ञानिकों ने आर्थिक विकास का रिश्ता मानव की कार्य क्षमता के साथ जोड़ा है। यह कार्यक्षमता ही है जो मनुष्य के व्यवहार एवं आचरण से प्रभावित होती

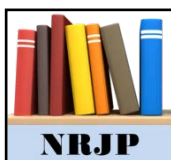
है। इस सम्बन्ध में निम्न बिन्दुओं को भी ध्यान में रखा जाना अतिआवश्यक है—

1. आर्थिक विकास को गति देने के लिए मानव की मनः स्थिति का अध्ययन अत्यन्त आवश्यक है।
2. किसी भी देश के आर्थिक विकास एवं स्थायित्व के लिए कुछ मान्यताओं एवं मूल्यों का होना नितान्त आवश्यक है उसके न होने पर समाज वस्तुतः चेतनाविहीन हो जाता है। मानव मूल्यों का हास होने से ही भ्रष्टाचार को बल मिलता है जो किसी भी देश एवं समाज के लिए अत्यन्त घातक होता है। किसी भी देश का आर्थिक विकास उस देश में रहने वाली मानव समाज और उनके मानवीय मूल्यों में निहित है, इसके लिए सादगी, संतोष, नैतिकता एवं वसुधैव कुटुम्बकम् जैसे मानवीय मूल्यों का होना नितान्त आवश्यक है।
3. भूतकाल में अपने-अपने क्षेत्र के ऋषि-मुनि विद्वान आदि समाज का मार्गदर्शन करते थे। वर्तमान में मार्गदर्शन की यह ज्योति पूंजीपतियों के हाथ में आ गई है। आज का युग राजनीतिज्ञों एवं सत्ता पर आसीन लोगों का हो गया है। शासन में बंधे हुए शाषक ही हमारे समाज के आदर्श बने हुए हैं।
4. वर्तमान में जीवन स्तर को ऊँचा उठाने का अर्थ मात्र भौतिक सुख-सुविधाओं को एकत्र करने से मान लिया गया है इसलिए आज हर व्यक्ति चाहे वह किसी भी धर्म-जाति का हो या फिर किसी भी संवर्ग का अपनी आवश्यकताओं को बढ़ाने के लिए सही-गलत किसी भी प्रकार से उन्हें पूरा करने में जुटा रहता है, और ऐसी स्थिति में मानवीय मूल्य किसी दूर पथ कि यात्रा पर चले जाते हैं।

5. किसी भी देश के आर्थिक विकास को सुदृढ़ बनाने के लिए शिक्षा ही महत्वपूर्ण आधार है, क्योंकि शिक्षा ही मानव और समाज को संवारती और बिगाड़ने का कार्य करती है। शिक्षा का अर्थ केवल साक्षर होने से नहीं है। शिक्षा का एक बड़ा उद्देश्य मनुष्य में अच्छे संस्कारों की नींव डालना है। इस दृष्टि से आज संपूर्ण शिक्षा लक्ष्य शून्य को प्राप्त हो गये है।
6. एक मानव के जीवन का क्या लक्ष्य है, समाज और परिवार के लिए उसके क्या कर्तव्य है, राष्ट्रहित के सम्मुख स्वहित हेतु वे सर्वथा गौण हो गये है। मूल्यों का ज्ञान शिक्षा द्वारा ही प्राप्त किया जाता है किन्तु आज निजी स्वार्थों को सर्वोपरि मानना प्रत्येक व्यक्ति के लिए अनिवार्य सा हो गया है। मानव केवल येन केन प्रकारेण अपनी स्वार्थ साधना में लगा हुआ है और बस यही मनोवृत्ति सर्वव्यापक हो गयी है, इस का उचित समाधान ही आर्थिक विकास है।
7. आज मानवीय मूल्यों से इतर पैसा ही सबकुछ बन बैठा है तो ऐसी स्थिति में भ्रष्टाचार और कालाबाजारी या गलत कामों में संलिप्त व्यक्ति ही समाज में अपना मान-सम्मान प्राप्त किये हुए है। जो किसी भी देश के आर्थिक विकास के लिए अत्यन्त घातक और चिंतनीय विषय है।
8. भौतिक संसाधनों की बराबरी की इस प्रतियोगिता में हमारी आवश्यकताएं अनावश्यक रूप से बहुत बढ़ गई है। इससे हमारे समाज में असंतोष का जन्म हुआ है और मानव की कार्यक्षमता को कुंठित किया है। अंततः इसका प्रभाव उत्पादकता वृद्धि पर पड़ा है जिससे देश के आर्थिक विकास पर प्रतिकूल प्रभाव पड़ा है।

## 1. Introduction

1. हरियाणा शिक्षा बोर्ड  
आर्थिक विकास की समझ
2. विमल जालान  
इंडियन इकोनॉमी
3. द इकोनामिक हिस्ट्री ऑफ इण्डिया  
तीर्थकर राय
4. इंडियन इकोनामी  
रिजर्व बैंक ऑफ इण्डिया
5. राष्ट्रीय मानव विकास रिपोर्ट  
योजना आयोग / नीति आयोग
6. नैतिक और मानवीय मूल्य  
अजीत नारायण त्रिपाठी
7. शिक्षा और नैतिक मूल्य  
हरीश नौटियाल
8. मानवीय मूल्यों का आधार  
डॉ. विनोद कुमार



Review Article

## Comprehensive Studies of Chitosan and Starch Blend Films

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### Abstract

On the basis of Fourier transform infrared spectroscopy, scanning electron microscopy, thermogravimetric measurements, it is concluded that blends of chitosan/starch are compatible. The miscibility in chitosan/starch blend system is due to the formation of strong hydrogen bonding between chitosan and starch.

**Keyword:** Chitosan, infrared spectroscopy, Thermogravimetric analysis, starch.

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### Introduction

Chitosan, the most important derivative of chitin, can be obtained by deacetylation of chitin under alkali conditions (Figure 1). When the degree of acetylation of chitin reaches about 50%, it becomes soluble in aqueous acidic media. The solubilization occurs by protonation of the NH<sub>2</sub> functional group on the C-2 position of the D-glucosamine repeating unit, whereby the polysaccharide is converted to a polyelectrolyte in acidic media. The presence

of NH<sub>2</sub> groups in chitosan is the reason why it exhibits much greater potential compared with chitin for use in different applications [1, 2]. It is a special biopolymer having good properties including biodegradability, biocompatibility, and antibacterial activity so it is interesting as a novel type of functional material. Chitosan is the only pseudo-natural cationic polymer and thus has many applications in different fields [3, 4].

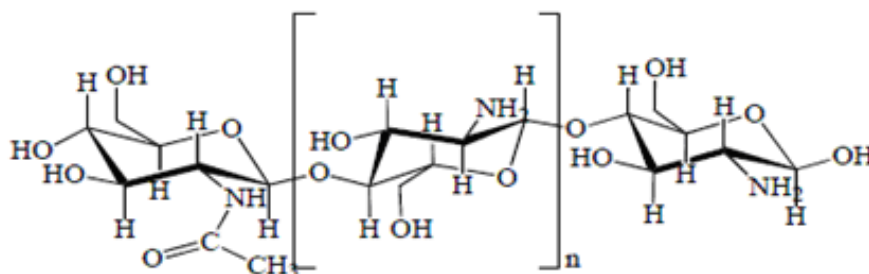
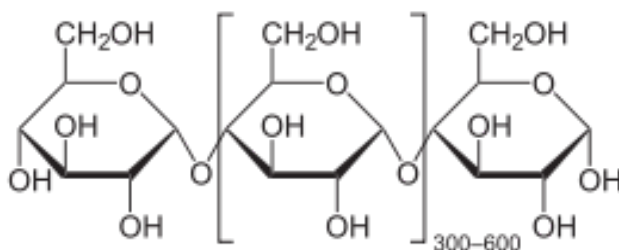


Fig. 1: Chemical Structure of Chitosan.

Starch is a substance of definite chemical composition which occurs widely as the reserve food in most land plants (Figure 2). Since these plants store starch in a number of different forms, the starch from different plant sources will vary somewhat in physical properties. Hence, various native starches exist, each designated by its plant source (e.g., potato-starch, cornstarch, rice starch, tapioca starch). Starch belongs to the class of organic compounds called carbohydrates and is composed of carbon, hydrogen, and

oxygen in the ratio  $C_6H_{10}O_5$ . These atoms are organized into a simple sugar molecule, D-glucose, or dextrose as it is known commercially.

The glucose molecules are, in turn united to form large starch molecules. Thus starch is a polymer made up of a large number of glucose units [5]. Hence, the miscibility studies of chitosan/starch blend might be important to enhance some of their performance properties.



**Fig. 2:** Chemical Structure of Starch.

The application needs for chitosan and various other suitable water soluble polymer blends makes accurate product characterization very important. In this paper, water soluble polymer namely starch is added to chitosan and its effect on miscibility, thermal and morphological properties was investigated by various methods.

## MATERIALS AND METHODS

Polymers employed in the present study are commercial grade Chitosan (kindly provided as a gift sample by India Sea Foods, Cochin, India,  $M_v = 2.0424 \times 10^5$  Dalton, degree of deacetylation = 80.3%) and Potato Starch (AR Grade from S.D. Fine-Chem Ltd., Mumbai, India). For SEM, FTIR and TGA studies, thin film of Chitosan, Potato Starch and their different blend compositions were prepared by solution casting method.

The total polymer concentration was kept at 1% w/v. stock solutions of Chitosan, Potato Starch and their different blend compositions were stirred for 45 min at room temperature to ensure complete mixing, then casted onto a Teflon coated clean glass plate and dried using IR lamp in a dust free atmosphere. The dried thin films were peeled off from the glass plate. Scanning Electron Microscopic (SEM) analysis were recorded using a JOEL (JSM 6380LA) analyzer. FTIR spectra were measured using NICOLET AVATAR 530 spectrophotometer.

Thermogravimetric analysis of the blend films were performed over temperature range of 20–600 °C, using Thermogravimetric analyzer (TGA Q50

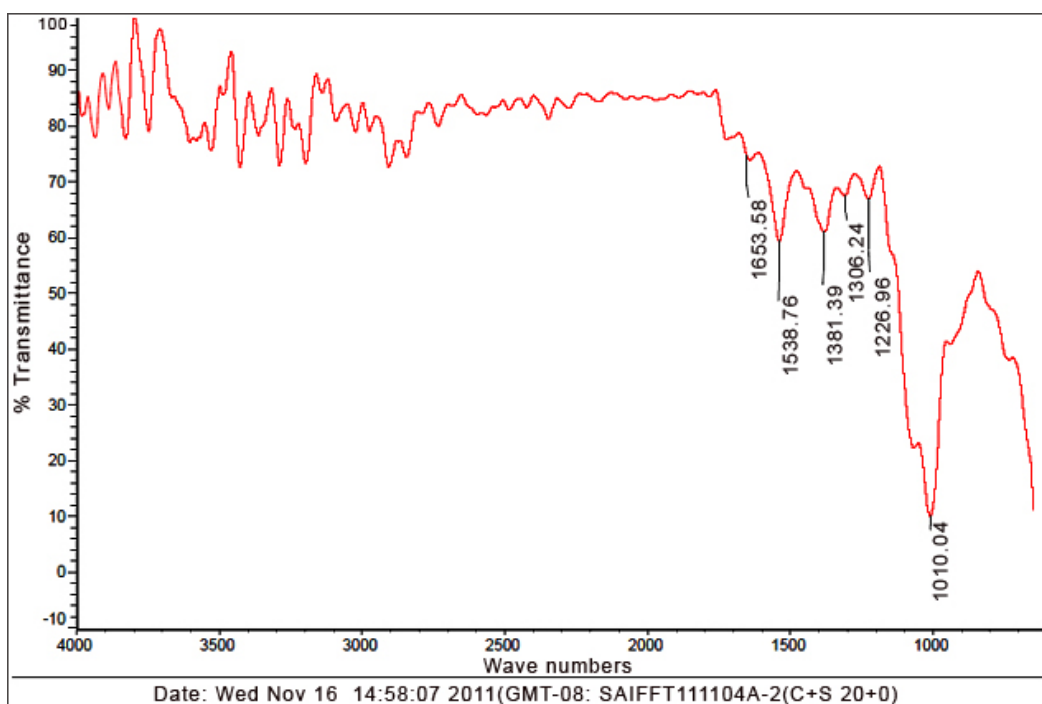
V20.2 Build 27) under nitrogen environment at a scan rate of 20 oC/min.

## RESULTS AND DISCUSSION

### Spectroscopy Study-Chitosan-Starch Blend System

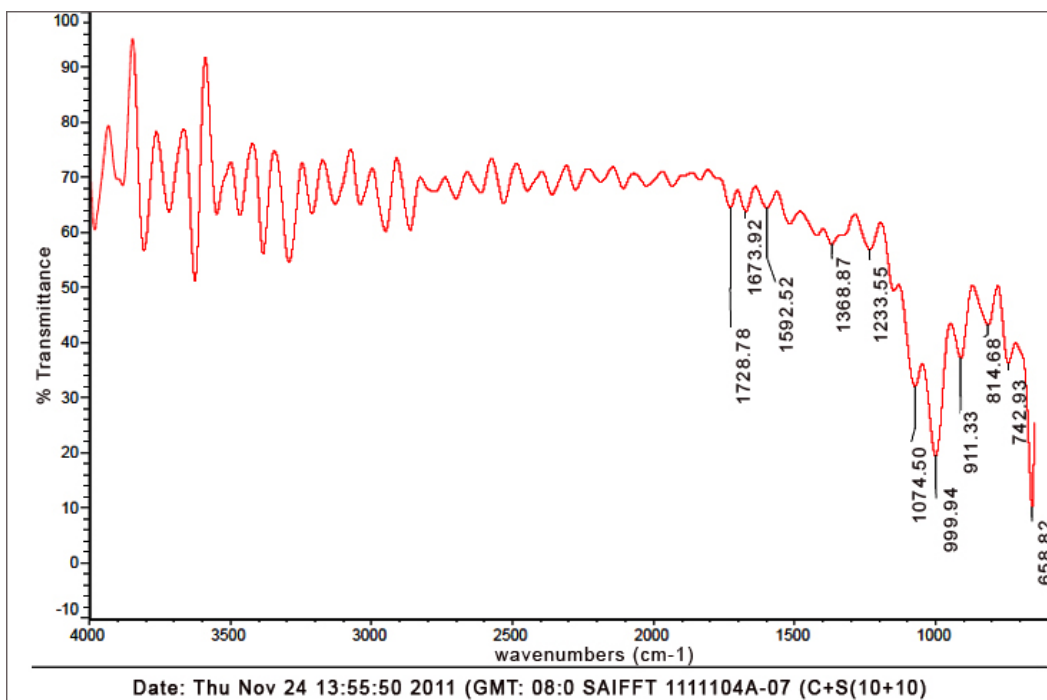
To enhance the formation of single-phase in miscible polymer blend, it is necessary to ensure that favorable specific intermolecular interactions exist between the two base components of the blend [6–8]. FT-IR Spectra of chitosan and potato starch homopolymer film and their blends 90/10, 80/20, 70/30, 60/40, 50/50, 40/60, 30/70, 20/80 and 10/90 were recorded. Figure 3a and 3b

shows the FT-IR Spectra of pure and blend films in the wave length range of 2000–500 cm<sup>-1</sup>. The strong adsorption of 1653.58 cm<sup>-1</sup> indicates the presence of amide group and the other strong adsorption at 1538.76 cm<sup>-1</sup> indicates, the chitosan have the N–H bending from amino and amide groups. The strong adsorption at 1381.39 cm<sup>-1</sup> and 1306.24 cm<sup>-1</sup> indicates the CH<sub>2</sub> bending and CH<sub>3</sub> symmetrical deformation, respectively. Adsorption at 1226.96 is due to the anti-symmetric stretch C–O–C and C–N. Spectra in 1016.64 cm<sup>-1</sup> proved the skeletal vibration of C–O stretching.



*Fig. 3a: FT-IR Spectra of Pure Chitosan.*





**Fig. 3b:** FT-IR Spectra of Chitosan and Starch.

On the other hand of starch, the spectra at  $1536.63\text{ cm}^{-1}$  is due to the N–H bending, and adsorption at  $1407.99\text{ cm}^{-1}$  indicates the C–H stretching. The peak at  $1333.26$  indicates the presence of amide II & III. The adsorption at  $1148.01\text{ cm}^{-1}$  is proved the C–O–H bond. The peaks at  $995.06\text{ cm}^{-1}$ ,  $854.03\text{ cm}^{-1}$  and  $680.52\text{ cm}^{-1}$  are indicated the C–O bond stretching. The spectrum of chitosan/starch blend film was characterized by the presence of the adsorption bands typical of the pure components, with the intensity roughly proportional to the blending ratio. It's noticed that the  $\text{CH}_3$  symmetrical deformation and CH stretching are absent in chitosan/starch blended films. This is indicating the interaction between them. Due to the secondary force of attraction some extra peaks are noticed in the blended films. This is confirmed that a good interaction between chitosan and starch. This confirms that chitosan and starch blends are miscible in nature.

### Morphology Study

The uniformity of the dispersion was examined through SEM of the solution caste films of chitosan, starch and their blends films 10/90, 20/80, 50/50, 70/30 & 80/20 are shown Figure 4 (a, b, c, d and e). It was observed a single phase at 10/90, 20/80, 50/50, 70/30 & 80/20 blend compositions. Chitosan/starch blend did not show any aggregated particles and it can be observed that the starch was well distributed in the chitosan. As shown in Figure 4, measured by high magnification (X 5000), it was observed that all blends are homogeneous which suggest that these blends were miscible.

### Thermogravimetric Analysis (TGA)

TGA is used primarily for determining thermal stability of polymers and their blend films [9, 10]. The most widely used TGA method is based on continuous measurement of weight on a sensitive balance (called a thermobalance) as sample temperature is increased in an inert atmosphere. The TGA

curves of homopolymers and blends of chitosan/starch are given in Figures 5, 6 & 7. In order to determine thermal stability trend, the temperature characteristics such as  $T_0$  (Temperature of onset of decomposition),  $T_{20}$  (Temperature for 20% mass loss),  $T_{30}$  (Temperature for 30% mass loss),  $T_{50}$  (Temperature for 50% mass loss),  $T_{max}$  (Temperature for maximum mass

loss), ash content and oxidative index(OI) were calculated and presented in Table 1.  $T_0$ ,  $T_{20}$ ,  $T_{40}$ ,  $T_{50}$ ,  $T_{60}$  and  $T_{max}$  are the main criteria of the thermal stability of blends and signal features of the TGA curves. The oxygen index (OI) was calculated based upon the weight of carbonaceous char (CR) as in the empirical equation:

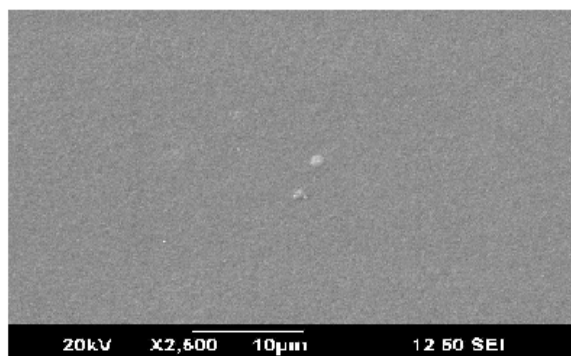
$$OI \times 100 = 17.4 \times 0.4 \text{ CR}$$

**Table 1:** Thermal Data Obtained from Thermogravimetric Analysis (TGA) of Chitosan/Starch Blend Films.

Compositions	Temp. at different weight						Ash content		Oxygen Index (OI)
	$T_0$	$T_{10}$	$T_{20}$	$T_{30}$	$T_{50}$	$T_{max}$	%	mg	
100/0	53	235	272	294	415	710	37.38	1.8876	0.0615
90/10	40	130	242	280	330	710	28.05	1.3075	0.0910
80/20	41	150	258	279	340	702	31.92	2.2448	0.1562
70/30	44	150	255	277	322	702	28.25	1.9478	0.1355
60/40	50	224	262	280	290	710	32.34	3.0171	0.2099
50/50	43	180	267	292	332	702	27.13	0.9784	0.0681
40/60	50	238	280	300	342	709	27.39	0.9109	0.0634
30/70	51	210	250	290	335	710	25.39	1.7093	0.0475
20/80	52	250	282	300	330	710	24.68	0.9568	0.0665
10/90	51	200	294	310	328	711	14.87	1.5008	0.1044
0/100	52	185	258	287	248	710	31.91	1.8509	0.1288

The blend samples were made in different compositions such as (100/0, 90/10, 80/20, 70/30, 60/40, 50/50, 40/60, 30/70, 20/80, 10/90, 0/100) of chitosan and starch and thermogravimetric analysis were performed using thermogravimetric analyzer under nitrogen environment.

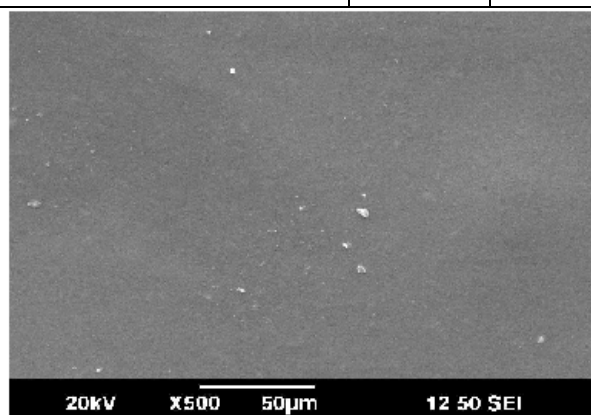
Increase in thermal stability of these blend compositions were observed this may be due to strong specific interaction of hydrogen bonding type between hydroxyl groups in starch and carbonyl group in chitosan.



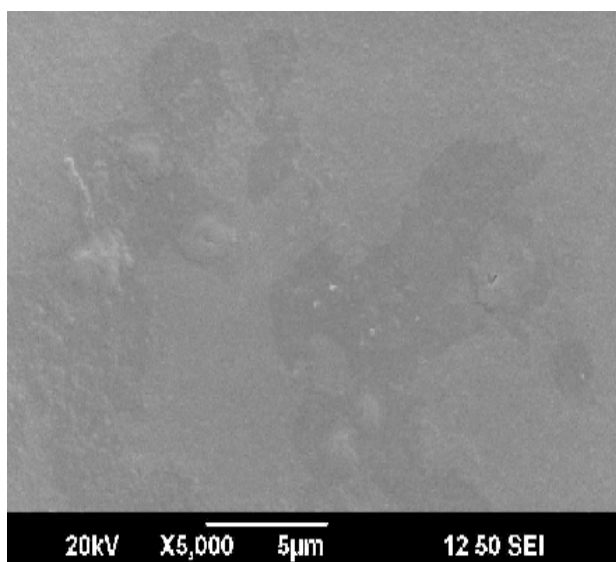
**Fig. 4 (a):** 10/90 Chitosan/Starch Blend Composition.

**Table 2:** Temperature Range of Thermal Degradation of Chitosan/Starch Blends from Derivative Curve of TGA Blends from Derivative Curve of TGA.

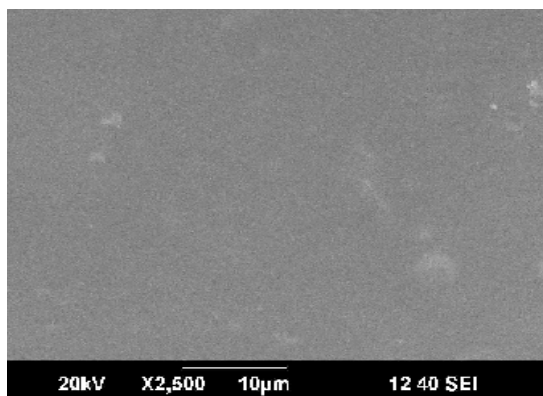
Chitosan/ Starch Compositions	Transition range (°C)		
	T <sub>i</sub>	T <sub>p</sub>	T <sub>c</sub>
100/0	198	278	368
90/10	229	280	330
80/20	222	279	372
70/30	198	280	405
60/40	209	279	403
50/50	235	294	369
40/60	231	304	381
30/70	240	310	380
20/80	248	316	365
10/90	269	326	369
0/100	209	285	380



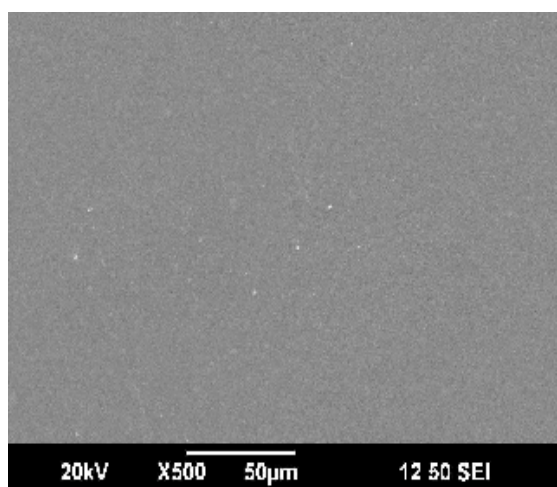
**Fig. 4 (b):** 50/50 Chitosan/Starch Blend Composition.



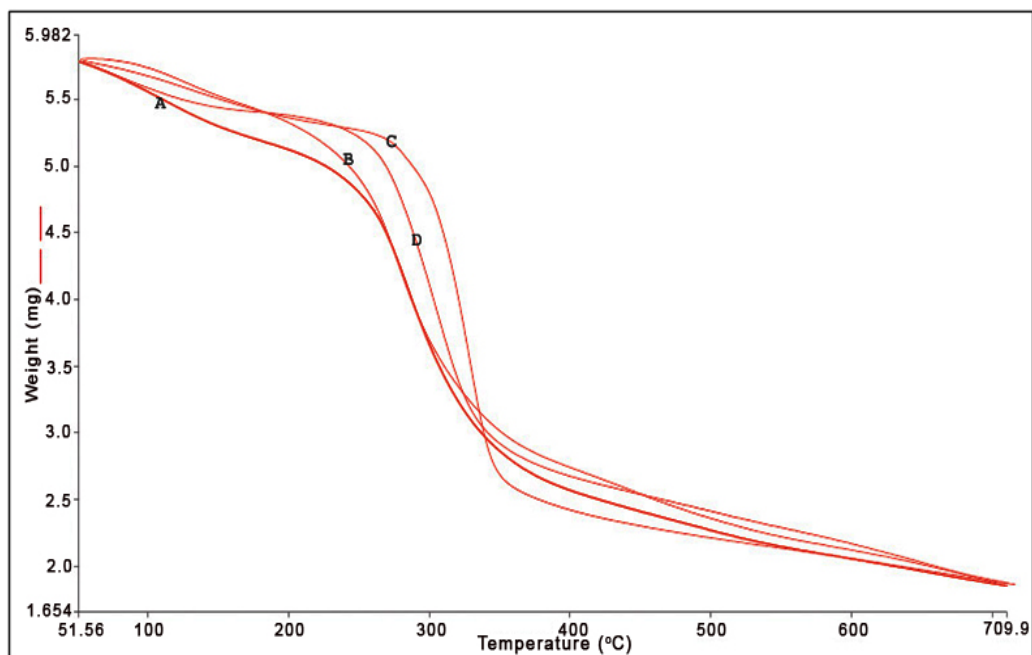
**Fig. 4 (c):** 20/80 Chitosan/Starch Blend Composition.



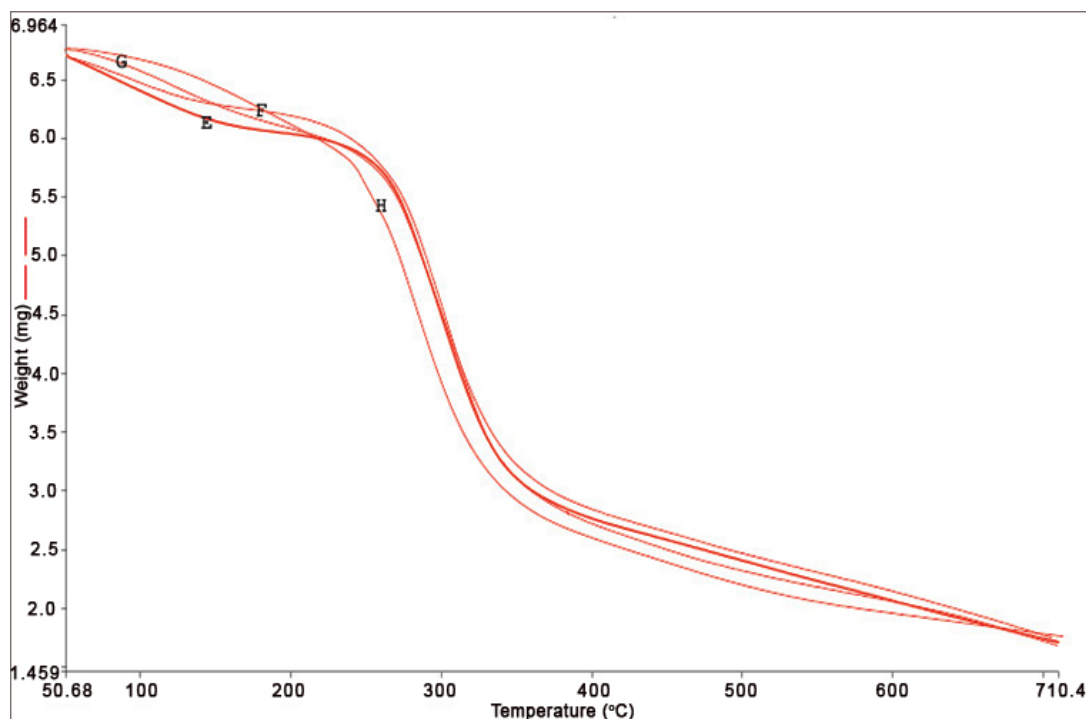
*Fig. 4 (d): 70/30 Chitosan/Starch Blend Composition.*



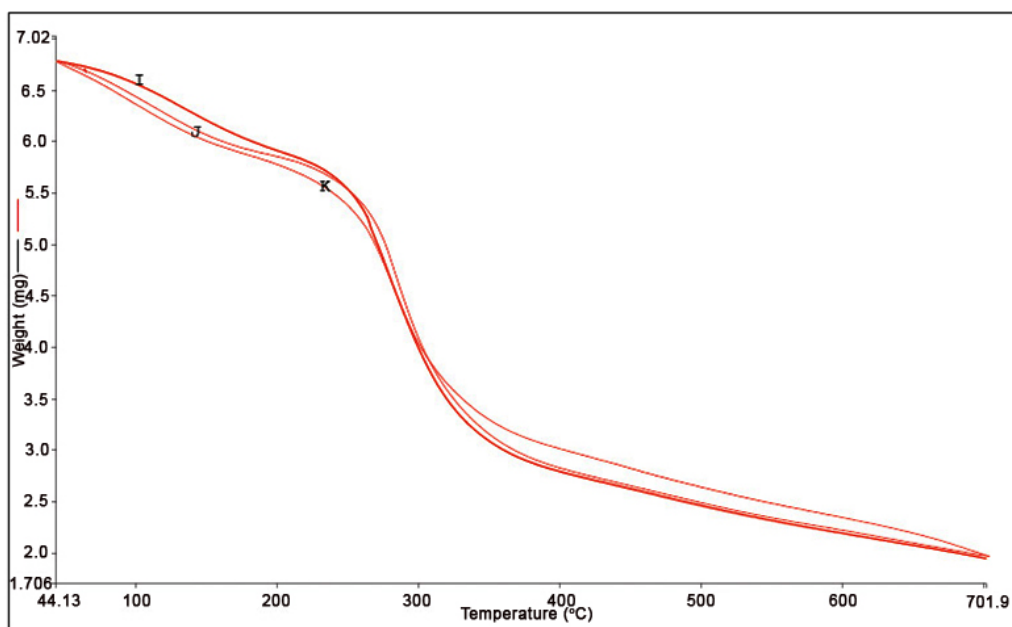
*Fig. 4 (e): 80/20 Chitosan/Starch Blend Composition.*



**Fig. 5:** TGA Curves of (A) Potato Starch, (B) Pure Chitosan, (C) 10/90 Chitosan/Starch Blend and (D) 20/80 Chitosan/Starch Blend.



**Fig. 6:** TGA Curves of (E) 30/70 Chitosan/Starch Blend, (F) 40/60 Chitosan/Starch Blend, (G) 50/50 Chitosan/Starch Blends and (H) 60/40 Chitosan/Starch Blend.



**Fig. 7:** TGA Curves of (I) 70/30 Chitosan/Starch Blends, (J) 80/20 Chitosan/Starch Blend and (K) 90/10 Chitosan/Starch Blends.



## CONCLUSION

On the basis of Fourier transform infrared spectroscopy, scanning electron microscopy, thermogravimetric measurements, it is concluded that blends of chitosan/starch are compatible. The miscibility in chitosan/starch blend system is due to the formation of strong hydrogen bonding between chitosan and starch.

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*Review Article*

## Implementation Of Online Education During COVID And Their Counter effect On Academic Achievement of School Students

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### *Abstract*

*A sudden Janta curfew was imposed to increased COVID cases which will become the headache for schools parents and teachers all to continue with school education and thus the online education were imposed. initially all the students were restricted to mobile and other devices which distract their attention now become the sole of their education which also give their freedom to use it with their own desire in the name of education. But the increasing implementation also pushes them to finish their regular homework as it found interesting for them to do. This study is based on such facts that how much pandemic affect their academic performance.*

**Keywords:** COVID, Academic, Online education, COVID

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### **Introduction**

Since the COVID -19 COVID has disrupted the normal lifestyle of people across the globe, the virtual world has come to the rescue. Amongst many institutions schools have also shifted their base to virtual platforms to conduct classes online. Since the COVID -19 COVID has disrupted the normal lifestyle of people across the globe, the virtual world has come to the rescue. Amongst many institutions schools have also shifted their base to virtual platforms to conduct classes online. Consequently, catering to the needs of all stages of education from pre-primary to university level, online education has emerged as an alternative to ordinary face to face classes. Accordingly, various stakeholders such as government and

private organizations are trying their best to assist each other by sprucing up their existing online platforms, apps and providing training to teachers to use these apps and platforms to the optimum level. Moreover, efforts are being made by both government and non-government organisations and edtech companies to support the school system to make a smooth transition to the virtual world. Upskilling and motivating teachers, organising counselling sessions for stakeholders such as teachers, parents and students are some of the important measures taken by the administration in the recent past. Making a continuous effort to provide customised teaching-learning material suitable for online classes is

another way of facilitating the schooling of Studentren.

However, this alternative medium has also brought to the fore some stark persistent realities of Indian society characterised by social inequalities in terms of availability of resources, essential to access these online classes/platforms. These digital initiatives are perpetuating the hegemony of elite schools over the education system, resulting in the digital divide between rural and urban and rich and poor. This digital divide is also affecting the work and role of the government as well as non-government organisations across states as they are facing challenges due to the recent migration of millions of labourers to their native places. Both the central as well as state governments will have to make a road map not only for labourers' employment but for the education of their Studentren too. Given the great difference in the infrastructure across states in terms of internet and allied facilities it appears to be a huge task. In addition, the non-government organisations that support the marginalised sections of the society in terms of health, education and livelihood and also collaborate with governments are facing financial crunch as most of the funds are being diverted to tackle the COVID.

Students and teachers also have their own struggles while accessing these online platforms. Due to financial constraints, students are not able to access the internet, and are devoid of electronic gadgets and laptop, phone or computer or even radio and TV. Those students who have facilities to attend to online classes face barriers in terms of unavailability of physical space, which is equally applicable to teachers who are supposed to conduct online

classes from their home. There are also social barriers such as discrimination against girls as they are expected to do household chores instead of attending online classes in the mornings. In rural areas, boys are often expected to work on the family farmlands. In homes where TV and radio are available, the question of who has control over these gadgets is important. Most of the time, girls are not allowed to watch educational programmes.

It should be noted here that missing from all the narratives of online education is the question of equity and equality, the cornerstone of the Constitution of India. Envisioned in the Constitution of India is the aim of providing equality of education opportunities to all citizens irrespective of caste, class, gender and religion. Article 29 (1) provides for equal access to educational institutions maintained by the State without discrimination on grounds only of religion, race, caste, language or any of them. Similarly, the Right to Education Act 2009, mandates to provide equitable quality education to all Studentren from six to 14 years of age. However, all the efforts of the government to facilitate education processes during the COVID draws attention to the fact that the milieu of public/government education system, and low fee private school or affordable private schools, are out of the purview of government initiatives of online education. Even people from disadvantaged communities- be it, teachers, students or parents-have been left to fend for themselves while Government is making provisions for online learning or planning to resume offline on-campus school post-COVID. Alarming is the fact that the government is oblivious to the stark realities of social inequalities which

are proving to be the greatest barrier to access online education.

On the contrary, from politicians to bureaucrats to private companies, all are concerned with completing the syllabus, assessing students and conducting entrance tests for medical and engineering courses through online mode in a haste, ignoring the issues and concerns of the marginalised section of the society. When only 24 per cent of the households of students in India have internet access and in urban areas, 42 per cent of households have access to the internet as compared to 15 per cent in rural areas, this online education is catering to the needs of a chosen few.

Moreover, the COVID 19 COVID has put the spotlight on the ever-increasing structural imbalances in school education in terms of rural-urban, rich and poor and gender divide. There are reports in the media about teachers and principals of low fee private schools from across all over the country who are forced to change their job to survive and support their families as most of the schools have their shutters down due to plummeting revenues as their students have either dropped out from the school or have migrated to their native places due to joblessness and subsequent poverty of their parents. The schools which have managed to sail through such difficult situations are finding it difficult to acquire resources and upskilling their teachers to teach online. Some of the insights emerging from this scenario are the gaps in addressing the needs of students as well as teachers belonging to the marginalised sections of society. Inclusivity is the hallmark of the National

Curriculum Framework 2005 as well as the draft National Education Policy 2019. Still, while addressing the issues arising out of this COVID, the marginalised sections of the society are being neglected.

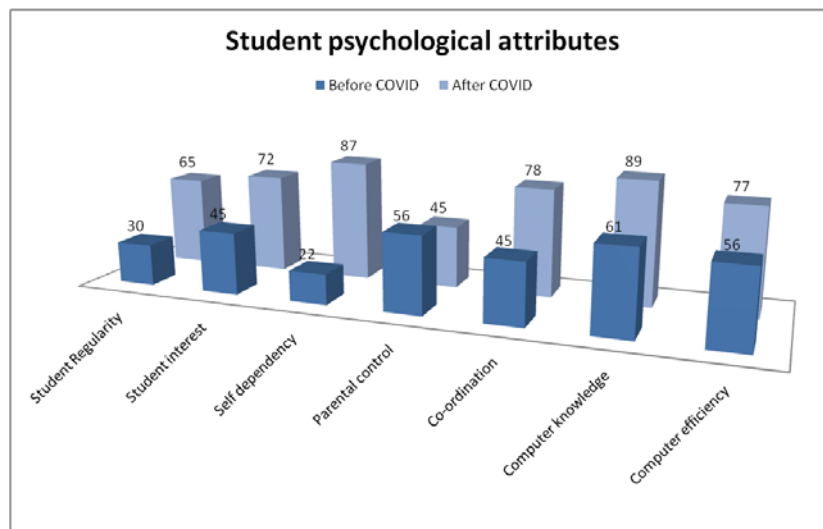
Technology has been considered central to the reform of school education and has gained unprecedented momentum during this COVID. It is being perceived as a panacea to combat all the education/schooling related issues, hence the hurry to transfer classrooms into the virtual world without taking into consideration the reach to all learners. In a country as diverse as India in terms of regional, linguistic, caste, class and gender, and socioeconomic status, the school system is also characterised by stratification from elite to low fee private schools as well as government schools, creating a plethora of issues about specific educational, psychosocial and financial needs of students as well as teachers based on gender, caste, class and socioeconomic status. Under these circumstances, there is no way a unilateral approach to mitigate school education disruption is going to address these diverse and complex set of issues of multiple dimensions.

Here we study the effect of online education on the school going students psychology before and after COVID COVID. For this we conducted a survey analysis on 100 random school students and draw some conclusion on some student psychological problems like Student Regularity, Student interest, Self dependency, Parental control, Co-ordination, Computer knowledge, Computer efficiency.

### Data observation and result interpretation

#### Student psychological attributes:

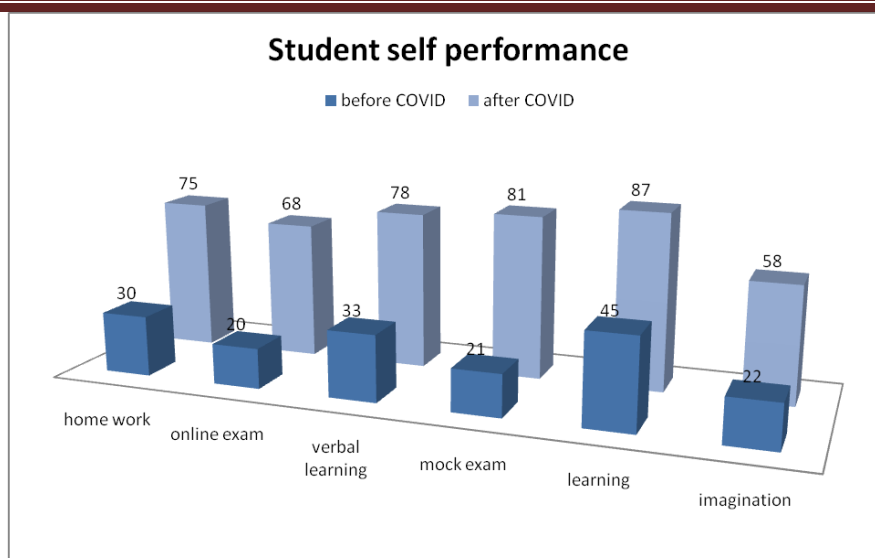
Student psychological attributes	Before COVID	After COVID
Student Regularity	30	65
Student interest	45	72
Self dependency	22	87
Parental control	56	45
Co-ordination	45	78
Computer knowledge	61	89
Computer efficiency	56	77



#### Student Self Performance:

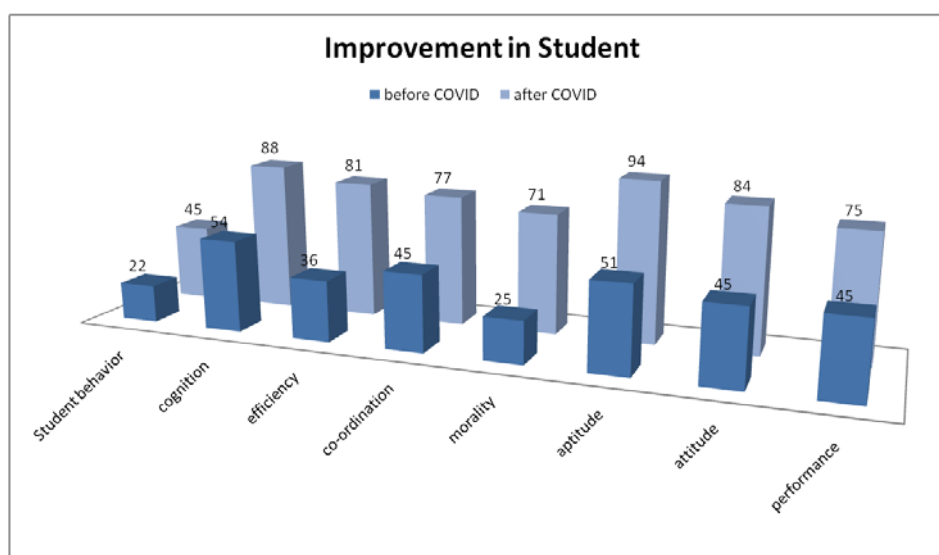
Student self performance	before COVID	after COVID
home work	30	75
online exam	20	68
verbal learning	33	78
mock exam	21	81
learning	45	87
imagination	22	58





### Improvement in Student:

Improvement in Student	before COVID	after COVID
Student behavior	22	45
cognition	54	88
efficiency	36	81
co-ordination	45	77
morality	25	71
aptitude	51	94
attitude	45	84
performance	45	75



### Conclusion

The results of research represented that e-learning in site with the teachers Tele working and parent's virtual presence were

more effective in experimental group. It could reduce the test anxiety and increase the Achievement motivation and academic achievement in high school students. So,

expanded of e-learning sites with high abilities for high schools is suggested. This technology can improve students' academic achievement as well as having reached to a certain standard level of education with no access to schools, then by this technology the deprived students can achieve to educational provisions.

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Review Article

## A Comprehensive Analysis of Demographics and Psychographics of Online Buyers

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### Abstract

*With rapid advancement being made in the technology, the cost of accessing internet from remote corners is drastically coming down. This is a chief push factor for adopting internet. Coupled with high levels of internet literacy than ever before, a lot of retail transactions are happening over internet. Not to miss the fact that consumers can browse and compare the entire assortment with minimal effort, inconvenience or time investment. Also, internet provides a level of anonymity needed in purchase of certain sensitive items. This must translate into increased sales; however, Indian shopper embraces shopping as a family activity and also looks for personalized attention when purchasing something tangible –which he wants to see, feel and try. This paper attempts to capture consumer psychographics of the online shoppers and the issues consumers face while shopping online. It was found that half of the sample indulged in online shopping atleast once a month and spent on an average Rs. 2000–5000 monthly on online shopping. Convenience, cash on delivery and comparison among multiple brands were rated as the most attractive features for indulging in online shopping. Salaried and self-employed professionals constituted almost half of the respondents to online shopping and 60% were between 18 and 35 years of age. Electronic Gadgets, Books and Travel bookings are top three sites visited by online shoppers, while online shopping of Jewellery and Spectacle frames/Lenses is the least.*

**Keywords:** Online Shopping, e-retailing, convenience and experience orientation, touch and feel, comparison among wide variety of brands

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### Introduction

If we go by sales figures for all purchases made online, e-retail is a small segment – but growing at an exponential rate. The recently concluded Google's Online Shopping Festival (GOSF) that saw 16 million Indians shopping online bears testimony to this. This paper attempts to capture consumer psychographics of the online shoppers and opportunities and challenges that the consumers experience while shopping online. India is buying online. Indian E-retail is small but growing, with millions of consumers now ordering about USD 10 billion worth of products ranging from food to furniture, lipstick to lingerie online, from comfort of their home. In 2013, the e-retail market was worth USD 2.3 Billion. About 70% of India's e-commerce

market is travel related. India has close to 10 million online shoppers and is growing at an estimated 30% CAGR vis-a-vis a global growth rate of 8–10%. Electronics and Apparel are the biggest categories in terms of Sales. Overall e-commerce market is expected to reach Rs. 1,07,800 crores (USD 2 Billion) by the year 2015 with both online travel and e-tailing contributing equally. Significant changes in the profiles of consumers like paucity of time, higher disposable income, convenience orientation, technology savvy and huge variety of brands to compare and choose from – are slowly resulting in widespread adoption of internet as a shopping medium. However, this does not mean that there are no impediments,

sharing of sensitive personal/financial information over the internet is still a huge no. Uncertainty regarding quality and issues with return policy are still barriers.

## REVIEW OF LITERATURE

### Predictors of Online Purchase Behaviour

Consumer online purchase behaviour is majorly affected by demographics, channel knowledge, perceived utilities that can be derived from a channel and shopping orientations. Data were collected by a research outfit using an online survey of internet users in the U.S. Findings of this study concluded that educational levels, convenience and experience orientation, channel knowledge and perceived accessibility are appropriate predictors of online purchase behaviour: Frequent /Occasional /Non-online buyers.

**H1:** There is a significant difference between DEMOGRAPHICS of Low, Medium and High Online spenders.

**H2:** There is a significant difference in the CONVENIENCE ORIENTATION of Low, Medium and High Online spenders.

**H3:** There is a significant difference in the EXPERIENCE ORIENTATION of Low, Medium and High Online spenders.

### Adoption of Internet as a Shopping Medium

On the basis of past literature review, four factors were perceived to be primarily responsible for consumers to adopt internet. These were:

#### a) *Consumer traits:*

According to Ref. [1] Burke, four relevant demographic factors – age, gender, education and income have a significant effect on consumers' attitude towards online shopping. With respect to age, it became evident that younger consumers are more interested in using latest technology, like internet to search for comparative information on products. Older consumers avoid shopping online as the potential benefits are offset by perceived cost in acquisition of skills needed for the same [2].

Contradictorily, since younger shoppers are associated with lower income and age, it was found that more the income and age – more is the probability to buy online [3].

Gender differences also resulted in different attitudes towards online shopping. Though males are more positive towards using internet for shopping, female shoppers do it more frequently [1]. Interestingly, Slyke et al. reported that as women view shopping as a social activity, they were found to be less oriented to shop online than men. Higher educated consumers have a higher probability to use no-store channels, like the internet to shop [1]. This fact can be corroborated as education is positively correlated with individual's level of internet literacy.

Higher income levels translate into possession of computers, internet access, better education and hence, a higher intention to shop online. In terms of psychographic characteristics, Bellman et al. concluded that those consumers are more likely to buy online, who have a "wired life and are starving for time". Also, a personality trait that closely explains possibility of internet shopping is innovativeness – defined as the relative willingness of a person to try a new product or a service.

#### b) *Situational Factors:*

According to this study, the paucity of time and purpose of shopping (for a gift or for themselves) can alter the consumers' shopping habits. Results proved that traditional stores were preferred for self-purchase. On the other hand, for gifting purposes, other store formats viz. Catalog and Internet was preferred. Contradictory results were reported by Wolfinbarger and Gilly. According to this study, important attributes of online shopping are Convenience and Accessibility. When faced with paucity of time, consumers indulge in online shopping but no conclusions should be drawn on the effect of this factor on attitude towards internet shopping. Lack of mobility and geographical distance has also been addressed as



drivers of online shopping as internet medium offers a viable option to overcome these barriers [4]. According to the same authors, the physical proximity of a traditional store that sells the same products available online, can lead consumers to shop in the “brick and mortar” alternative, due to its perceived attractiveness despite consumers’ positive attitude towards internet shopping.

*c) Product Characteristics:*

Consumers’ decisions to shop online are also influenced by the type of product or service under consideration. The lack of physical contact and assistance as well as the need to “feel” somehow the product influences the product’s suitability for online shopping [5]. Gehrt and Yan reported that it is more likely that search goods (i.e., books) can be adequately assessed within a web than experience goods (i.e., clothing), which call for greater scrutiny. Products such as; groceries, books, CDs and videotapes have a high potential to be considered when shopping online – as these are standardized and familiar products in which quality uncertainty is almost absent and don’t require physical assistance or pre-trial [6]. Alternatively, in products requiring high level of privacy and anonymity, there is a huge potential to shop online [6].

*d) Previous online shopping experiences:*

Past online shopping experiences have a huge impact on internet shopping intentions. Satisfactory experiences reduce perceived risk attached to internet shopping [4].

**Perceived Risk in Online Shopping**

Internet shopping is associated with higher risk than the traditional shopping formats because of its newness and zero human contact. Also, the fact that consumers cannot physically check the quality of the product or verify the safety of sharing sensitive personal/financial information while shopping on the internet makes it all the more risky [7]. Several studies concluded that perceived risk negatively impacted consumers’ intention to buy online. Various types of risk are

perceived in online purchases: product, security, privacy risks.

***Shopping Motives***

Sometimes consumers indulge in shopping for reasons other than acquiring products. Tauber noted that consumers often shop due to Personal motives like: Role playing, diversion from routine of daily life, self-satisfaction, learning about new trends, physical activity and sensory stimulation. Social motives like: outside home communication with others having similar interests, peer group attraction, status and authority, pleasures of bargaining and availing discounts are enablers for shopping. In spite of having features like chat rooms etc., online stores cannot compete with retail stores in meeting many of the “Recreational needs”. Socialization with like-minded people attracts consumers to indulge in shopping in retail stores.

***Shopping Orientations***

Shopping orientations are general attitudes towards shopping. They are perceived to be a specific dimension of one’s lifestyle. Past research has classified consumers for targeting purpose. Stone has classified consumers into four categories of shopping orientations:

1. Economic
2. Personalizing
3. Ethical
4. Apathetic

Lumpkin in studying elderly consumers came out with a 3-group classification:

1. Uninvolved Shopper
2. Inflation Conscious Shopper
3. Highly Involved Shopper

Korgaonkar examined six groups of shoppers:

1. Recreational Shopper
2. Brand loyal Shopper
3. Store loyal Shopper
4. Price oriented Shopper
5. Time oriented Shopper
6. Psych socializing Shopper

The study or systematic classification of types of shoppers that have characteristics/traits in common is known as “Shopper Typology”. Shopper typologies have also been created for specific product categories.

Another interesting way to studying internet shoppers was to examine their typology. Donthu and Garcia were the initial ones to examine significant differences between internet shoppers and non-shoppers. They found the two to be significantly different in areas of income, age, convenience orientation, risk aversion, impulsive nature, variety seeking and attitudes towards direct marketing and advertising. Media Matrix and Mc Kinsey came out with following classification:

1. The simplifiers: are impatient but lucrative. They spend just 7 h a month online. Still, responsible for 50% of all internet transactions.
2. The surfers: these are consummate browsers and spend 32% time online.
3. The connectors: They are new to internet and less likely to shop.
4. Bargain shoppers: Consumers who fish for good deals.
5. The routine followers: are mainly interested in looking for information on the internet.
6. The sportsters: These are sport enthusiasts and only visit sports and entertainment sites.

Contradictory findings emerged with respect to distinctive characteristics of non-store or home shoppers. Convenience and recreation orientation were perceived to go hand-in-hand with catalog shopping. A survey of non-store shoppers found them to be younger in age, of an adventurous mindset and recreation oriented. While another study found home shoppers as thrifty, from lower income group and time saving orientation. Online shopping is done by shoppers because of the convenience and time saved. However, almost 69% of internet users agreed shopping at malls allows them to feel, touch and try product before buying.

### ***Barriers to Online Shopping***

The internet has matured from a mere technology to an instrument that is changing how people, businesses, and governments converse and connect.

Over the past decade, the global online population grew to just over 2.7 billion people, driven by five trends: This growth is fuelled by five factors: the expansion of mobile-network coverage and increasing mobile-internet adoption, urbanization, shrinking device and data-plan prices, a growing middle class, and the increasing utility of the internet.

### **Introduction: The Impact of the Digital Revolution on Consumer Behavior**

Over the last decade, the digital revolution has introduced several far-reaching changes in the business environment.

- a) Consumers have more power and access to more information than ever before.
- b) Marketers can offer more services and products than ever before.
- c) The exchange between marketers and customers is increasingly interactive and instantaneous.
- d) Marketers can gather more information about consumers more quickly and easily.
- e) Impact reaches beyond the PC-based connection to the Web.
- f) Virtual competition eliminates distance and location-based benefits and, because it is increasingly dominated by intelligent merchant/brokerage agents that steer consumers toward the lowest possible price for a chosen product, online competition is likely to resemble perfect competition.

## **METHODOLOGY**

### **Sampling**

A self-administered questionnaire was developed and distributed to a sample size of 500 persons who agreed to the use of internet for purpose of shopping. Sampling technique can be best described as Convenience Sampling. The collected data were analysed with the help of Statistical Package for Social Sciences (SPSS 17.0) for Windows.

c. Journals

### Development of the Instrument

The data for the study was gathered through a self-structured questionnaire, which was divided into two parts. All variables were considered after review of literature on online shopping by various researchers. The first part of the questionnaire included questions/ variables that may affect online shopping behaviour of individuals. The variables were required to be marked on a Likert scale in the range of 1–5. The second part of the questionnaire included questions about demographic profile of the respondents. The questionnaire was pre tested among a group of students and academicians. Their suggestions were incorporated and the questionnaire was revised accordingly.

### Tools for Data Collection

1. Primary sources: Close – ended questionnaire
2. Secondary Sources:
  - a. Popular Internet Sites
  - b. Industry publications

### Tools for Data Analysis

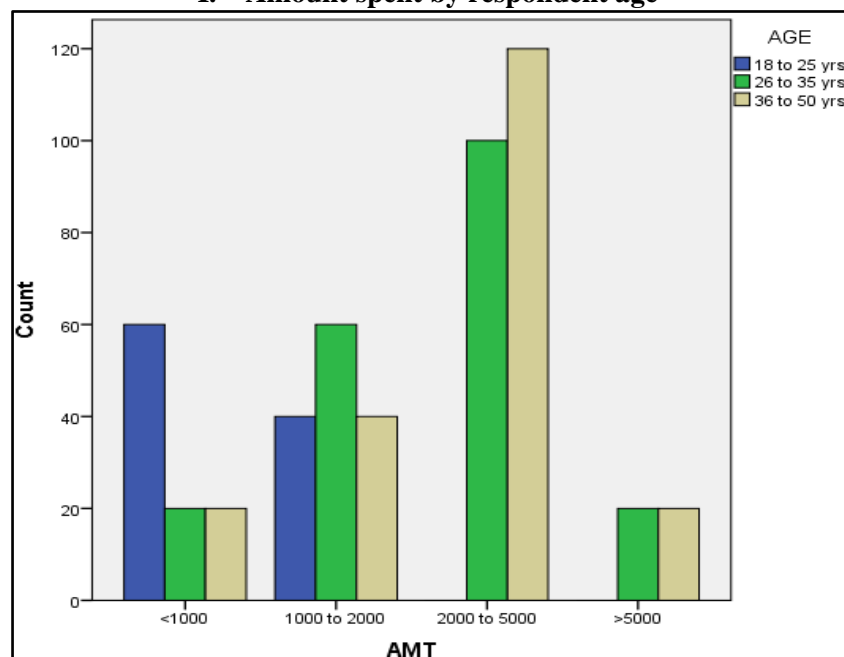
1. Frequency Tables
2. Graphs
3. Chi square and ANOVA (Hypothesis Testing)

### MEASUREMENT

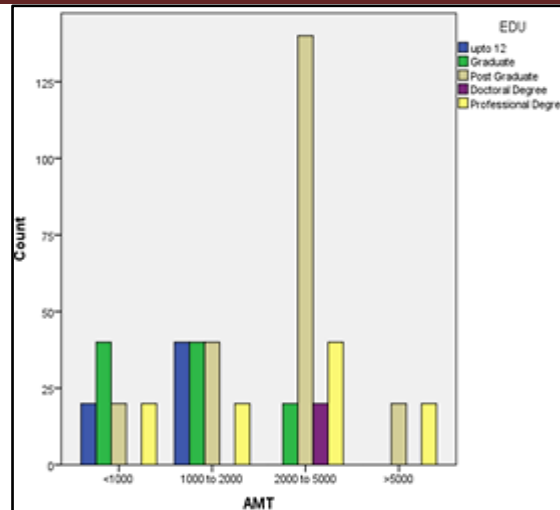
- a) Online shopping attitude: fiveonline shopping attributes were chosen to evaluate the importance shoppers place on these. These correspond to the most common attributes studied in past research viz., convenience, cash on delivery, offers and discounts, comparison among brands and return policy.
- b) Purchases:Online purchases were checked according to latest trends and included following products/services: Electronic gadgets, Apparel, Footwear, Jewellery, Books, Home stuff, Lenses/spectacle frames, Lingerie, Perfumes, Bags, Travel and Hotel bookings and any other.

## GRAPHS

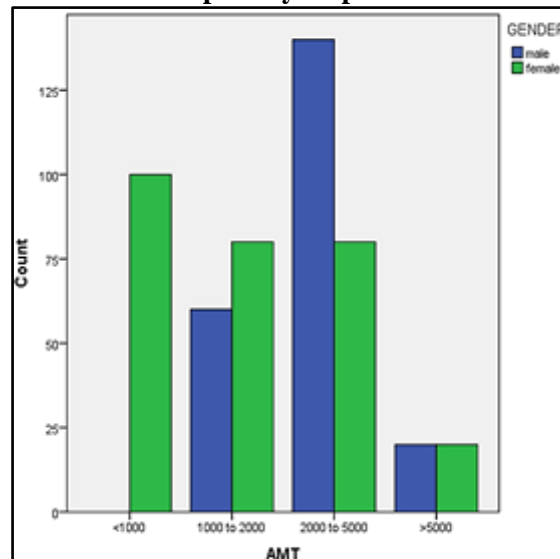
### I. Amount spent by respondent age



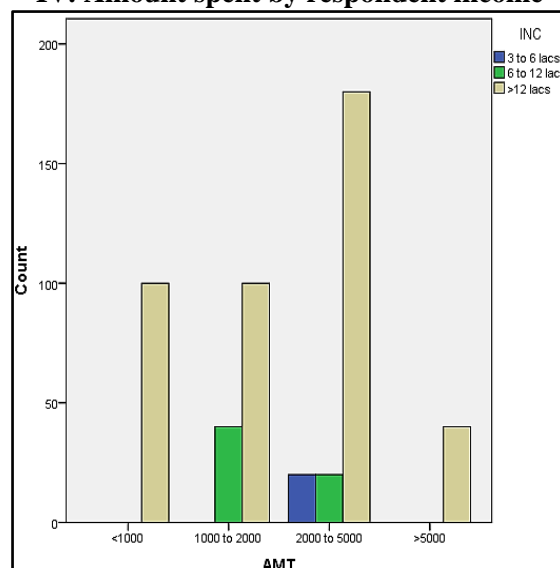
### II. Amount spent by respondent education



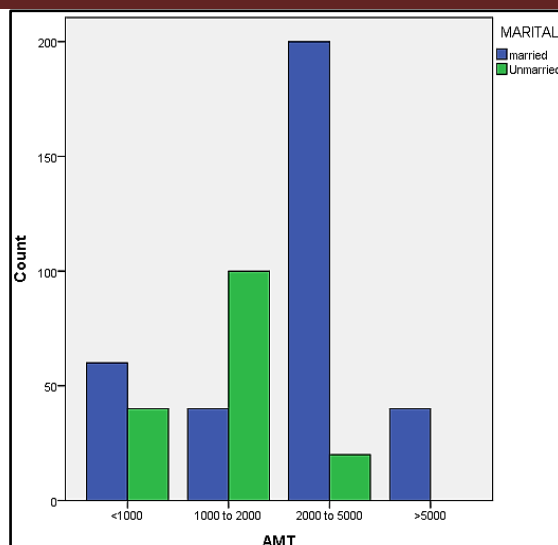
### III. Amount spent by respondent Gender



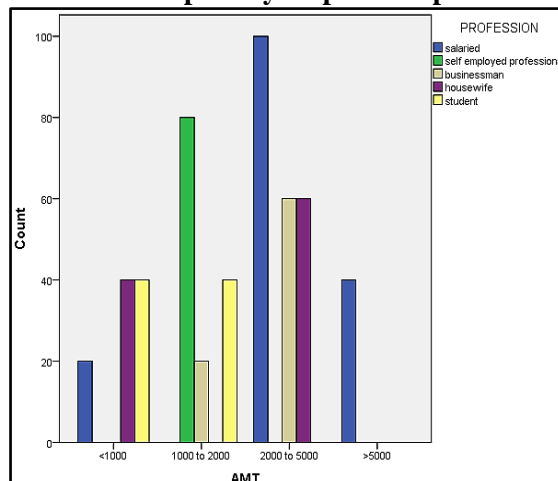
### IV. Amount spent by respondent income



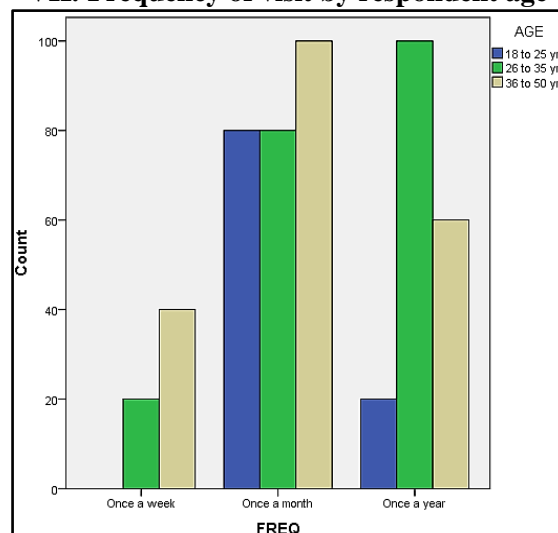
### V. Amount spent by respondent marital status



#### VI. Amount spent by respondent profession

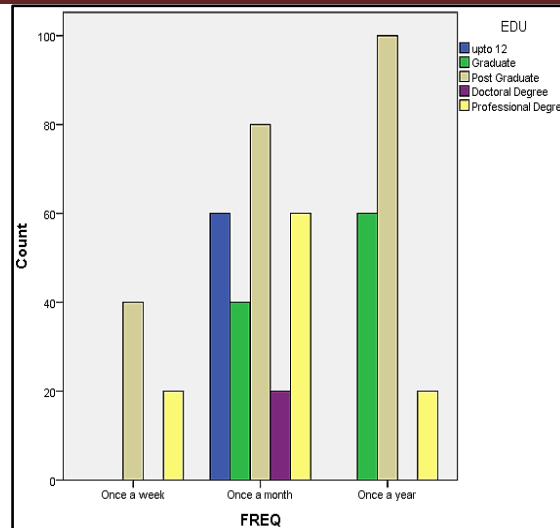


#### VII. Frequency of visit by respondent age

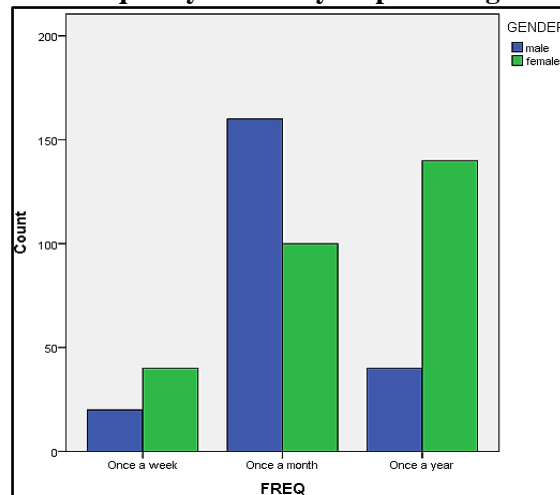


#### VIII. Frequency of visit by respondent education

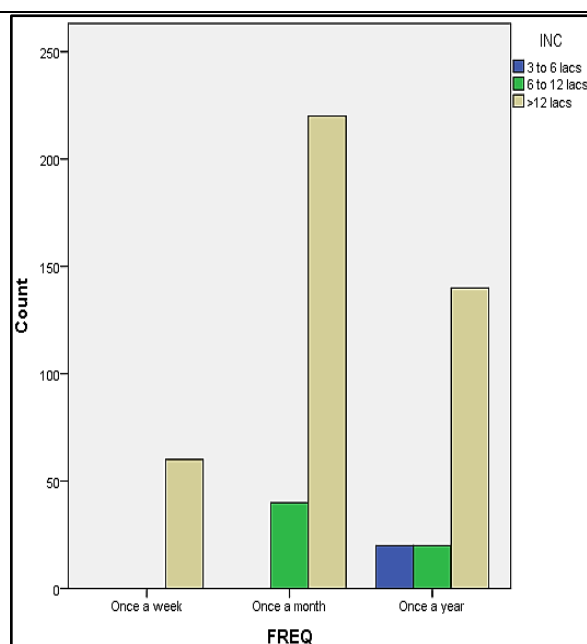




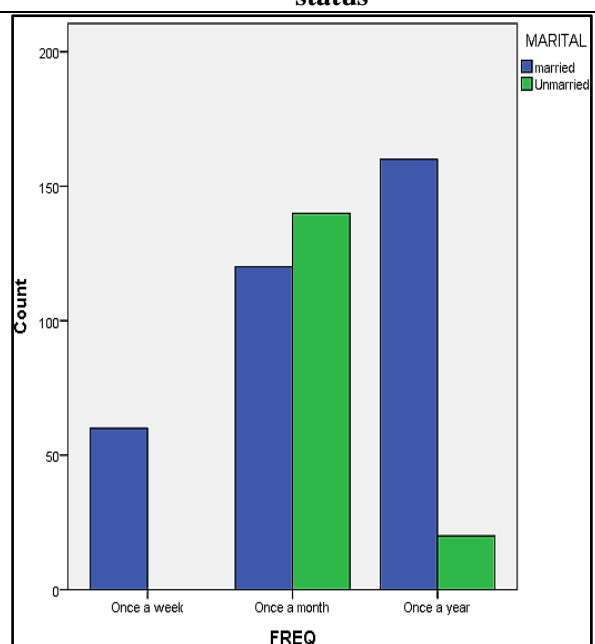
#### IX. Frequency of visit by respondent gender



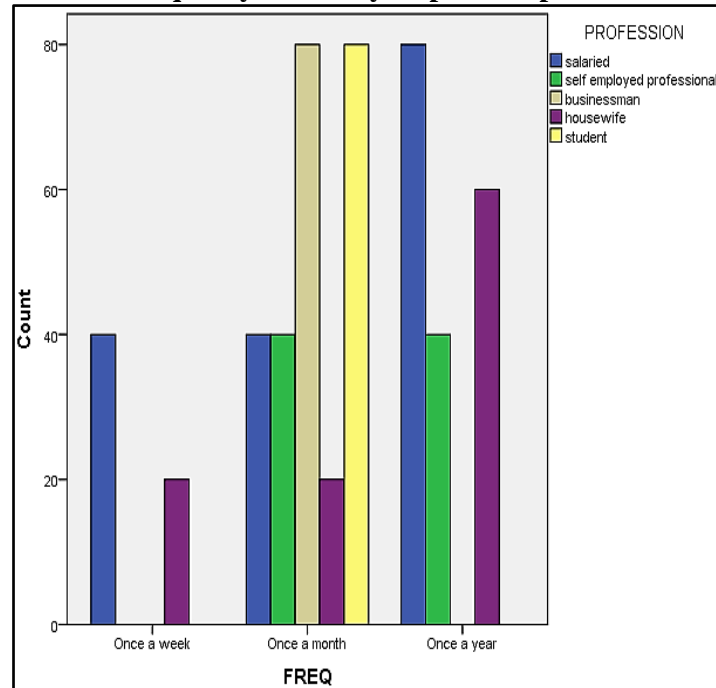
#### X. Frequency of visit by respondent income



#### XI. Frequency of visit by respondent marital status



## XII. Frequency of visit by respondent profession



## FREQUENCY TABLES

### I. Income Levels

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3 to 6 lacs	20	4.0	4.0	4.0
	6 to 12 lacs	60	12.0	12.0	16.0
	>12 lacs	420	84.0	84.0	100.0
	Total	500	100.0	100.0	

### II. Education Levels

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	upto 12	60	12.0	12.0	12.0
	Graduate	100	20.0	20.0	32.0
	Post Graduate	220	44.0	44.0	76.0
	Doctoral Degree	20	4.0	4.0	80.0
	Professional Degree	100	20.0	20.0	100.0
	Total	500	100.0	100.0	

### III. Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	married	340	68.0	68.0	68.0
	Unmarried	160	32.0	32.0	100.0
	Total	500	100.0	100.0	

### IV. Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	220	44.0	44.0	44.0
	female	280	56.0	56.0	100.0
	Total	500	100.0	100.0	

#### V. Profession

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	salaried	160	32.0	32.0	32.0
	self employed professional	80	16.0	16.0	48.0
	businessman	80	16.0	16.0	64.0
	housewife	100	20.0	20.0	84.0
	student	80	16.0	16.0	100.0
	Total	500	100.0	100.0	

#### VI. Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 25 yrs	100	20.0	20.0	20.0
	26 to 35 yrs	200	40.0	40.0	60.0
	36 to 50 yrs	200	40.0	40.0	100.0
	Total	500	100.0	100.0	

#### VII. Visit Frequency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Once a week	60	12.0	12.0	12.0
	Once a month	260	52.0	52.0	64.0
	Once a year	180	36.0	36.0	100.0
	Total	500	100.0	100.0	

#### VIII. Amount Spent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<1000	100	20.0	20.0	20.0
	1000 to 2000	140	28.0	28.0	48.0
	2000 to 5000	220	44.0	44.0	92.0
	>5000	40	8.0	8.0	100.0
	Total	500	100.0	100.0	

#### I. Age

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	2.800	2	1.400	6.564	.002
	Within Groups	106.000	497	.213		
	Total	108.800	499			
APPAREL	Between Groups	20.000	2	10.000	49.700	.000
	Within Groups	100.000	497	.201		
	Total	120.000	499			
FOOTWEAR	Between Groups	19.200	2	9.600	45.877	.000
	Within Groups	104.000	497	.209		
	Total	123.200	499			
JEWELLERY	Between Groups	4.800	2	2.400	37.275	.000
	Within Groups	32.000	497	.064		
	Total	36.800	499			
BOOKS	Between Groups	6.000	2	3.000	20.149	.000
	Within Groups	74.000	497	.149		

	Total	80.000	499			
HOME_STUFF	Between Groups	16.000	2	8.000	38.231	.000
	Within Groups	104.000	497	.209		
	Total	120.000	499			
LENS_FRAMES	Between Groups	.000	2	.000	.	.
	Within Groups	.000	497	.000		
	Total	.000	499			
LINGERIE	Between Groups	.800	2	.400	5.522	.004
	Within Groups	36.000	497	.072		
	Total	36.800	499			
PERFUMES	Between Groups	4.800	2	2.400	12.425	.000
	Within Groups	96.000	497	.193		
	Total	100.800	499			
BAGS	Between Groups	12.800	2	6.400	36.145	.000
	Within Groups	88.000	497	.177		
	Total	100.800	499			
TRAVEL	Between Groups	1.000	2	.500	2.088	.125
	Within Groups	119.000	497	.239		
	Total	120.000	499			
HOTEL	Between Groups	1.200	2	.600	2.616	.074
	Within Groups	114.000	497	.229		
	Total	115.200	499			
ANY_OTHER	Between Groups	.000	2	.000	.	.
	Within Groups	.000	497	.000		
	Total	.000	499			

## II. Education

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	33.164	4	8.291	54.260	.000
	Within Groups	75.636	495	.153		
	Total	108.800	499			
APPAREL	Between Groups	37.091	4	9.273	55.362	.000
	Within Groups	82.909	495	.167		
	Total	120.000	499			
FOOTWEAR	Between Groups	26.958	4	6.739	34.662	.000
	Within Groups	96.242	495	.194		
	Total	123.200	499			
JEWELLERY	Between Groups	2.618	4	.655	9.479	.000
	Within Groups	34.182	495	.069		
	Total	36.800	499			
BOOKS	Between Groups	23.273	4	5.818	50.769	.000
	Within Groups	56.727	495	.115		
	Total	80.000	499			

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HOME_STUFF	Between Groups	25.939	4	6.485	34.127	.000
	Within Groups	94.061	495	.190		
	Total	120.000	499			
LENS_FRAMES	Between Groups	.000	4	.000	.	.
	Within Groups	.000	495	.000		
	Total	.000	499			
LINGERIE	Between Groups	2.618	4	.655	9.479	.000
	Within Groups	34.182	495	.069		
	Total	36.800	499			
PERFUMES	Between Groups	14.739	4	3.685	21.194	.000
	Within Groups	86.061	495	.174		
	Total	100.800	499			
BAGS	Between Groups	21.285	4	5.321	33.126	.000
	Within Groups	79.515	495	.161		
	Total	100.800	499			
TRAVEL	Between Groups	1.818	4	.455	1.904	.109
	Within Groups	118.182	495	.239		
	Total	120.000	499			
HOTEL	Between Groups	6.473	4	1.618	7.367	.000
	Within Groups	108.727	495	.220		
	Total	115.200	499			
ANY_OTHER	Between Groups	.000	4	.000	.	.
	Within Groups	.000	495	.000		
	Total	.000	499			

### III. Gender

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	20.618	1	20.618	116.440	.000
	Within Groups	88.182	498	.177		
	Total	108.800	499			
APPAREL	Between Groups	.519	1	.519	2.165	.142
	Within Groups	119.481	498	.240		
	Total	120.000	499			
FOOTWEAR	Between Groups	4.369	1	4.369	18.309	.000
	Within Groups	118.831	498	.239		
	Total	123.200	499			
JEWELLERY	Between Groups	2.514	1	2.514	36.520	.000
	Within Groups	34.286	498	.069		
	Total	36.800	499			
BOOKS	Between Groups	15.714	1	15.714	121.733	.000
	Within Groups	64.286	498	.129		
	Total	80.000	499			
HOME_STUFF	Between Groups	.519	1	.519	2.165	.142

	Within Groups	119.481	498	.240		
	Total	120.000	499			
LENS_FRAMES	Between Groups	.000	1	.000	.	.
	Within Groups	.000	498	.000		
	Total	.000	499			
LINGERIE	Between Groups	2.514	1	2.514	36.520	.000
	Within Groups	34.286	498	.069		
	Total	36.800	499			
PERFUMES	Between Groups	.021	1	.021	.103	.749
	Within Groups	100.779	498	.202		
	Total	100.800	499			
BAGS	Between Groups	14.047	1	14.047	80.634	.000
	Within Groups	86.753	498	.174		
	Total	100.800	499			
TRAVEL	Between Groups	.032	1	.032	.135	.714
	Within Groups	119.968	498	.241		
	Total	120.000	499			
HOTEL	Between Groups	2.992	1	2.992	13.280	.000
	Within Groups	112.208	498	.225		
	Total	115.200	499			
ANY_OTHER	Between Groups	.000	1	.000	.	.
	Within Groups	.000	498	.000		
	Total	.000	499			

#### IV. Income

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	2.133	2	1.067	4.970	.007
	Within Groups	106.667	497	.215		
	Total	108.800	499			
APPAREL	Between Groups	7.619	2	3.810	16.847	.000
	Within Groups	112.381	497	.226		
	Total	120.000	499			
FOOTWEAR	Between Groups	5.105	2	2.552	10.742	.000
	Within Groups	118.095	497	.238		
	Total	123.200	499			
JEWELLERY	Between Groups	4.419	2	2.210	33.913	.000
	Within Groups	32.381	497	.065		
	Total	36.800	499			
BOOKS	Between Groups	15.238	2	7.619	58.471	.000
	Within Groups	64.762	497	.130		
	Total	80.000	499			
HOME_STUFF	Between Groups	3.810	2	1.905	8.148	.000



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	Within Groups	116.190	497	.234		
	Total	120.000	499			
LENS_FRAMES	Between Groups	.000	2	.000	.	.
	Within Groups	.000	497	.000		
	Total	.000	499			
LINGERIE	Between Groups	.610	2	.305	4.185	.016
	Within Groups	36.190	497	.073		
	Total	36.800	499			
PERFUMES	Between Groups	7.467	2	3.733	19.880	.000
	Within Groups	93.333	497	.188		
	Total	100.800	499			
BAGS	Between Groups	11.276	2	5.638	31.300	.000
	Within Groups	89.524	497	.180		
	Total	100.800	499			
TRAVEL	Between Groups	5.238	2	2.619	11.342	.000
	Within Groups	114.762	497	.231		
	Total	120.000	499			
HOTEL	Between Groups	2.819	2	1.410	6.234	.002
	Within Groups	112.381	497	.226		
	Total	115.200	499			
ANY_OTHER	Between Groups	.000	2	.000	.	.
	Within Groups	.000	497	.000		
	Total	.000	499			

## V. Marital Status

### ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	8.947	1	8.947	44.622	.000
	Within Groups	99.853	498	.201		
	Total	108.800	499			
APPAREL	Between Groups	5.294	1	5.294	22.985	.000
	Within Groups	114.706	498	.230		
	Total	120.000	499			
FOOTWEAR	Between Groups	.994	1	.994	4.051	.045
	Within Groups	122.206	498	.245		
	Total	123.200	499			
JEWELLERY	Between Groups	.476	1	.476	6.532	.011
	Within Groups	36.324	498	.073		
	Total	36.800	499			
BOOKS	Between Groups	1.324	1	1.324	8.378	.004
	Within Groups	78.676	498	.158		
	Total	80.000	499			
HOME_STUFF	Between Groups	5.294	1	5.294	22.985	.000
	Within Groups	114.706	498	.230		

	Total	120.000	499			
LENS_FRAMES	Between Groups	.000	1	.000	.	.
	Within Groups	.000	498	.000		
	Total	.000	499			
LINGERIE	Between Groups	1.506	1	1.506	21.248	.000
	Within Groups	35.294	498	.071		
	Total	36.800	499			
PERFUMES	Between Groups	.212	1	.212	1.048	.306
	Within Groups	100.588	498	.202		
	Total	100.800	499			
BAGS	Between Groups	11.388	1	11.388	63.429	.000
	Within Groups	89.412	498	.180		
	Total	100.800	499			
TRAVEL	Between Groups	2.353	1	2.353	9.960	.002
	Within Groups	117.647	498	.236		
	Total	120.000	499			
HOTEL	Between Groups	.053	1	.053	.229	.633
	Within Groups	115.147	498	.231		
	Total	115.200	499			
ANY_OTHER	Between Groups	.000	1	.000	.	.
	Within Groups	.000	498	.000		
	Total	.000	499			

## VI. Profession

		Sum of Squares	df	Mean Square	F	Sig.
ELEC_GADGETS	Between Groups	42.800	4	10.700	80.250	.000
	Within Groups	66.000	495	.133		
	Total	108.800	499			
APPAREL	Between Groups	74.000	4	18.500	199.076	.000
	Within Groups	46.000	495	.093		
	Total	120.000	499			
FOOTWEAR	Between Groups	7.200	4	1.800	7.681	.000
	Within Groups	116.000	495	.234		
	Total	123.200	499			
JEWELLERY	Between Groups	4.300	4	1.075	16.373	.000
	Within Groups	32.500	495	.066		
	Total	36.800	499			
BOOKS	Between Groups	18.500	4	4.625	37.226	.000
	Within Groups	61.500	495	.124		
	Total	80.000	499			
HOME_STUFF	Between Groups	6.000	4	1.500	6.513	.000
	Within Groups	114.000	495	.230		
	Total	120.000	499			
LENS_FRAMES	Between Groups	.000	4	.000	.	.

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	Within Groups	.000	495	.000		
	Total	.000	499			
LINGERIE	Between Groups	3.300	4	.825	12.190	.000
	Within Groups	33.500	495	.068		
	Total	36.800	499			
PERFUMES	Between Groups	4.800	4	1.200	6.188	.000
	Within Groups	96.000	495	.194		
	Total	100.800	499			
BAGS	Between Groups	29.300	4	7.325	50.712	.000
	Within Groups	71.500	495	.144		
	Total	100.800	499			
TRAVEL	Between Groups	1.000	4	.250	1.040	.386
	Within Groups	119.000	495	.240		
	Total	120.000	499			
HOTEL	Between Groups	8.075	4	2.019	9.328	.000
	Within Groups	107.125	495	.216		
	Total	115.200	499			
ANY_OTHER	Between Groups	.000	4	.000	.	.
	Within Groups	.000	495	.000		
	Total	.000	499			

## DISCUSSION, SUMMARY AND IMPLICATIONS

- Approximately half of the respondents to the survey, indulged in online shopping atleast once a month.
- Approximately half of the respondents to the survey spent between Rs. 2000–5000 monthly (on an average) in online shopping.
- Others being easy return policy Convenience, cash on delivery and comparison among multiple brands were rated as the most attractive features for indulging in online shopping. Others being cash on delivery and offers/discounts.
- On the other hand, deterrents to online purchase included credit card payments, inability to assess the product quality, lack of touch and feel factor, necessary in purchase of certain products. Others being: delay in delivery, defective product being delivered, poor service (customer care), delay in refund, return and replacement issues.
- Out of all the respondents, almost 85% had a monthly income of over Rs. 1 lac.
- Almost one fifth of the respondents were atleast a graduate and around 44% had a master's degree. Thus, online shoppers are well educated and therefore a high degree of computer literacy and tech savviness.
- While the number of females who indulged in online shopping was marginally higher than males, the number of married persons who did online shopping was almost double the number of unmarried persons.
- Salaried and self-employed professionals constituted almost half of the respondents to online shopping.
- 60% of the respondents were between 18 and 35 years of age.
- Electronic Gadgets, Books and Travel bookings are top three sites visited by online shoppers, while online shopping of Jewellery and Spectacle frames/Lenses is the least.
- Should read e-booking of movie tickets. E-booking of tickets also emerged as one of the most common online purchases with almost 60% (300 out of 500 respondents) purchasing movie tickets online.
- Also, the topmost visited websites included: Amazon, Flipkart, Jabong, Naaptoland Makemytrip.

### I. Hypothesis Testing of Demographic Variables (using Chi-square Test)

Test Statistics						
	AGE	PROFESSION	GENDER	MARITAL	EDU	INC
Chi-Square	40.000 <sup>a</sup>	48.000 <sup>b</sup>	7.200 <sup>c</sup>	64.800 <sup>c</sup>	224.000 <sup>b</sup>	582.400 <sup>a</sup>
df	2	4	1	1	4	2
Asymp. Sig.	.000	.000	.007	.000	.000	.000
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 166.7.						
b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 100.0.						
c. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 250.0.						

People with higher income levels, better educated and married indulged in online shopping more frequently.

### II. Hypothesis Testing of Convenience orientation (using Chi-square test)

Test Statistics	
	CONV
Chi-Square	366.400 <sup>a</sup>
df	2
Asymp. Sig.	.000
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 166.7.	

There is significant difference in the convenience orientation of Low, Medium and High online spenders.

### III. Hypothesis testing for experience orientation of Low, Medium and High online spenders

	EXP
Chi-Square	56.000 <sup>a</sup>
df	4
Asymp. Sig.	.000
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 100.0.	

There is significant difference in the experience orientation of Low, Medium and High online spenders.

#### Caveat to Consumers

1. Customer must be cautious and take responsibility to complain and claim refund/replacement.
2. Read the terms and conditions of online retailers.
3. Follow secure payment gateway.
4. In case of a problem, register complaint on the same day.

### CONCLUSION

There is a long way to go for e-retailers, the journey cannot be undertaken only on basis of deep discounts. There has to be more viable business model, which is sustainable in long run. Online retail is here to stay – customers stand to win.

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Review Article

## An Inspect to Indian Diaspora Literature: A Brief Study

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### Abstract

*As they torn between the two places and two cultures and often languages; the expatriate writer navigates a new literary space. The diasporic literature arises under these circumstances. The broken psyche of the immigrants sheds off its psychosis into writing. Therefore, the migrant writer feels a forceful need to write and with their multicultural ethos and a profound understanding of socio-cultural and economic realities around them, they have been successful in transforming their experiences into writings. Another important reason for writing by the creative talent in the diasporic community is to make their existence recognized. The very act of creation is a purposeful effort to form a cultural identity.*

**Keywords:** *Diaspora, Dissemination, Dislocation, Acculturation, Diasporic Literature*

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### Introduction

‘Diaspora’ is a journey that negotiates a physical detachment from, and a psychological attachment towards, the homeland. The term ‘diaspora’ was originally used to describe the dispersion of Jews from Babylon in the 6th Century BC, and later was used to refer to all migrants who left their homeland to go to another country for various reasons. Today’s use of the term associates it with this conscious choice. However, it also encompasses the psychological connection to the home, away from ‘home’.

The term ‘diaspora’ originally comes from the Greek word for ‘scattering’ and refers to the dispersion of a people from their homeland to some other destinations. Exactly speaking, the word has its roots in the Greek word, ‘diaspeirein’, meaning ‘scattering about’ or ‘dispersing’. In one of his well-known essays, Dissemination, Homi Bhabha reminds us how a time of scattering which causes the ‘diaspora’ is also a time of gathering. A simple

definition of diaspora literature, then, would be works written by authors who live outside their native land. The term identifies a work’s distinctive geographic origins, but it may also be defined by its contents irrespective of the consideration where it has been written. The movement involved in Diaspora causes dislocation, and locations of cultures and individuals harp upon memories. Diasporic writers live on the margins of two countries and create cultural theories. Diasporic writing occupies a place of great significance between countries and cultures. Theories are generated and positions defined in order to construct new identities which further negotiate boundaries and confines that relate to different temporal and spatial metaphors.

Indian immigrants are spread around the world and form an integral part of the global diaspora. The job market that has opened up as a result of globalization has made the potential of Indians more visible and functional. There



have also been social and cultural exchanges. It is in this context that the literatures emerging from the diasporic people assume significance. The literature of the Indian diaspora is a body of writing produced by people who identify themselves as being of Indian origin, but also belonging to foreign lands.

### **Diaspora and Literature**

Diaspora plays a significant role in literature, especially in Indian Writing in English. Literature from the Indian diaspora functions as a substitute for the homeland on a global platform, and it traverses across historical periods and geographies. It explores questions of representation, and delves into the experiences of dislocation, marginalization, and acculturation that are usually associated with migration to a foreign land. Simultaneously, it probes into the very idea of a 'home', and into the notion of belonging. It also draws upon a variety of perspectives from literary and digital cultures to evaluate issues such as gender, politics, generational conflict, race, class, and transnational encounters. An intersectional web of exploration is carried out through these texts, with authors questioning the very basis of their cultural identities.

Nostalgia, loss, betrayal and duty are the foundations of new homes as diasporic protagonist adjust to new countries. In adjusting to new countries, issues of acculturation and assimilation become the central point as these immigrants negotiate the unbalance of their hyphenated identities. Usually, the first-generation diaspora clings to food and clothes as the most obvious markers of Indianness that sets them apart and highlights their difference. The insistence on this difference is often a conscious declaration of belonging to another place. On the other hand, second generation diaspora declines and removes such identity markers to assimilate the dominant culture.

Identity becomes the core issue in any investigation of diaspora, a particularly diasporic identity that is made of various factors and sub-factors. This diasporic identity is multi-level. It is also based on the history or conditions leading to migration, as well as the individual responses to these circumstances. This experience of dislocation is dependent on factors such as the generation of diaspora that one belongs, impact of globalization, why the diasporic has shifted away from his homeland and also the approach of the host country towards the diasporic community.

There are some factors like language, dress, and socio-cultural environment that deepen the problem of nation and identity after migration takes place. Expatriation involves nervousness of belonging to two communities on the part of immigrant that culminates a kind of conflict in him or her that something other people do not have to struggle with. The development that takes afterward is painful. It recognizes 'fluid identity'. It is an acknowledgment of substitute realities; this is a positive way forward, where we talk about each other's culture and redefine our anticipations and aspirations.

### **Recent Indian Diasporic Literature in English**

Literature by the Indian diaspora in English has gained a reputation both in academics and popular culture, and there is no dearth for this kind of writing being adapted into films. Thus, even the diasporic cultural texts (films/documentaries) offer possibilities of exploring the diasporic cultural identities. According to Stuart Hall, "there are at least two different ways of thinking about cultural identity...one in the term of shared culture and second of what we are". This insight explains the diasporic narratives that represent the struggles of balancing the 'home' and the values of the new and adopted land. Novels like *The Namesake* projects the disparities between cultures and the attempt of the migrant families in equally managing the diverse and sometimes opposing traditions.

Jhumpa Lahiri, a second-generation diasporic writer, portrays characters that are caught between these irreconcilable differences, and which seek to land on a sense of equilibrium or balance between their Indian-ness and American-ness.

The Indian diaspora is a generic term which is used to describe people who migrated from the territory of the Indian Republic and settled elsewhere in the world, and also the subsequent generations of such people. But we must be particular about the distinction between the old and the new Indian diasporas, between the sporadic migration in a steady pattern of the indentured labour force of the past and of the IT technocrats of the modern times. The first group comprises those who emigrated semi-voluntarily from India to countries like Mauritius, Trinidad, South Africa, Malaysia, Surinam, Fiji, Guyana and other destinations to work in rail or road construction or sugar plantations during the colonial era. The second group involving postmodern dispersal includes new migrants of all classes to thriving metropolitan centres in the west and middle-east, particularly Australia, the USA, Canada, and Britain, in search of prospects of a better standard of life.

### **Diaspora Literature in Indian Languages**

The term 'Indian diaspora' has often been used in academic discourse representing writers from the Indian subcontinent. While diasporic writing in English has drawn sufficient attention from critics, literature in Indian languages has not received its due recognition. There are a fair number of writers who write in their Indian languages. Language stands as an important vehicle for maintaining ethnic identity, distinguishing one group from another. Such a study is also important for Western people, as it would shed some light on the nature and dynamics of Indian society and culture (Diasporic Indian Women Writers, Sireesha Telugu, 2009). For a very long time, regional diaspora literature tried to be a part of

mainstream literature but remained apart due to the dominance of literature in English.

Early migrants relied on their native tongues, and migrant oral narratives were narrated in their vernacular languages, but not in written narratives. Diaspora literature in Indian Languages has been present for some time now but has not acquired public visibility, and there has been a constant struggle of Indians to promote their works written in Indian languages. The diasporic writers writing in vernacular languages say that they have their own style with which they express their emotions and ideas freely. They seek to preserve their mother-languages in this hybridised cultural community. The diasporic writers writing in Indian languages hope that their language and literature reaches the future generations. This group writes for immigrant people of their cultures only and speaks only to the native readership in the diaspora. They confess that they are the writers, poets, audience, readers and critics. They write to cherish their community's past and a fear of loss of this past makes them want to preserve their language.

More recently, there has been some critical reading for the diaspora literature produced in some of the Indian languages. Literary associations were formed in the diaspora, providing a platform for these writers to share their works. Publishing houses like the Vanguri Foundation in Houston started hosting the diaspora works written in Indian languages. Diaspora literature in Bengali, Marathi, Oriya, Tamil, Sindhi, Kannada, Gujarati, Hindi, and many more are traversing the global today. Vanguri Foundation in America has been publishing Telugu diasporic literature for the past 40 years that relates to the migrant experiences that the writers in English do. In order to promote Indian languages, many chose to express their concerns in their narratives.

"Building temples, celebrating festivals and rituals are thus seen as affirmations of cultural

identity.” Literature in vernacular languages is an attempt to enhance the understanding of their private space, which further enriches their culture and heritage in novel ways.

### **Main Contributors of Indian Diasporic literature in English**

It is interesting to note that the descendants of the Indian indentured labourers in the so called ‘girit colonies’ have predominantly favoured writing in English, the lingua franca of the world. Writers of the ‘girit diaspora’ like Seepersad Naipaul (India-Trinidad) and his sons Shivadhar Naipaul (Trinidad-England) and Vidiadhar Naipaul, Cyril Dabyeen (Guyana-Canada), David Dabydeen (Guyana-England), Harold Ladoo (Trinidad-Canada), Neil Bissoondath (Trinidad-Canada), Subramani (Fiji), K. S. Maniam (Malaysia), have made significant contribution in the literary field. As opposed to the old diaspora of indentured labourers, “the new diaspora of international Indian English writers live close to their market, in the comforts of the suburbia of advanced capital but draw their raw material from the inexhaustible imaginative resources of that messy and disorderly subcontinent that is India.”<sup>7</sup> These writers record their experiences away from India, and even if they look back at their homeland it is often in an elegiac rather than nostalgic tone. Ultimately, Indian writers in the West are increasingly identifying themselves with the literary tradition of the migrant writers of the world seeking inspiration as much from Swift, Conrad, Marx and others as from Tagore or Ram Mohan Roy.

The great writers of Indian English fiction like Raja Rao, Mulk Raj Anand, R. K. Narayan, Kamala Markandaya, had a strong dedication to expose cruel realities of life to effect the desired change in society. Nationalism, Partition Poverty, Peasantry, Subjugated Women, Rural-Urban Divide, East-West encounter, Feudal Practices, Casteism, and Communalism were some of the themes quite closer to their hearts. All of them are well

known for realistic portrayal of contemporary Indian life. Taking departure from the first generation of Indian English novelists, the postmodern Indian English novelists have concentrated on a completely new set of themes which are wide ranging and inclusive as the life in the age of globalization is immersed in the emerging issues of globalization and subsequent multiculturalism, feminism, queer theories, diasporic sensibility, glamour, consumerism, commoditization, upward mobility, erosion of ethical values are some of main issues raised by contemporary novelists and short stories writers.

### **Portrayal of Diaspora issues in Indian Diasporic Literature**

A new aspect of this life in exile got added in post-independence period in India when many people in the sixties and seventies began moving towards developed countries on their own agreement either to avoid political or economic difficulties of their native land or to study or as professionals which Gayatri Chakravorty Spivak calls as part of ‘brain-drain’. Since then, this move to other countries has been ongoing. It is important to note that whatever the reasons for migration be, the immigrants do experience the sense of unbelonging and displacement in the new lands. They may try hard to assimilate or acculturate in the new cultures; they remained on the edge of the adopted culture and treated as other. While remaining on the margins of the most cultures, they undergo complex experiences of anxiety, confusions, yearnings and aspirations. These Diasporas live in what Homi K Bhabha calls in between condition that is very agonizing to them, and there is a yearning for ‘home’ which remains a “mythic place of desire in diasporic imagination.”

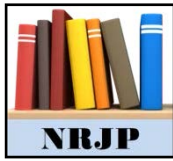
### **Conclusion**

Diaspora literature of nearly two hundred years has made a difference in the very way a ‘nation’, in this case, India, is viewed. The modern-day Indian cinema similarly represents

more of the Western world, making the diaspora a substitute for the homeland. Movies like *Kuch Kuch Hota Hai* (1998), *Namstey London* (2007) and *My Name is Khan* (2010) offer representations of the changed family and social systems due to immigration into a land with different values and cultures. The characters adapt to Western modernity but are also balanced due to their “Indian” ways. Indian diaspora writers have made their mark by winning literary prizes too. Spread across six continents and 125 countries, the Indian diaspora has created homes away from the homeland.

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*Review Article*

**An Analysis Based on Post Independence Review of Monopoly  
Capital and The Origins of Indian Liberalization**

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***Abstract***

*Such an oversimplified depiction of India's financial experience can undoubtedly be addressed based on verifiable realities. A significant break in history of monetary development in India happened not long after Independence.*

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**INTRODUCTION**

An economy which had practically deteriorated over the past 50 years, developing at about 0.5 percent per annum, begun developing at once again three percent from mid 1950s. State coordinated financial arranging; by and by a much defamed activity was the explanation behind this defining moment. Development rate arrived at the midpoint of to 3.5 percent metaphorically called the Hindu pace of development, throughout the following thirty years however it saw a deceleration in the later aspect of the period, 1965-1981. The following break as far as development happened in mid 1980's, when development pace of GDP quickened from around 3 to 3.5 percent in earlier a long time to somewhere in the range of 5 and 6 percent. In this regard, presentation of monetary change in mid 1990's was not a 'break' as the development rate in the post-changes 1990's was not fundamentally higher than during 1980's. Development rate, indeed, eased back down in the early long stretches of 21st century, yet altogether got

after 2004. The time frame since 2004, even in the wake of representing delayed down during money related emergency in 2008-09 speaks to an unmistakable period of high development in the post-reforms period. Basic changes as reflected in the adjustments in the portions of horticulture, industry and administrations have extensively followed a similar time design as the adjustments in development rate however the substance of progress have fluctuated from period to period. Almost certainly, the portion of farming has proceeded to reliably decrease in the course of recent many years: from 57 percent in 1950-51 to 40 percent in 1980-81 to 24 percent in 1995-96, to around 16 percent in 2009-10. Industry and administrations have both expanded their offer, however at various movement and in various periods. In like manner, their relative commitment to the development of and significance in total GDP has shifted over various periods. Based on the watched examples of development and basic changes, monetary



development in post Independence India can be separated into the accompanying four stages, each with its distinctive highlights.

Whatever consolation was given industry during the war time frames, the then decision power needed to battle with the challenges made by the war itself, particularly in the East. The outcome was that two years after the war, on 15 august 1947, the Indian tricolor, the image of opportunity and autonomy, was an introduction to the main veritable modern insurgency which India has so far experienced and which was to leave its imprint on the country for a long time to come, in financial and social fields, yet in addition in the political and social circles. Without going into a depiction of the mechanical development during this period it might just be referenced here that while the limit of the conventional enterprises expanded around 25 percent in a time of five years finishing in 1953, that of present day businesses like engine, diesel motors, batteries, transformers, radios, and so forth, encountered a development of more than 100% in a similar period. From that point forward, other limit and yield have been expanding at a proportionate movement. Besides, the overall indoor of modern yield in 1951 rose to 117.4 as contrasted and 100 of every 1946; and in 1960-61 it encountered a further ascent up to 194 taking the file for 1950-51 as 100. During this period various foundations and offices like the Industrial Finance Corporation and the State Finance Corporation were set up so as to help the development of industry.

### **Five year plan**

One of the most significant developments in the modern field after Independence has been the presentation of the Five Year Plans and the immediate interest by the administration in industry as communicated in the "Mechanical Policy Resolution" of 1948. From that point forward the country has been commutated to a blended economy or a harmony between people in general and private segments, however the equalization appears now and again to be disturbed for the previous. This double way to deal with industry turned out to be more compelling when in 1956 the "New Industrial Policy Resolution" was distributed. As per this, enterprises were isolated into three classes A, B, and C. Under classification A fall those enterprises, which just the legislature can deal with. A portion of these are nuclear vitality, electrical, iron and steel and others, Category B involve those ventures which, however still in private hands, might be logically taken over by the state, as street and ocean transportation, machine apparatuses, aluminum, synthetic compounds including plastics and manures, Ferro composites and specific sorts of mining. Classification C contains the rest of the ventures and is left to the private part.

Whatever the hypothetical ramifications of these arrangements might be – Whether India is a government assistance express, a social majority rules system or a communist express the reality remains that it is as yet a blended economy wherein the general population and the private areas have come to remain and cooperate, not without incidental challenges and gratings. This situation is by all accounts in



consonance with the advanced world patterns where state mediation in the economy is underestimated, while private endeavor, in a more noteworthy or lesser degree, actually remains the most conventional and real articulation of the immediate investment of the residents in the financial life in the nation indeed, the two kinds of industry are relied upon to share proportionately in the social and monetary improvement of nation.

Monetary development in post-Independence India has absolutely observed a few turns and bends. Appropriately, a few stages with unmistakable highlights regarding paces of development and auxiliary changes can be recognized. It is, nonetheless, not extremely important to feature short-term variances in an investigation of the development and auxiliary changes of an economy over an extensive stretch of around sixty years. Simultaneously, it is additionally of neither authentically sensible nor diagnostically important to separate the whole time frame just in two sections, pre and post-reforms, as is regularly done in the greater part of the ongoing investigations and examination of India's monetary development. The year 1991, when monetary changes were presented, is viewed as the sole turnings point, giving a break from the low development to high development and separating the post-Independence financial history into two clear stages: the pre-reform 'dull' stage and the post change 'brilliant' stage.

**First Phase - Independence to Mid-1960s:** This period saw a huge speeding up in the development rate over the previous many years set apart by a high development of

industry, and a critical basic change with an enormous increment in the portion of non-agricultural area, particularly of the business in the public yield.

**Second Phase - Mid-1960's to 1980:** This period was set apart by a more slow development of GDP, joined by a deceleration in the development of industry, a more slow movement of auxiliary move from horticulture to non-agriculture and a tiny increment in the portion of industry.

**Third Phase - 1980 to mid 1990s:** This period saw a sharp increasing speed in development rate, essentially contributed by administrations. Auxiliary changes were likewise quick, with an enormous decrease in the portion of horticulture, however next to no expansion in the portion of industry-services getting the significant portion of the move.

**Fourth Phase - Easy 1990's Onwards:** Growth proceeded at comparative rate as 1980's, yet declined during 2000-2004. Basic changes proceeded at a quickened pace with portion of agribusiness strongly declining and benefits rising as the significant part and with exceptionally little increment in the portion of industry. Inside this stage, period 2005-10 has seen a sharp speeding up in development rate, notwithstanding a stoppage in 2008-09. Portion of farming has declined from around 20 to 16 percent, that of administrations has expanded from 54 to 59 percent and that of industry has deteriorated. Consequently in the initial thirty years, pace of financial development followed that of the modern part. Since 1980's it has been basically benefits driven. The portion of industry has stayed at nearly a similar level (around 25

percent) since 1987-88. Inside industry, portion of assembling has been steady at 15 percent; development has expanded its offer for the most part at the expense of mining. Commitment of assembling to development of non-agriculture GDP was assessed to be 24 percent during 1950-51 to 1979-80 and just 18 percent during 1979-80 to 2007-08. Development has seen a little decrease in its commitment from 10 to 9 percent. Industry including development saw a decrease in its commitment from 40% in prior period to 31 percent in the letter.

Acceleration in the growth of services was led by transport and communication and financial services since 1980: but trade, also joined the fast growing group in the later part of the period, 1995-96/2007-08. In community, social and personal services, public administration and defence saw some decline but other services a sharp acceleration in growth rate. Overall, transport and communication has seen a large jump in their share, trade and financial services some increase and community, social and personal services a slight decline in their shares during 1993-94/2009-10. It may be noted that these changes coincided with the increasing importance of the organised private sector and declining importance of the public sector which had contributed to the faster growth of services in 1980's.

### **Monopoly Capital and the Origins of Indian Liberalization**

Capitalist industrialization in India after independence, as pointed out earlier, was one of the specific cases of the larger process of diffusion of industrialization to the Third World that took place in the second half of the twentieth century. In the

Indian case, the level of such industrialization and its transformative impact did not match that of some of its counterparts. Nevertheless, Indian capitalism did experience an advance through that industrialization which not only expanded the scale of industrial output but also brought about, like in all Third World industrializes, a significant diversification in its structure over time. Indeed, given that Indian industrialization was based on a narrow domestic market, diversification in fact was crucial to the long run expansion of industrial output. With such diversification also increased the technological sophistication levels of Indian industry.

One of the key features of Indian industrialization was its consistent dependence on the diffusion of technology from abroad. The new products, industries and processes that appeared in the Indian industrial sector had their origins in the international process of technological development and change. While the ability of Indian capitalism to handle and operate sophisticated technologies was thus enhanced, it did not acquire the capacity to itself generate significant technological development. Thus while the maintenance of relative autonomy had limited the penetration of foreign capital's direct presence in India, industrial growth and diversification also increased the foreign technological penetration of Indian capitalism.

But an industrialization process based on a successive diffusion of industries from abroad meant that the industrial structure had an inherent tendency towards convergence with that at the international level. Each diversification closed the gap

between the structure of industries at the international level and that in India. This had to mean that eventually the process of industrial expansion in India had to mirror that of the international process of accumulation or constitute a niche within it. In either case, constant technological change on a generalized basis, at the same pace at which it took place at the international level; had to become a necessity for sustaining industrial expansion in the absence of any rapid widening of the domestic market.

Indian capitalism's development had to become more crucially dependent on it being able to access the more recent technological developments, and access them recurrently. This meant that it was in the very character of Indian industrialization that, rather than endowing it with self-sufficiency, it in fact enhanced the degree of its technological dependence, making an increased integration with international capitalism a necessity for Indian capitalism's development.

Since India was not the only country, who followed neoliberalism instead it was a worldwide phenomenon. So the impact of neoliberal based policies was much global which led to the neoliberal crisis. The Economic depression that occurred in 2008 is the testimony to the fact that neoliberalism has to evolve itself systematically time to time. Some development thinker argued that there is no difference between neoliberalism and developmentalism. They had raised some questions about the current ideology and also argued about alternative development. Thus, the evolution of alternative development occur which talks about an alternative to the development and post-

development without criticizing them. Therefore, alternative development is nothing but the critique of development that argued in favor of holistic development by including every kind of developmental ideology after purification.

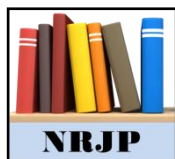
### **Conclusion**

It can be securely said that the first phase reforms were intended at institution building for macroeconomic stabilization and structural adjustments. The second phase reforms aimed at liberalization and privatization. The development of Indian economy since independence is appreciable; the transformation since 1980 has surprised most observers. The economists around the world are hopeful that the Indian economy will become the third largest economy in the world sometimes in the mid of 2030s. India is already in third place for estimated gross domestic product (GDP) based on purchasing power parity (PPP). The neoliberal reforms liberalized the Indian economy and foreign investment in most sectors is allowed up to 100 percent under automatic route; only a few sectors require government approval. Recent research work points out that after 2003-04 India experienced high rate of economic growth because of political efforts made by past legacies. It also validate that economic reforms does not occur instantaneous in 1991 but was predicted by the probusiness agenda scrutinized by the then incumbent prime ministers in the 1980s. In any case, the actual turning point of India's economic growth was 1980-81, not the early 1990s. As things standpoint, all leading political party in India supports the agenda of economic reforms. Even if one considers that reform in 1991 was driven

by global economic obligations, it was the political process that made this happens. There is a rising sense that India's reform agenda is being motivated by an ethos of success, rather than by the politics of anxiety or compulsion.

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Review Article

## Discernment and approach of consumer towards digital wallet Gateways with Special Reference to Paytm

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### Abstract

India has seen a tremendous increase in the use of the internet and mobile phones in the past decade. Globalization, an increase in the use of the internet, mobiles, and technology, has caused a huge growth not only in E-commerce but also in E-payment. The increasing amount of devices that have the potential to be used for electronic payment and the decreasing use of cash creates a demand for new payment methods. E-payment can be defined as a payment system that uses electronic devices rather than cash. Consumers all around the world are more willing to use the mobile phone for financial purposes than ever before. The purpose of this research is to study the perception and attitude of users of M-wallet towards Paytm services and know different desirable and problematic areas of Paytm services; for this purpose, a sample of 77 respondents was chosen based on convenience sampling, and data were collected through a structured questionnaire. The findings can help us understand the attitude of users towards Paytm services.

**Keywords:** - E-commerce, E-payment, M-wallet, Perception, Attitude.

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### INTRODUCTION

The payment methods are currently developing in several different fields. Internet payment is a method that has been growing quickly and is frequently used, and new technologies of paying in stores are being introduced on the market. A major new technology is mobile payment.

Mobile financial services embrace mobile payment and mobile banking. It is now possible to use the mobile phone for everyday purchases such as vending, ticketing, parking and to buy bus tickets, gas electricity bills and so on.

In this study, we are focusing on the perception and attitude of the respondents. We can describe Perception as the way an

individual receives information from the environment, how he understands it, and the interpretation of the same to give meaning to them. In the continuous evolution age of humans, it would be difficult to find a person who has not heard of the term M-wallet or Mobile payment. Here we want to understand the beliefs of the people and their point of view about the M-wallet concept. Attitude can be defined as the way the respondent feels about the M-wallet apps, in particular Paytm. This inclination or feeling might be in favor of the concept or against it. Considering a few factors in this study to make it clear, what are the major favorable concepts that they like about the M-wallets and the major drawbacks that they feel should be resolved. We will try to understand how people have perceived a



certain mindset about the M-wallets, and how this mindset has shown itself in the behavior of the respondents.

Paytm is one of the largest mobile commerce platforms in India, offering its customers a digital wallet to store money and make quick payments. Launched in 2010, Paytm works on a semi-closed model and has a mobile market, where a customer can load money and make payments to merchants who have operational tie-ups with the company. Apart from making e-commerce transactions, Paytm wallet can also be used to make bill payments, transfer money, and avail services from merchants from the travel, entertainment, and retail industry.

The objective of this study focuses on the analysis of the adoption level of digital payment systems by customers, with special reference to the Paytm app. Primary data was collected from 77 respondents of a college. The collected data through the questionnaire were analyzed statistically.

### **Statement of Problem**

Paytm is an e-wallet that is helping in money transactions without having solid money and also offering safety to customer's transactions. At present, especially in India, there is a growing opportunity for the mobile wallet business. The main attractions of these mobile wallets are making fast and quick transactions, time-saving, less costly, easy to access etc. Besides these advantages, there are some limitations on Paytm, such as insecurity, limitations on fund transfer, non-availability of auction facility etc. Due to these facts, a comprehensive study is

required to study the user satisfaction of mobile wallet services provided by Paytm.

The purpose of this research is to study the satisfaction level of users towards Paytm services and know the positive and negative points of services.

### **Significance of Study**

Electronic payment has become a game-changer in the lives of the Indian people. With the increase in the use of internet and the convenient services that E-payment offers, still there are gaps to be found in the attitude and perception of the users regarding different factors that influence their adoption of E-payment. It is important to study the perception and attitude of the customers and their experience towards E-payment using mobile, in order to find the most important factors that influence the user experience, and try to improve the services provided and make more user-friendly products and services in the future.

### **Objectives of the Study**

1. To study the acceptance level of Paytm in India as an alternative to cash transactions among users.
2. To analyze the various opportunities and threats in mobile banking according to the user's experience.
3. To examine the importance of Paytm in day-to-day life among the students.
4. To analyze the impact of demographic factors on the usage of digital payments.

### **Scope of the Study**

M-wallet services offer a lot of advantages to the common people that they can pay bills and can take and give cash at any



time anywhere without visiting a bank. These services help to save their money and also can be done with a good form of security. This will help customers to engage in their own works and avoid additional expenses like travelling cost etc. Paytm is an application which can be used for the purpose of paying mobile bills, Electricity bills, and insurance and also for e-business and also pre-booking of bus, car and bike, hotel, movies etc. It also deals with exclusive discount deals to satisfy and attract its customers. This project is important to study the satisfaction level of customers towards the services of Paytm.

### **Limitations of the Study**

- Due to proximity limitations, most of the participants in the study were business students.
- The main age focus of the study was people between 20-25.

### **REVIEW OF LITERATURE**

Brawn et al. (1999) stated that the ads do support a typical experience. The promotion through Paytm guarantees that it is a cordial and fast-well-ordered process that is secured toward the finish of buyers and advertisers. The utilization of the Paytm application conveyed the guarantee in this manner Paytm increased better selection in contrast with other portable wallets.

Karnuskos & Fokus (2004) on the topic "Factors affecting M-wallet," concludes that successful deployment of mobile payment system is result of co-operation between different players. The main players include consumers, mobile network operators, bank, other

stakeholders include merchants, mobile device manufacturers, financial institutions, software and technology providers and the government.

Rajesh Krishna Balan, Narayan Ramasubbu, Giri Kumar Tayi studied in their paper "Digital Wallet: Requirements and Challenges" (2006) that the prerequisites and difficulties of sending money across the country using computerized wallet arrangement in Singapore. Advance, they examined why Singapore is prepared for a computerized wallet and recognize the key difficulties in building and sending a computerized wallet and at that point the exchange was on the difficulties confronted when utilized with International Journal of Pure and Applied Mathematics Special Issue 265 Digital Wallet framework in real money exchange and more detail and end the paper with their proposed arrangement.

Jupiter research (2008) on the topic growth of M-wallet in India concludes that M wallet services are a growing part of the digital economy. With the rapid evolution of mobile technology and an expanding base of mobile phone users, the mobile wallet has been recognizing as having growth potential in the mobile commerce industry. It provides an environment for secure, convenient and efficient business transactions.

Vyas(2009) on the topic mobile wallet reveals that the number of users using mobile phones are increasing in comparison to the number of users having the desktop and laptop internet, thus creating possibilities for players like telecom providers, financial players, merchants and banks to introduce many

new mobile-based services such as mobile banking.

Uppal R. K (2010) in his study on the topic "extent of mobile banking in Indian Banking Industry". Concludes that among all e-channels, ATM is the most effective while mobile banking does not hold a strong position in the public and old private sector.

Prof. Eduardo Henrique Diniz (2011), in his study on the topic "Mobile Money and Payment," reveals that the use of mobile technology has become widespread with astonishing speed all over the world, particularly among the poor.

Basudeo & Jasmine (2012) made a comparative study on various types and methods of the mobile payment system. The paper further discusses the challenges that are to be overcome for wide acceptance of SMS-based payment transaction addressed few features like a simple, convenient, cost-efficient and fast exchange of messages.

Singh & Bamoriya (2012), in their research, focused on the barriers in the adaptation of mobile payment in India. Factors such as network problems, insufficient operating guidance and safety were a few of the main barriers. They also found many consumers primarily use M-banking for information reading, such as checking the account balances also.

Zilvinas Bareisis, (2012) study revealed on Banks should think twice before going down the path of launching their own branded independent wallets. For some, it might make sense, but many others will likely be better off focusing on making their payment credentials available and top

of wallet in the wallets already out in the market, as well as enhancing and extending their mobile banking platforms with value-added services, including payments.

Comscore's (2013) Digital Wallet Roadmap survey on the topic "The Fast Lane to Driving Consumer Adoption" found that 47% of survey respondents rated security, safety, theft and loss of phone as the leading drawbacks to wallet use. 62% believed digital wallet technology seemed useful, with 29% having no concerns about the product.

Shwetu Kumar, Vijay Yadav, Atiqu-Ur-Rahman, Aditi Bansal (2014), did a study on "Paytm." They examined Paytm achievements, particularly in designing, working and developments of Paytm, which consolidated an examination on organizing a store, web progression, online gadget and also depicted about electronic portion system.

Ninna Mallat & Anssi Oorni (2014) study revealed on The value of different customer satisfaction and loyalty metrics in predicting customer retention, recommendation and share of wallet (2007). The results indicate that recommend intention alone will not suffice as a single predictor model performs better in predicting customer recommendations and retention.

TECH SCI (2015), a research-based global management consulting firm, has done a study on the topic "India mobile wallet market opportunities & forecast, 2020", the report concludes that mobile wallet companies operating in India are now offering attractive deals to consumers and are using increased incentives to bring in

new users & by partnering with service providers and financial institutions to enhance the offerings of mobile wallets. They have contributed to the market in recent years. According to a study by research firm Rncos (2016), they point out that in a very short time, the size of the mobile wallet market in India grew significantly. The current Indian market size for the mobile wallet (M-wallet) stands at about Rs 350 crore and is estimated to rise to Rs 1,210 crore by 2019.

Dr. Poonam Painuly, Shalu Rathi, in their paper “Mobile Wallet: An upcoming mode of business transactions” (May 2016), clearly explains the mobile wallet, its types and latest trends. They examined about Role of portable wallet in different divisions like Banks, Retail and Hospitality, versatile wallets turning into a trend of advertising channel in not so distant future and exceedingly in a consistent shopping knowledge for the clients that expansion their inclination for regular and more repurchases with delightful encounters.

Prof Trilok Nath Shukla, in his paper “Mobile Wallet: Present and the Future” (June 2016), has discussed the impression of customers and retailers about portable wallets. He reasoned that portable wallets would be utilized to draw in with the client by the advertisers and advanced organizations. Independent of the market

status of these versatile wallets, advertisers should exploit the developing openings.

FE Bureau (2017) states that According to the RBI: Demonetization has increased the growth of Paytm & Mobikwik, which is known as the Digital payment companies. “A Newspaper Article in Financial Express.”

Dr. T. Venkatesan (2018), in the article titled “usage of Paytm,” Concludes that the usage of Paytm is only at a satisfactory level. The customers face problems in ease of use, security issues and slow Paytm server in the usage of Paytm.

## RESEARCH METHODOLOGY

This study is a descriptive work done on the topic. A sample of 77 respondents who were students to understand their perception and experience they had with mobile payment. The data have been collected from primary and secondary sources. The primary data have been collected through a structured questionnaire using the convenience sampling technique. It includes information about the perception and attitude of students using the Paytm app. Secondary data were collected from the Company records, magazines, journals, websites, and the Internet, which includes information on industry, companies, apps, etc. The tool and technique of Analysis which have been used in this study is Descriptive Statistics.

## ANALYSIS AND INTERPRETATION

Table no.1 Table Presenting the Socio-Demographic Analysis of Respondents

Variables	Category	Number of respondents	percentage
<b>Gender</b>	Male	36	46.7%
	female	41	53.2%
<b>Age</b>	Below 20	4	5.19%
	20-40	73	94.8%
<b>Qualification</b>	Plus two	2	2.5%
	Diploma	4	5.19%
	Degree	23	29.8%
	B-tech	1	1.29%
	PG	47	61%
<b>Annual Income</b>	Below 100000	19	24.67%
	1, 00,001 -3, 00,000	40	51.94%
	3, 00,001- 500000	11	14.28%
	Above 5 lakh	7	9.09%
<b>Occupation</b>	Student	41	53.24%
	Salaried	29	37.66%
	Self employed	3	3.8%
	Unemployed	4	5.2%

### Interpretation

From table 1, we can interpret that majority of the respondents are young, and they are well educated, majority of

respondents have an annual income of less than 3 lakhs, and they are majorly students and employees.

Table No.2 Presenting the Factors that influence the use of M-wallet, and Paytm App

Particulars	Factors	Number of respondents	Percentage
<b>Factors influencing use of M-wallet services</b>	Convenience	35	45.45%
	Reduced time	6	7.8%
	Safe mode of payment	2	2.6%
	Cost efficiency	2	2.6%
	24 x 7 services	31	40.25%
	Other	1	1.2%
<b>Factors influencing use of Paytm services</b>	Convenience	27	35.07%
	Cash back	14	18.18%
	Multiple payment method	8	10.38%

	Better user experience	19	24.67%
	24x7 services	9	11.68%

### Interpretation

From the above table, we can interpret that convenience (45.45%) and availability of M-wallet 24x7 (40.25%) are the major factors that encourage people to use M-wallet. And among factors that induce users to use Paytm, convenience (35.07%), a good user experience (24.67%) and cashback (18.18%) and have a major role.

Table No. 3 Presenting the Major Factors of Dissatisfaction, regarding the M-wallet and Paytm App

Particulars	Factors	Number of respondents	Percentage
<b>Difficulties in using M-wallet</b>	login /sign off not easy	4	5.2%
	lack of clear guidelines	10	13%
	lack of security	2	2.6%
	delay of time	24	31.16%
	too many steps in processing	10	13%
	no difficulties	27	35%
<b>Factors of Dissatisfaction using Paytm</b>	Security	2	2.59%
	Offers	14	18.18%
	Lag in payment	12	15.58%
	Cash back	6	7.79%
	Difficult to use	15	19.48%
	Others	28	36.3%

### Interpretation

From the above table, it can be interpreted that, among the presented factors, delay of time (31.16%), lack of clear guidelines (13%) and too many steps in the process (13%) are the major difficulties respondents face while using M-wallet apps.

While using Paytm, (18.18%) users faced problems with offers provided by Paytm, (15.58%), faced lag in payment, (19.48%)

said it was difficult to use the app, and other difficulties were (36.3%).

### FINDINGS AND DISCUSSIONS

M-Wallets were very much successful in the customer satisfaction level. The majority of the respondents are satisfactory & above satisfactory after using M-wallet services; only a few have a neutral opinion due to some of the difficulties they face after using M-wallet.

The findings indicate that a good percentage of the respondents agree to the

fact that this mode of payment is convenient for them. It is because it reduces the time of transaction & gives them a 24/7 service.

The most important factor influencing the respondents to use M-wallet is the convenience and 24x7 services which it provides. It helps reduce the time consuming of the respondents - 7.8% of the respondents think that M-wallet reduces the time of their transactions.

The findings report that the major factors for choosing Paytm are its convenience (35.07%) and better user experience provided by Paytm (24.67%). This is because the respondents felt Paytm more accessible at any time with more convenient processes, while the least factor is the multiple payment methods.

The most important problem that respondents face is a delay in time. The second most important problem includes the lack of clear guidelines and too many steps in processing followed by login & sign off difficulties and lack of security in transactions.

The findings report that on the difficulties of Paytm, where the most dissatisfaction was shown to others (36.3%), its difficulty in the process (19.48%), problem with offers (18.18%) and (15.58%) faced lag in payment.

## CONCLUSION

This research was aimed at finding the perception and attitude of the user towards M-wallet services provided by Paytm. According to the research conducted, we can conclude that the concept of M-wallet is well placed in the minds of mobile users.

Different factors such as “Reduced time of the transaction, Convenience, Mode of payment, Cost Efficiency, 24x7 Service” have considerable influence on respondents for using M-Wallet Services provided by Paytm. Though the majority of customers are satisfied with M-wallet services, they face some difficulties like login/sign off are not easy, lack of security in transactions, lack of clear guidelines, delay of time, too many steps in processing transactions” while availing M wallets services.

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