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FRAUD IN E-BUSINESS

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ABSTRACTS
Although fraud can occur in any environment, several aspects of e- business environment, several aspects of e-business environments present unique risks. These characteristics of the Internet- driven economy create pressures and opportunities specific to e-commerce fraud. Just like other frauds these new frauds are perpetrated when pressures, opportunities, and rationalizations come together.

Key Words: *Fraud, E-commerce, Wartrapping, social engineering, sniffing.*

INTRODUCTION:

Compared to other inventions, the internet is truly revolutionary. It took radio more than 35years and television15 years to reach 60million people. In contrast, the Internet reached over 90 million people in just three years. Over 1.2 billion people now use the Internet worldwide about 20 percent of the total world's population. When Jack Welch (former CEO of General Electric) was asked where the Internet ranks in priority in his company, he responded that "it's numbers 1,2, 3and 4."

In recent years, the technology revolution has provided perpetrators with new ways to commit and conceal fraud.

Essentially, e- business uses information technology and electronic communication networks to exchange business information and to conduct paperless transactions. While most consumers only use Web browsers, e-mail and instant messaging applications, businesses routinely connect to one another over Internet lines through e- business connections, virtual private networks, and other private connections.

FRAUD RISKS IN E-BUSINESS

Although fraud can occur in any environment, several aspects of e- business environment, several aspects of e-business environments present unique risks. These characteristics of the Internet- driven economy create pressures and opportunities specific to e-commerce fraud. Just like other frauds these new frauds are perpetrated when pressures, opportunities, and rationalizations come together.

E-COMMERCE RISKS INSIDE ORGANISATIONS

Many of the most serious e-commerce frauds risks are found within organizations. Once perpetrators are within firewalls and security checks, it can be much easier to infiltrate systems, steal money and information, and cause damage. Inside perpetrators know the control environment, understand security mechanisms, and find ways to bypass security. One of the most serious problems is abuse of power that has been granted to users.

The theft of money is usually the primary goal in traditional fraud. In the electronic environment, the data theft is normally the first concern because data have many useful attributes. First can be converted to cash fairly easy. For example, stolen personal information about consumers can be sold or misused, and individuals can be blackmailed. Second information is replicable, allowing the perpetrator to simply copy data rather than remove them as traditional fraud would require. Theft acts often leave very few tracks because the source data remain intact and usable. The easy replication of data is one reason that e-commerce frauds often go undetected for long periods of time- unless companies are carefully monitoring access logs, they will no notice the act of replication. Third, data can be transferred easily and quickly to any location in the world. If perpetrators use cell phones or other private connections to the Internet to transfer data, detection can be very difficult. Finally, many managers lack the technical expertise to prevent and detect data theft. Information technology (IT) managers and providers need to be aware of the critical points in e-business infrastructures at which data can be stolen.

Even if a perpetrator does not have personal access to needed systems, he or she can hijack others' passwords to achieve access.

Hackers often use **social engineering** techniques to gain access to passwords.

Recently, the increasing use of instant messaging provides perpetrators a new method of gathering information. Instant messaging is not normally encrypted, and most clients store conversations locally on users computers. **Sniffing** is the viewing of information that passes along a network line, and it is a common

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FORMULATION ON GROWTH PROPERTIES OF TWO COMPLEX VARIABLE

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Assistant Professor, Ghanshyamdas Saraf College of Arts and commerce, Mumbai, Maharashtra

ABSTRACT

In this paper we shall obtain growth properties in terms of the coefficients of the power series expansion of a function /(zi, z2) of two complex variables analytic in special domains of the type mentioned above: first, with the aid of Bergman's integral formula, along the two-dimensional surfaces common to the bounding hyper surfaces, and then, along a class of two-dimensional surfaces lying in only one of the bounding hyper surfaces and having a line of contact with another bounding hyper surface. We also obtain a mapping theorem which determines from the coefficients a convex region in the /1/2-plane, f (zi, z2) =fi-\-ifi, which must be contained in the smallest convex region of the mapping on the/1/2-plane of the surfaces considered. In 1926 Rolf Nevanlinna initiated the value distribution theory of entire functions which is a prominent branch of Complex Analysis and is the prime concern of this paper. Perhaps the Fundamental Theorem of Classical Algebra which states that "If f is a polynomial of degree n with real or complex coefficients, then the equation $f(z) = 0$ has at least one root" is the most well-known value distribution theorem, and consequently any such given polynomial can take any given, real or complex, value.

Keywords: Expansion, Dimension, Complex, Theorem, Coefficients.

INTRODUCTION

The complex plane C is the set of all ordered pairs (a, b) of real numbers, with addition and multiplication defined by (a, b) + (c, d) = (a + c, b + d) and (a, b) (c, d) = (ac − bd, ad + bc). If i = (0, 1) and the real number a is identified with (a, 0), then (a, b) = a + bi. The expression a + bi can be manipulated as if it were an ordinary binomial expression of real numbers, subject to the relation i 2 = −1. With the above definitions of addition and multiplication, C is a field.

If z = a + bi, then a is called the real part of z, written a =Re z, and b is called the imaginary part of z, written b = Im z. The absolute value or magnitude or modulus of z is defined as (a 2 + b 2) 1/2. A complex number with magnitude 1 is said to be unimodular. An argument of z (written arg z) is defined as the angle which the line segment from (0, 0) to (a, b) makes with the positive real axis. The argument is not unique, but is determined up to a multiple of 2π.

If r is the magnitude of z and θ is an argument of z, we may write z = r (cos θ + isin θ) and it follows from trigonometric identities that

$$|z1z2| = |z1||z2| \text{ and } \arg(z1z2) = \arg z1 + \arg z2$$

Let f (z1, z2) be a non-constant entire function of two complex variables z1 and z2, holomorphic in the closed polydisc

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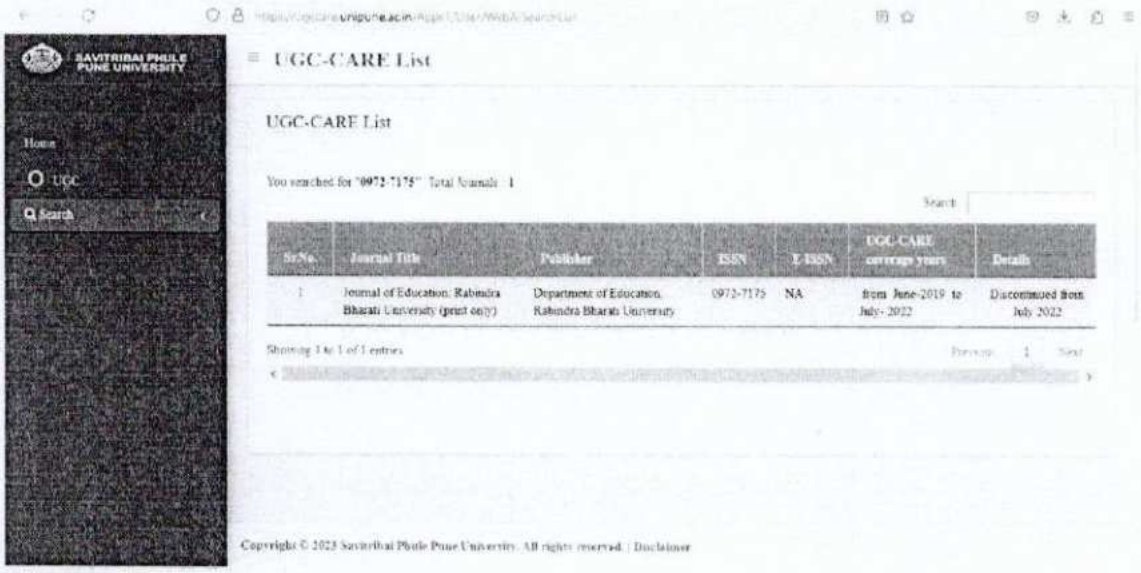

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Use of Statistics in Research

Dr. Seema Amit Agarwal

Assistant Professor, Dept. of Mathematics/ Statistics and Computer System, Ghanshyamdas Saraf College of Arts and Commerce, Mumbai, Maharashtra

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ABSTRACT

The function of statistics in research is to purpose as a tool in conniving research, analyzing its data and portrayal of conclusions there from. Most research studies result in a extensive quantity of raw data which must be properly concentrated so that the same can be examined easily and can be used for further investigation.

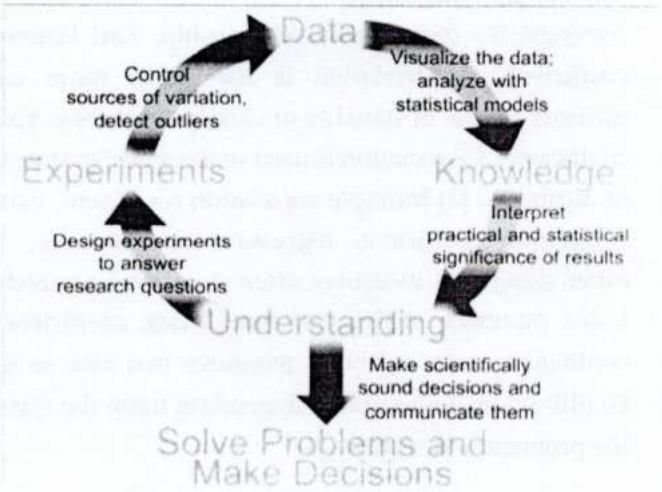
Undoubtedly the science of statistics cannot be overlooked by any research worker, even though he may not have juncture to use statistical methods in all their information and ramifications. Classification and tabulation, however, achieve this purpose to some extent, but we have to go a step auxiliary and develop certain indices or measures to summarize the collected/classified data. Only after this we can assume the process of generalization from small groups (i.e., samples) to populace. If fact, there are two major areas of statistics viz., descriptive statistics and inferential statistics. Descriptive statistics is based on the development of certain indices from the basic initial raw data, whereas inferential statistics concern with the process of generalization.

Keywords: statistics, use, research, investigation, data

INTRODUCTION

The important statistical actions that are used to summarize the survey/research data are:

1. measures of central tendency or statistical averages;
2. measures of dispersion;
3. measures of asymmetry (skewness);
4. measures of relationship; and
5. other measures.



Importance of statistics

Amongst the measures of central tendency, the three most significant ones are the arithmetic average or mean, median and mode. Geometric mean and

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Application of Financial Mathematics in Share Market Challenges and Future Ahead

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ABSTRACT

Financial mathematics in share market is the merchandise of applying mathematics to portfolio choice theory and option pricing theory. With the rapid development of the profitable situation, the products and derivatives of the financial industry are continuously optimized and innovative, and new financial goods and services are gradually increasing. The operation of financial markets, the blueprint and pricing of financial derivatives, and the analysis and supervision of risk become very imperative, and the research and development of financial mathematics is fetching more and more important. Therefore, it is of realistic significance to analyze the specific application of mathematics in the monetary field.

Financial mathematics, also called investigative finance, mathematical economics and mathematical finance, is an interdisciplinary focus of mathematics and finance that arose in the late 1980s and early 90s. Financial mathematics in share markets chiefly uses the modern mathematical theory and method (such as stochastic analysis, stochastic most advantageous control, portfolio analysis, nonlinear analysis, multivariate arithmetical analysis, mathematical programming, up to date computational methods etc.) of financial (including banking, speculation, bonds, funds, stocks, futures, options and other financial instruments and markets) analysis the number of theory and put into practice. The core problem is the selection theory of the optimal outlay strategy and the asset pricing theory under the doubtful condition. Financial mathematics not only have a direct effect on the novelty of financial instruments and financial markets in the share markets, drive efficiently, but also for the company's investment decision-making and assessment of project research and development (such as real options) and menace management in financial institutions has been extensively used.

Keywords: financial, mathematics, share, market, challenges, model

INTRODUCTION

Applying arithmetics to the financial field is based on some financial or economic assumptions, and uses abstract mathematical methods to build mathematical models of how the financial mechanism works. Financial mathematics chiefly includes the basic concepts and methods of mathematics, the associated natural science methods and so on.[1,2]

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A Pivotal Role of Artificial Intelligence in Development of Education

Dr. Seema Agarwal

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ABSTRACT: As artificial intelligence becomes an increasing part of our daily lives, However, not only is education being transformed as far as science, technology, engineering, and math (STEM) curriculum, but the education industry as a whole is being transformed by AI. Increasingly, educational institutions from elementary to higher education as well as adult and professional learning are being transformed by intelligent systems that are helping humans learn better and achieve their learning objectives.

AI have the capacity to transform the existing automated management systems, which automate administrative operations at the institution level, but it also has the ability to transform the conventional teaching and learning methods technologically in different subjects . Further it is found that Mathematics and AI are two branches of the same tree. It does this by seamlessly integrating with eLearning tech and online Learning Management Systems (LMS), to introduce educational technology, such as Virtual and Augmented Reality in classrooms, which provide real-time teaching and learning experiences to students as well as teachers.

One of the greatest challenges with regards to education is that people learn differently and at different rates. Students go through the education system with differing levels of learning ability and aptitude. Some are more adept at "left brain" thinking with skills for analytical thought, while others are more skilled at "right brain" thinking with creative, literary, and communicative ability. Others are challenged in different ways with physical and mental disabilities, or skill sets that differ from one region of the world to another, facing challenges in re-learning new languages and alphabets.

The paper seeks to explore the areas where the AI is being used in the Education Sector and itsi[illegible] the Education.

KEYWORDS: Education Sector, Artificial Intelligence(AI), Digital Transformation, Mathematics Education, Students

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I. INTRODUCTION

According to the father of Artificial Intelligence, John McCarthy, it is —The science and engineering of making intelligent machines, especially intelligent computer programs.Artificial Intelligence is a way of making a computer, a computer-controlled robot, or a software think intelligently, in the similar manner the intelligent humans think.AI is accomplished by studying how human brain thinks and how humans learn, decide, and work while trying to solve a problem, and then using the outcomes of this study as a basis of developing intelligent software and systems.

Artificial Intelligence is now a part of our normal lives. We are surrounded by this technology from automatic parking systems, smart sensors for taking spectacular photos, and personal assistance. Similarly, Artificial Intelligence in education is being felt, and the traditional methods are changing drastically.

The academic world is becoming more convenient and personalized thanks to the numerous applications of AI for education. This has changed the way people learn since educational materials are becoming accessible to all through smart devices and computers. Today, students don't need to attend physical classes to study as long as they have computers and internet connection. AI is also allowing the automation of administrative tasks, allowing institutions to minimize the time required to complete difficult tasks so that the educators can spend more time with students.

There are many ways that can encourage creativity in mathematics. Technology is one avenue - get students to use creative means to describe a mathematical concept (it could be a video, an animation, a diagram or perhaps a concept map). Creative or innovative teaching requires a proactive approach to integrating new teaching strategies and methods into a classroom. Implementing new methods instead of taking the resort of the traditional methods may engage the

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An Inversion Formula of Fractional Integral Operator Involving Kummer's Confluent Hypergeometric Function of Matrix Argument

Dr. Seema Agarwal
(Assistant Professor)
Ghanshyamdas Saraf College of Arts & Commerce, Malad (W), Mumbai.

Abstract:

In this paper we find an inversion formula for Fractional integral operator involving Kummer's confluent hypergeometric function of matrix argument,

$$R_{\alpha}^{\beta}[f(T)] = \frac{1}{\Gamma_p(\alpha)} \int_{0<U<T} |T-U|^{\alpha-(p+1)/2} {}_1F_1\left(\beta;\alpha;-A^{\frac{1}{2}}(T-U)A^{\frac{1}{2}}\right) f(U)dU,$$

$$R(\alpha,\beta) > \frac{p-1}{2}$$

where $R_{\alpha}^{\beta}[f(T)]$ is known, $f(U)$ is to be determined, U and T are real, positive, definite, symmetric matrices of order $p \times p$, *i.e.* $U = [u_{ij}]_{p\times p}$, $T = [t_{ij}]_{p\times p}$ and $U = U' > 0$, $T = T' > 0$, prime denotes the transpose of matrix, $|T-U| = \det(T-U)$ is the determinant of $(T-U)$, $R_{\alpha}^{\beta}[f(T)]$ and $f(T)$ are symmetric functions of real, positive, definite and symmetric matrices of order $p \times p$.

By the successive application of Laplace and inverse Laplace transform of matrix argument, the inverse of the operator is obtained.

The inverse of integral operator for different values of $R_{\alpha}^{\beta}[f(T)]$ is also tabulated.

1. Introduction:

The equation

$$L_Z[f(\Lambda)] = \int_{\Lambda>0} etr(-\Lambda Z) f(\Lambda) d\Lambda = \Phi(Z) \qquad (1.1)$$

is the integral with respect to measure $d\Lambda$ on the space S_p, where Λ and Z are real, positive, definite and symmetric, matrices of order $p \times p$, $Z = [\delta_{ij} z_{ij}]$, $\delta_{ij} = 1$ for i = j, $\delta_{ij} = \frac{1}{2}$ for $i \neq j$, $etr(X) = e^{tr\,X}$ = trace of X = sum of leading diagonal elements of matrix 'X', f is symmetric function with the sense $f(AB) = f(BA)$ and

$$d\Lambda = d\Lambda_{11}\, d\Lambda_{21}\, d\Lambda_{22}\, d\Lambda_{31}\, d\Lambda_{32}\, d\Lambda_{33} \ldots\ldots\ldots d\Lambda_{p1} \ldots\ldots d\Lambda_{pp}$$

over the set of all real, positive, definite and symmetric matrices. If the complex analytic function $\Phi(Z)$ is absolutely convergent inright half plane R(Z)>X_0 then (1.1) is known as the Laplace transform of f(Λ) where X_0 is a fixed value of X and

$Z = X + iY$, $i = \sqrt{-1}$

If

$$\int |\Phi(X+iY)|dY < \infty \text{ for some } X > X_0,$$

then

$$\frac{1}{(2\pi i)^{p(p+1)/2}} \int_{R(Z)=X} etr(\Lambda Z)\Phi(Z)dZ = \begin{cases} f(\Lambda), & \Lambda>0 \\ 0, & \text{else where} \end{cases} \qquad (1.2)$$

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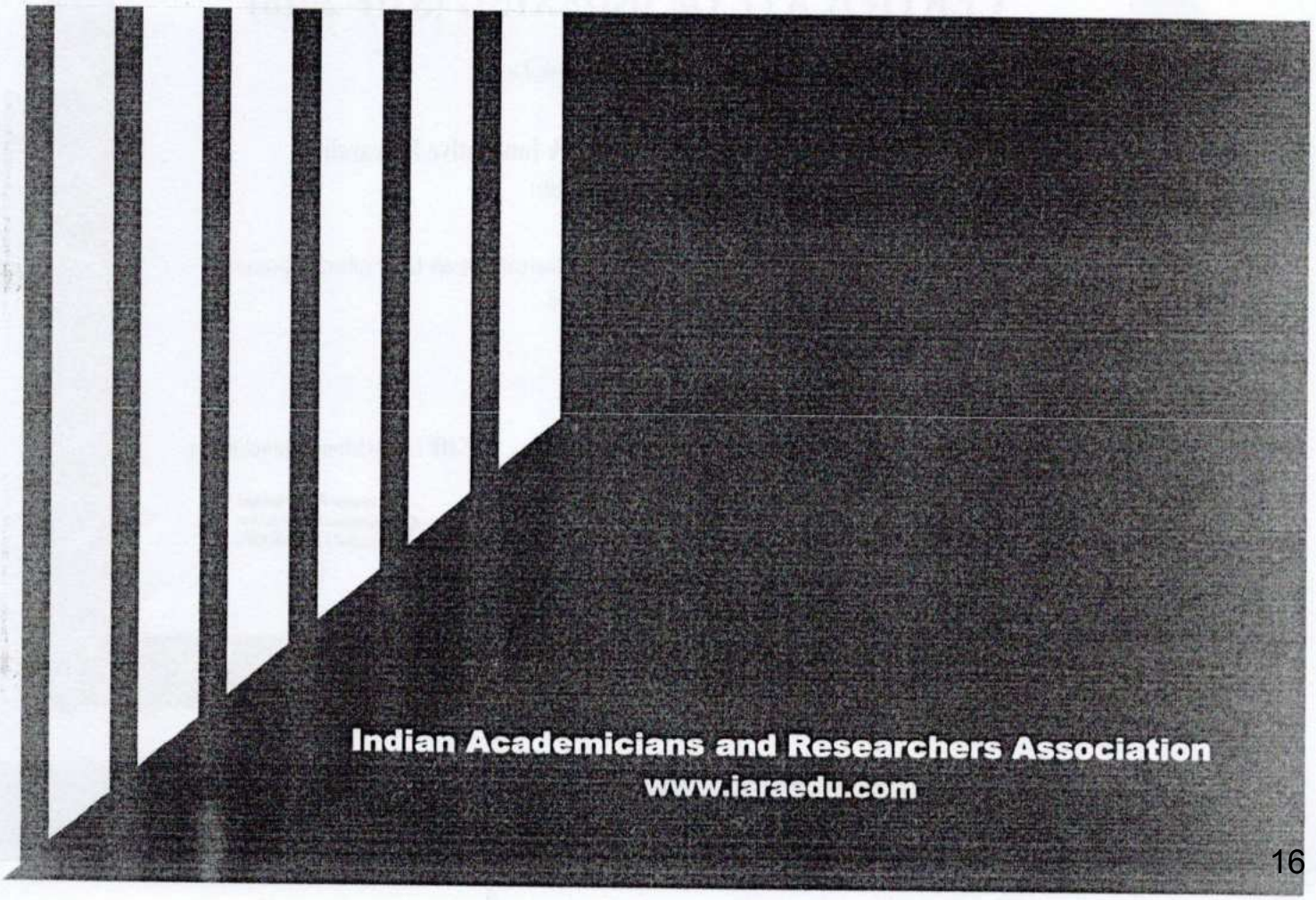

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SURVIVAL, RESURGENCE & SUSTAINABILITY OF RESTAURANT INDUSTRY: POST PANDEMIC

Prof. C.A. Gurunathan Pillai[1] and Prof. Urvi Pillai[2]
Research Scholar[1] and Assistant Professor[2], Ghanshyamdas Saraf College

ABSTRACT

The Coronavirus pandemic which struck worldwide in 2019, many industries has been affected but more affected industry is the restaurant and food service industry. The COVID 19 has more of short term effect on the economy that is public health crisis on the restaurant industry, unemployment soaring and restaurants forced to shut down whereas long term effect are less. The impact currently being felt by businesses in the restaurant industry as a result of the COVID-19 pandemic and, more directly, the rapidly expanding social distancing requirements and travel limitations, as well as the growing number of governmental stay-home orders, has been unprecedented in its breadth and severity. Most full-service restaurants are operating at small fractions of capacity, if not closed entirely—either as a result of government order or as the least bad option to preserve cash in hopes of re-opening once limitations are lifted. Those with the resources to be flexible, including ready inventory and supply chain advantages, have rapidly shifted focus to carry-out and delivery models, and some are even making produce baskets and butcher shop cuts available to customers. This research paper helps us understand the change in the industry Pre and Post pandemic and how the industry has evolved in order to survive and to live longer by itself.

Keywords: *Restaurant Industry, Tech-Centric, Dine-In, Food Delivery, App Ordering, Hygiene, Cloud Kitchen, Re-Engineering menus.*

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OBJECTIVES:

1. To understand the impact of COVID-19 on restaurant industry.
2. To recognize changes adopted by restaurant owners to bring in survival of business.
3. Learn the possibility of long-term changes to continue within the industry.

OVERVIEW

According to CRISIL Research Report 2020 the food and beverages industry contributes nearly to ~3% of the India's GDP and more than 7.3 million workforces with dine –ins that is it accounts for ~75% of the organized sector business, but according to the National Restaurant Association of India (NRAI) India has lost an US$9 billion in 2020 where the restaurant industry accounts for US$50billion.

To face with the challenges and losses and to regain profitability the restaurant industry is adapting and innovating it services since the lockdown has been lifted. There are new ways of service offerings and following the COVID hygiene protocols is the trend in this industry now to gain confidence of the customer and increase revenue.

The National Restaurant Association which has over 500,000 members, had requested the landlord and mall developers for rent waiver due to the COVID 19 uncertainties. There are extreme challenges faced by the employers in the restaurant and hospitality industries, like reduce need of staff, need for remote work, ensuring no spread of COVID 19 in the workplace.

INDIA FOOD DELIVERY SCENARIO:

The food delivery industry has recovered largely this is due to the predictability that the residential area are doing better than commercial areas. The recovering of food a delivery industry is nearly 75-80%. Whereas some areas are clocking higher GMV than before. The food delivery industry has reported zero COVID 19 they are mostly dining out centric places. This scenario is because since the COVID 19 pandemic and the lockdown the companies giving option to the employees to work from home, the employees moving from city to the small town and it is observed that 1 out of 5 customers have downloaded apps for ordering food from food delivery industry, this is sign and key for customers to cross the hump of the safety perception. The recovery trends are high and it is estimated that the industry is going to hit pre-COVID levels of business in the next 2-3 months.

INDIA DINING OUT SCENARIO:

Dining out industry is facing a slump this is mainly due to lockdown, customers not moving out of the house due to fear of transmission and the restaurants are not opening even if the lockdown is lifted. The dining out

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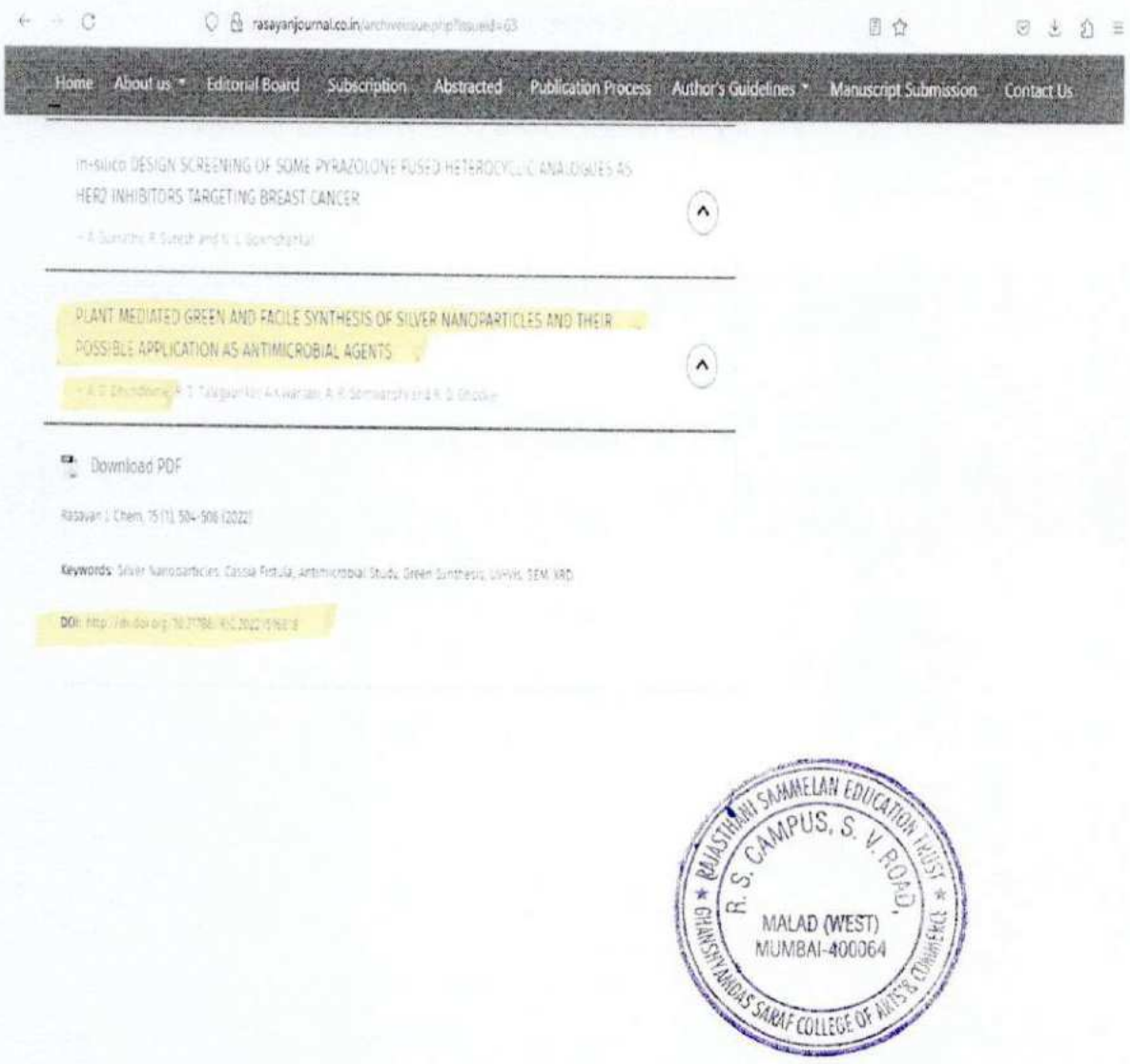
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PLANT MEDIATED GREEN AND FACILE SYNTHESIS OF SILVER NANOPARTICLES AND THEIR POSSIBLE APPLICATION AS ANTIMICROBIAL AGENTS

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ABSTRACT

In recent year green and eco-friendly synthesis of metal nanoparticles plays an important role in nanotechnology, medical science, industries, ceramics etc. The manuscript focuses on the green and facile synthesis of AgNPs from aqueous solution of leaf of *Cassia fistula*. UV-Visible spectra confirm the bio-formation of AgNPs at 412 nm with the witness of change in colour. Synthesized silver nanoparticle characterized further by FTIR, SEM, EDX and XRD spectroscopic technique. The shape of AgNPs is observed to be like oval, triangular and cylindrical respectively. EDX analysis confirmed the elemental percentage of silver 93.02%. FTIR shows shifting in bands from lower side to upside.The biosynthesized AgNPs shows antibacterial activity against *E. coli and B. subtilis* pathogens and it was found that AgNPs were more effective against *E. coli and B. subtilis* bacteria. The method used in this study for the biosynthesis of AgNPs from aqueous extracts of *Cassia Fistula* was green, reduce harmful chemical with no environmental hazards.

Keywords: Silver Nanoparticles, *Cassia Fistula*, Antimicrobial Study, Green Synthesis, UV-Vis, SEM, XRD

RASĀYAN *J. Chem.*, Vol. 15, No.1, 2022

INTRODUCTION

Nanotechnology is rapidly growing field in science in the recent years. Scientist among the world working on the green and eco-friendly synthesis of metal nanoparticles because of its wide application in many areas. Plant mediated biosynthesis of metal oxides' nanoparticles has been an ideal process compared to the chemical, physical etc methods. Now a days nanotechnology is the fastest growing filed because of its wide application in many areas like pharmaceutical industry, chemical industry, photocatalyst in various organic name reaction, photovoltaic, ceramic industry, dyes industry etc.[1-7] There are different processes for the synthesis different types of metal nanoparticles in the shape like trigonal, tetrahedral, pentagonal, hexagonal plates, nano-rods etc.[8] Metal nanoparticles can be synthesised by different processes like biological, chemical and physical. Considering the harmful impact on the environment by the processes like chemical and physical methods because they produce harmful b-products and sometimes these are non-biodegradable that why plant mediated biosynthesis of nanoparticles consider to be easy and eco-friendly method.[9-10] Plant-mediated biosynthesis of metal nanoparticles are considered as cost-effective, economic, eco-friendly and can easy scale up to pilot level.[11] The importance of biologically synthesis metal nanoparticles depends on the specific size, shape and structural morphology.[12] AgNPs has huge application in medicinal field, especially as antioxidant and antibacterial agent.[13] In recent year many microbial pathogen cause various diseases up to problem like COVID 19 etc. Thus, the scientist develops various alternative ways to protect the environment from the microbial pathogens, which involve application of AgNPs.[14]

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Magnetite Iron Oxide/Activated Charcoal (Fe_3O_4-AC) Composite for Arsenic Removal

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Abstract:
The article focuses on the development of magnetic Fe_3O_4 over the activated charcoal for the removal of arsenic (III) from synthetic aqueous solution. Chemical activation of activated charcoal was done using HNO_3 at 200°C to enhance the adsorption capacity of activated charcoal. Again, to enhance its adsorption capacity it was loaded with magnetic Fe_3O_4 which was synthesized by hydrothermal process. Batch study was conducted in which effect of pH, effect of contact time, effect of adsorbent dose on the arsenic adsorption were studied. The results shows that the activated charcoal loaded with magnetic Fe_3O_4 could remove arsenic very effectively at pH 8 at maximum adsorbent dose 1.2 g/L with the contact time 45 min at room temperature. Furthermore, the adsorption data were studied with Langmuir and Freundlich adsorption isotherm to analyze the equilibrium of the experiment. Langmuir model best fitted with the experimental results with the maximum adsorption capacity 7.28 mg/g. this finding indicated that the activated charcoal loaded with magnetic Fe_3O_4 could be used for the removal of trivalent arsenic from aqueous solution.

Keywords: *Arsenic (III), Fe_3O_4, Activated charcoal, Langmuir model, Freundlich model*

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I. Introduction:

The whole countries in the world facing a problem of waste water contamination and its purification [1]. The government agencies around the world searching out the solution of wastewater contamination and its treatment by making various policies and in that Indian government specially focus on the swachchabharatabhiyan through that the treatment water of ganga river is the mainline task now a days. For the treatment of wastewater and also for the removal of toxic metal ions, organic and inorganic pollutants there are many methods available like reverse osmosis, physico-chemical treatment, advance oxidation treatment, coagulation-flocculation process, ion exchange, membrane filtration etc [2]. But treatment of wastewater is not an easy task because many facts have to be considered if we are looking for the treatment of wastewater. In to that first one is the process should be feasible, it should be carryout at any suitable workplace, it should be cost effective and as the green parameter consist it should not generate waste [3]. Looking in to that view the current work was carries out in which the removal of toxic metal i.e., arsenic from the synthetic aqueous solution onto the Magnetite Iron Oxide/Activated Charcoal (Fe_3O_4-AC). The activated charcoal is well known for the purification of wastewater because of its high porosity, easy availability, cost effective and Regenerability [4-6]. Furthermore, is surface is available for the modification by using surface active agents, nanomaterial, polymers etc. which will enhance its BET surface area and ultimately the adsorption capacity increases. Arsenic contamination is the major concern the various parts of the India [7]. As per the WHO guideline the maximum permissible limit for the arsenic in groundwater is 10 µg/L but in India highest concentration of arsenic was found to be in the range 0.003 - 3700µg/L. Usually inorganic arsenic is more toxic than the organic arsenic. In natural water arsenic persist in two oxidation state: arsenite (+3) and arsenate (+5). Long-term exposure to arsenic from drinking-water can cause diverse types of cancers, including skin, lungs, urinary bladder, kidney liver, and prostate cancers [8-9]. In developing countries two methods are widely used for the arsenic removal from wastewater one is precipitation and another is adsorption. A large amount of chemicals is required in precipitation method which finally creates sludge in the form of arsenic sulfide, calcium arsenate or ferric arsenate. On the other hand, adsorption method is easy to handle, cost effective and efficient and can be applied for the treatment of wastewater containing trace amount of pollutants [10]. Hence, the objective of this study was to find out the adsorption capacity of Magnetite Iron Oxide/Activated Charcoal (Fe_3O_4-AC) composite for the removal of As (III) from aqueous solutions

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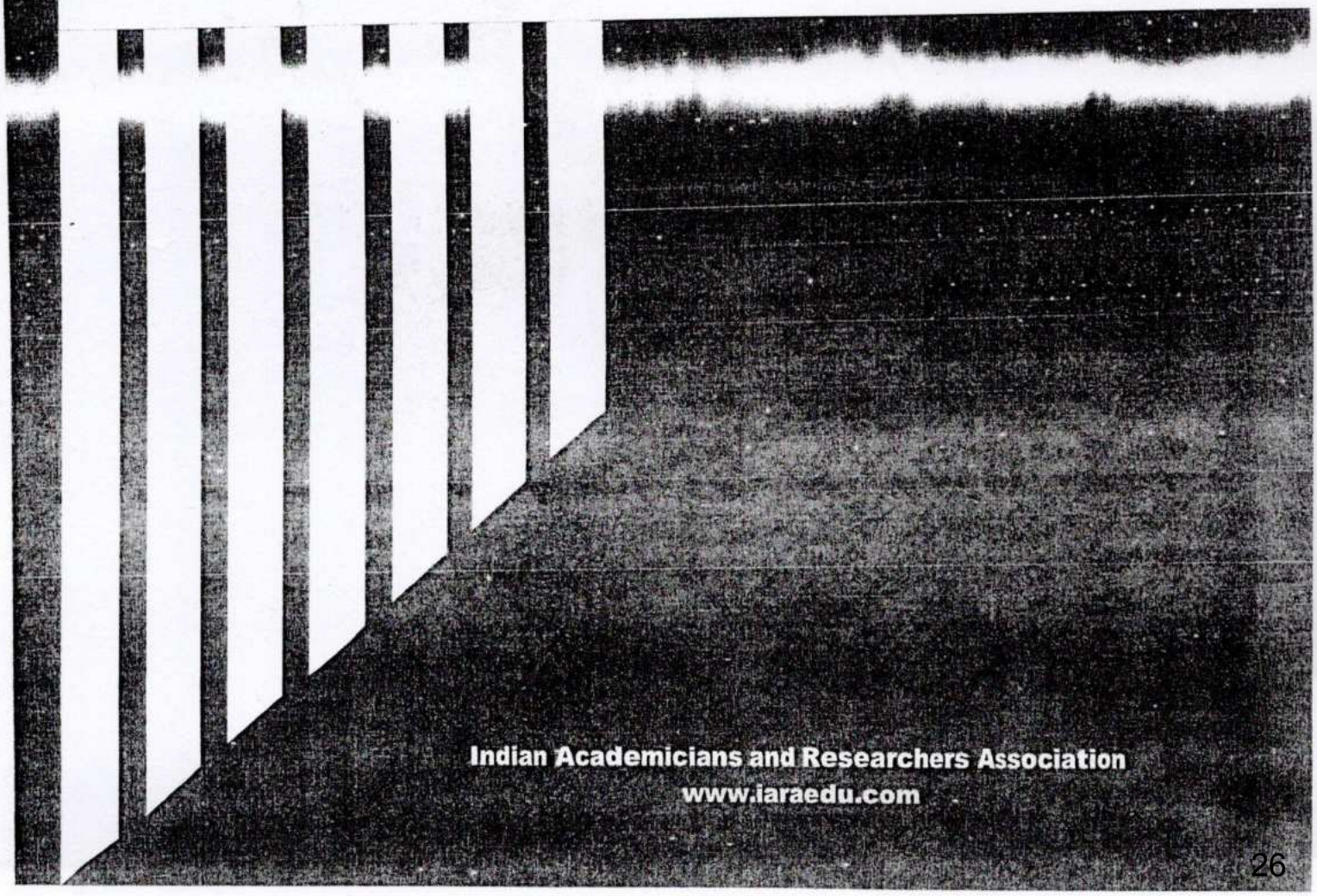

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CHANGING DYNAMICS ON STUDENT'S PROGRESS & MOTIVATION WITH REFERENCE TO E-LEARNING*

BY

Dr. Rupa Shah*
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Email id:- rupashah0511@gmail.com

ABSTRACT:
Considering the rapid change in technology, inevitable changes in education sector are going to happen. A lot or research is taking place to understand the pros and cons of online education in comparison to face to face education. In India, there are a lot of challenges and opportunities for online education. The paper presents future perspective in relation to e-learning in India, where demand within higher education is no different from that seen in developed countries. The e-learning was being considered useful only for distance learning programs. But no one can deny the fact that e-learning is the most innovative application of the Internet and it has done wonders globally and currently is achieving education classroom as well. Many studies have shown that effective use of e-learning could help increase student motivation engagement, and attendance. It should also increase student class participation, and improved behavior and performance on core subjects. One of the crucial factors for students' success in e-learning process is self-motivation. The Integration of information and communication technologies with the learning process depends on the participants' personal motivation. In order to enable students to maximize the ICT potential in their learning process, students need to be supported with their digital enhanced learning. However, many studies have shown that non IT students need to increase the level of their technological and communication skills to be able to benefit significantly from the opportunities offered by e-learning. The lack of confidence and experience in using technology might be extra obstacle for other students.

Key words : Online education; educational development; Challenges and opportunities, Indian Initiatives

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INTRODUCTION

In e-learning process, students work independently and some students might find it difficult to understand their contents, due to the lack face-to-face contact with instructors and other fellow students. All these factors indicate that these students will not be able to participate effectively and succeed in the e-learning process. Consequently, in order to appropriately progress and successfully use all e-learning tools to effectively access online information, some students need the necessary hardware and some specific skills. Certainly, ELearning would increase the motivation and

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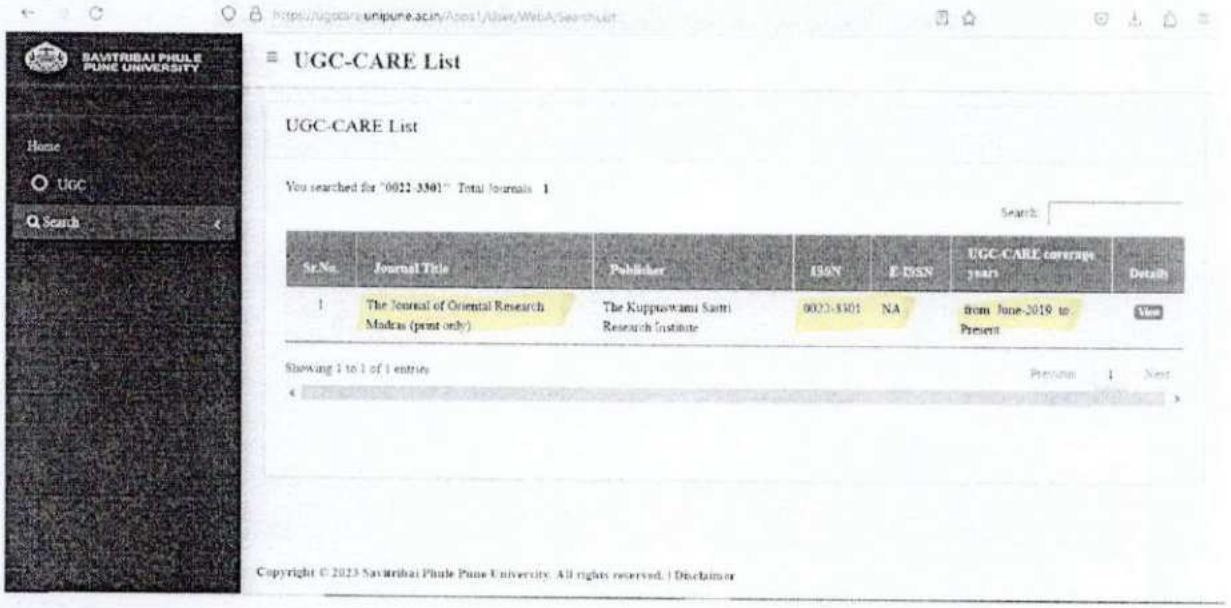

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REIMAGINING MARKETING STRATEGIES FOR THE NEW NORMAL & ITS IMPACT ON CONSUMER BEHAVIOUR

Dr. Rupa Shah
Assistant Professor, Ghanshamdas Saraf College of Commerce

ABSTRACT

Marketing focuses on developing new trends and hence very effectively . The thought process used in India significant change in recent years, and there has been increased customization to the local culture alongside a major intensification of strategies aimed at targeting markets especially the global ones which gives a big brand name and stipulations . The pandemic has reinforced the imperative need for sustainability to take centre stage. Given the need to address the problems of social inequality, poverty and environmental problems, with compassion and urgency, it is imperative that businesses embed sustainability in their core strategy and play a role transforming this situation. The present study wants to highlight that consumers have put more emphasis to buy hygiene products, environment friendly products, regional (local) products, and satisfaction beyond shopping; these factors determine their willingness to buy Indian brands (WBIB)/made-in India products. Further, post lockdown and post COVID era, consumers feel that buying Indian-made products and encouraging others to buy them would impact and revive the Indian economy constructively. The main objective of the study the various impact that COVID 19 has undergone on the minds of consumers and their buying capacity.

Keywords: marketing, sustainability, Consumer behaviour, economic crisis, utility, consumption

INTRODUCTION

The world is changing and so is marketing strategies. In India as foreign investors have collaborated manufacturing and designing of products have changed. we are following foreign marketing strategies. In the field of automobiles or pharmaceuticals we have faced cut throat competitions. to live up to this expectations companies are using false claims so that they can multiply thier profits. Business ethics and social responsibility has created a huge focus especially in societal marketing practices. Consumer choices and unethical marketing applications are manipulated and has affected purchasing behavior. Large comptetions and steep need to keep producing new products transform businesses into social organizations and lead them into marketing efforts offering social value.

Ethics and saving the environment by manufacturing organic products gained more attention in recent years. defining consumers' perceptions on ethical issues is still minimal. This study is done so that we can concentrate on ethical issues. We also need to highlight that purchasing behavior is also another important issue to be considered. The aim of this study is understand what are the recent marketing strategies related with ethical issues in marketing practices and to reveal possible influences of these factors on consumers' ethical decision making.

Business ethics should be followed by companies all the time. They include both laws and morals, which determine how an employee should act and behave. Laws define the boundaries of what is legal and are the written guidelines that must be followed in society. Morals are the rules people develop when they are working in a group or with an organisation, and they acquire this from their family, learn from their childhood, culture, education, religion, etc. They are usually described as good or bad behavior. A Company should always respect the opinions and suggestions made by consumers by building customer relationships and should produce products as per the likes and necessities of the consumers.

OBJECTIVES OF THE STUDY

- To create understand marketing ethics and its influence on consumers.
- To study the various aspects of culture and adapting it with the various changes that has an impact due to the marketing patterns.

NEED OF THE STUDY

- This study is done to understand how new marketing strategies can bring new relief
- Suggest some measures and remedies to find out new theories to better customer expectations.

HYPOTHESIS

- **Ho**Marketing influences the consumer minds hence marketing strategies should be ethical.

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Changing Information Seeking Behaviour of Users and its Impact on Libraries

Dr. Neha M. Joshi

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ABSTRACT: With over 17,000 libraries and 2.5 billion materials circulated annually in the United States alone, libraries are a ubiquitous part of the American landscape.[1] However, as libraries modernize, they face an increasingly harsh budget environment, as well as technological disruption in media, scholarship, and education.[2] The political, social, and technological environment is one of transformation and uncertainty.[3]

As of 2004, U.S. library usage was experiencing growth in spite of predictions to the contrary at that time.[4] Instead, the impact of technology on libraries has been mixed. While usage of some library services, such as reference assistance, has declined, there has been a well-documented increase in the usage of public libraries in the U.S. and Canada over the last decade.[5] Most libraries have added services such as public computers, free Wi-Fi, and digital materials such as web sites and e-books, leading to higher overall usage of the library. Counties and cities also continue to invest in library infrastructure. As of 2012, library construction and renovation has remained steady.[6] According to a 2013 survey by the Pew Internet and American Life Project, 54 percent of Americans ages 16 and older have used a public library in some way in the past 12 months.[7] A similar poll of Britons, conducted in 2010, stated that 67 percent had visited a library within the last year.[8] Public libraries remain very popular among all users, and as of 2014, younger patrons read and use the library at the same rate as older ones.[9][10] Over 94 percent of Americans say that "having a public library improves the quality of life in a community."[11]

KEYWORDS-information,behavior,users,impact,libraries

I. INTRODUCTION

At the same time, public funding of libraries has declined.[12] While libraries have a positive reputation, it is clear that citizens value other government services over libraries when budgets must be cut. School and academic libraries have also faced both severe budget troubles and declining usage of traditional library services like reference and interlibrary loan.[13] Budget cuts and closures of publicly funded libraries in the Canada and UK have begun to affect the availability of library services in those countries.[14][15] A study conducted in 2014 revealed that number of visits to public libraries had dropped by approximately 12% since 2009, demonstrating the effects of this decline.[16] Library functions, services, and usage are changing so rapidly that it is difficult to establish standards or measures of value. As these trends continue or accelerate, the status of libraries is likely to remain dynamic and unclear.[17] Most libraries are moving existing staff into information positions instead of employing new information custodians, making a developing interest for expert improvement opportunities. The scope of expert advancement open doors for bookkeepers to teach themselves in great information rehearses expanded all through 2015 and will keep on developing in 2016, essentially because of two activities.[18] The library has for quite some time been in charge of social affair, arranging, and shielding significant data. Present day research and information accumulation has made some amazing progress from the days libraries were overseeing and getting to probably the most punctual dial-up online databases.[19] Today, advanced information is gathered in such overpowering sums that one of the greatest difficulties lies essentially in investigating the data to discover significant ends in the excess of information.[20] Building up, keeping up, and growing an internet based life nearness is vital for libraries. Gregg Dodd, Director of Marketing at Columbus Metropolitan Library, clarifies the estimation of a computerized procedure obviously, saying, "Our clients live in an advanced world, so this is an imperative space to interface with them."[21]

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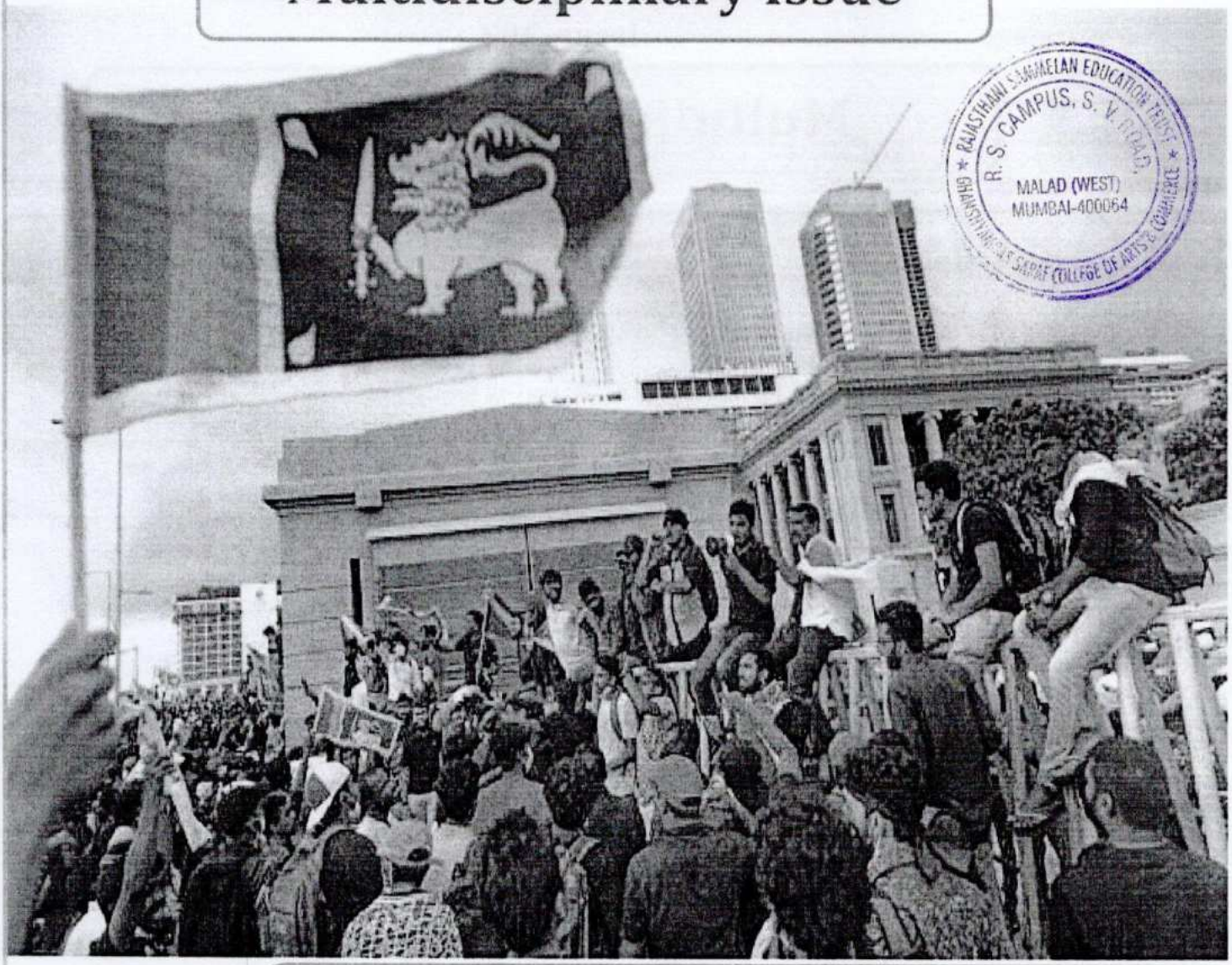

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Future of Academic Libraries' Sustainability in Changing Information World

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Abstract:

This paper aimed to explore the literature on the survival of academic libraries in changing information environment and the prospect of these libraries in ever changing technology. The preferences of users in searching pattern for information are shifted. In recent years, consumers ' appetite for digital information has increased tremendously. In the current complex digital environment, academic libraries face a number of crucial challenges impacting their survival. Libraries evolve into digital gateways to information or portals that provide access to global knowledge services. Academic libraries have become diverse resource learning hubs with multiple roles and complex challenges. Academic libraries will continue to be essential for knowledge seekers in the evolving digital information world in the future when libraries will response to changes in technological innovations, information resources and user demands. To keep pace with increasing demands of end-users, they need to redefine their strategies, processes, operations, resources and responsibilities.

Keywords: Changing Information Environment, Future of Academic Libraries, Technology, Sustainability of libraries

1. Introduction

As digital technology advances, academic libraries will face new challenges and opportunities. As rightly stated by Venkataramana (n.d.) information technology is dominating the libraries.The librarian's skills in the application of this technology is becoming the deciding factor for the efficiency of services provided by the libraries. Web technologies have profoundly altered the design and use of library tools and the ecosystem for information and services. Online information services are increasing tremendously because they can be easily accessed by many people at the same time. This shift in information environment and technology has shifted the preferences of users in their methods of finding information. Consumers' appetite for digital information has increased tremendously in recent years. In the last few years, libraries have evolved into digital gateways, providing access to global knowledge services. Academic libraries have become multifaceted learning hubs with multiple roles and complex challenges. Despite the rapid development of technology in some countries like India academic libraries are still at the same stage as hybrid libraries. Technology is changing rapidly, however, so it will take time for the libraries to keep up with the speed of change. The process of transforming libraries in an academic environment is not always straightforward, given that many factors such as funds, parents' willingness, educational patterns, and the perspective of users on obtaining