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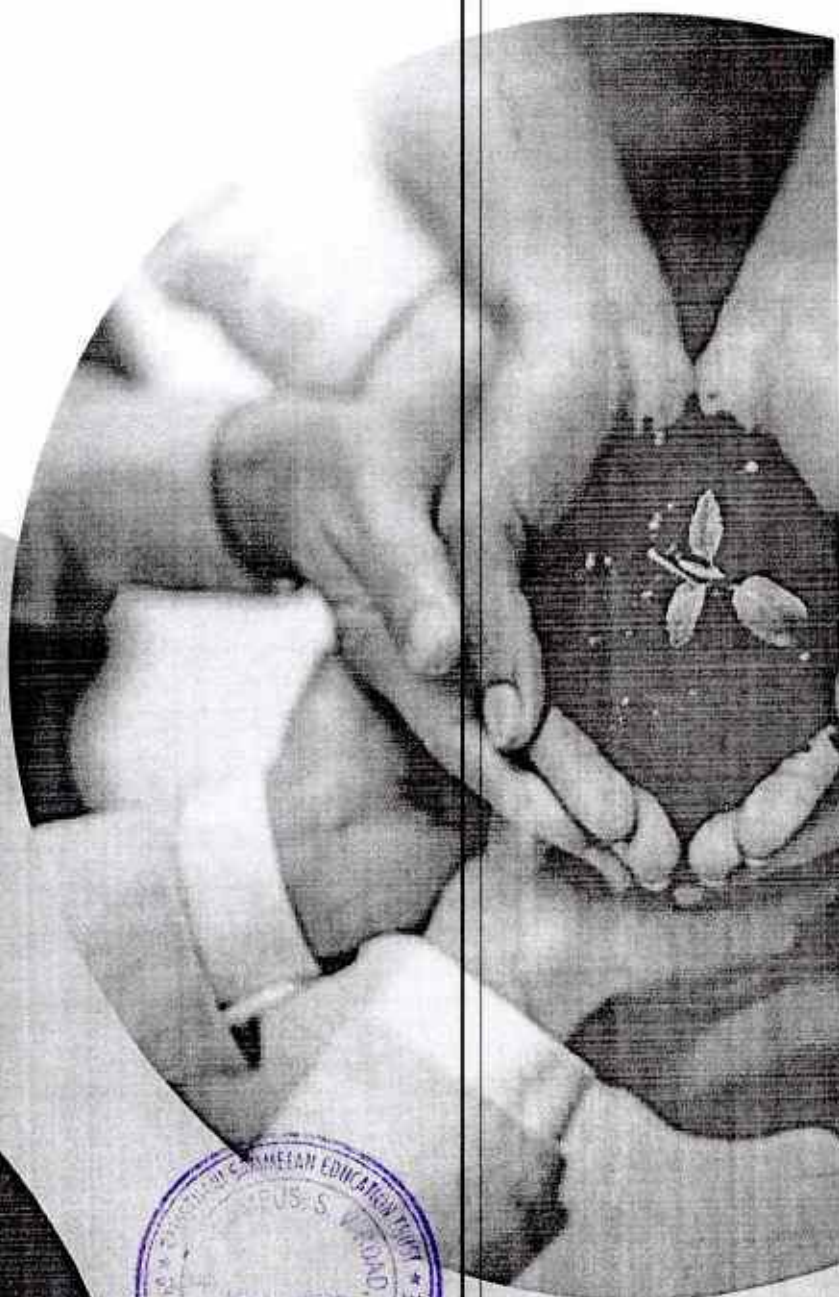
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ADOPTION OF RECENT TECHNOLOGICAL TRENDS FOR SURVIVAL AND SUSTAINABILITY OF HR PRACTICES

Prof. Sangeeta Sahoo

*Designation – Assistant Professor, BMS
Ghanshyamdas Saraf College of Arts and Commerce.*

Abstract:

Digitalization and sustainability are two of the most powerful market influences in today's corporate practices. COVID-19 has created a sense of urgency for businesses to achieve one through the other. Because Digital Transformation impacts the Sustainability aspects of doing business. This is very important for organizations since consumers, share-holders and other stakeholders have visibility to business impacts on Brand Value, Revenues and Company Valuation. It is important to understand the link between Digital Transformation and Sustainability and the research aims to find out this.

The research methodology used data collection from two methods - Primary Data and Secondary Data. For Primary Data, Survey Questionnaire method was used and for Secondary data, materials collected from books, Research Paper, Articles, Journals and Business Magazines were used.

The research concluded that digital literacy is still low among employees, both in respect of recent technologies as well as its usage to bring about changes at the workplace. Digitalisation has helped business in operational efficiencies.

Keywords: Digitalization, Digital literacy, HR Technological Trends, Sustainability

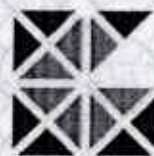
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Introduction:

Digitalisation is a complex and dynamic process. It is often regarded as the fourth new innovation in human history. In this new age of technology revolution, Digital Transformation is the new way of doing business by using Digital technologies such as Cloud, Big Data, Mobile computing, Social computing, and Analytics. These innovations has resulted in significant improvements in Operational Efficiencies and Customer Experiences.

We are seeing a lot of changes in the way people were working and the way they are working or will be working in future. The COVID 19 pandemic has forced people to go through this transformation. Social and political disturbances, work-life fusion and hybrid work have added a new layer of pressure on the current role. Many employees are working in a hybrid world with more choices about where, when and how much they work. So the





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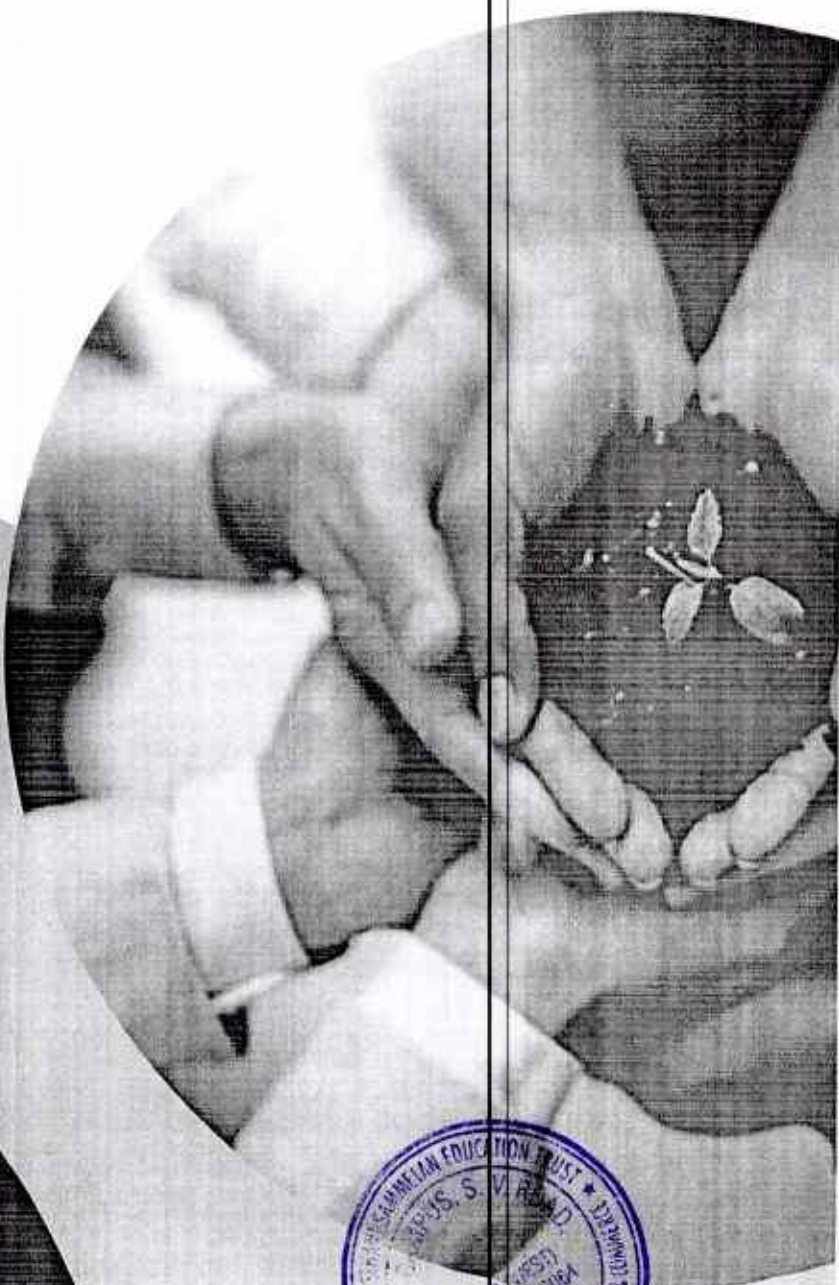
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NEED OF DIGITALISATION FOR ECO-LABELLING IN INDIA

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Abstract

Ecolabels are regarded as an exceptional marketing and advertising tool that informs contemporary consumers about the green traits of a product. In the recent years, digitalisation of ecolabelling and sensitizing towards environment has increased a lot. With an aim to promote sustainable living environment- government, NGOs and various other organizations are working towards the goal of maintaining the environment. This paper talks about Ecolabels which is a tool towards promoting environmental sustainability and how it can grow through digitalising. In a crux the study explains that individuals are moderately aware about eco labels. They do lack the awareness and knowledge regarding eco labels. Also due to low government efforts, low media coverage and difficulty in availability of green products, eco labelling do face a barrier in reaching its sky. Also, people are not much motivated towards environment and thus they prefer to buy cheap over green.

Keywords: Ecolabels, Environmental Certificates, Awareness, Perceptions, Sustainability.

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Introduction:

Due to increasing threats to environment such as global warming, greenhouse emissions, depletion of Ozone layer, pollution and other hazardous environmental effects on the rise- countries have woken up to the fact that there is immediate need to develop policies for protection of environment. A multiple mediation model about green purchase behaviour was developed. Results highlighted the crucial role of ecolabel credibility through digitalisation that positively influences attitude towards green product purchase as well as ecolabel involvement. Due to such an alarmed situation, the concept of sustainability has become a major topic

for discussion among the ecological conscious individuals across the world. It has led to emergence of a new type of consumer whose buying behaviour exhibits environmental sensitivity. Thus, individuals have switched to green practices influencing a change in today's consumption pattern thus leading to a significant change in consumerism over time where more and more consumers are shifting their preference from conventional products to green products. This has narrowed down to the emergence of a concept called eco labels. Eco labels commonly known as green stickers are placed on environmentally friendly products. Since consumers cannot verify the characteristics of green products





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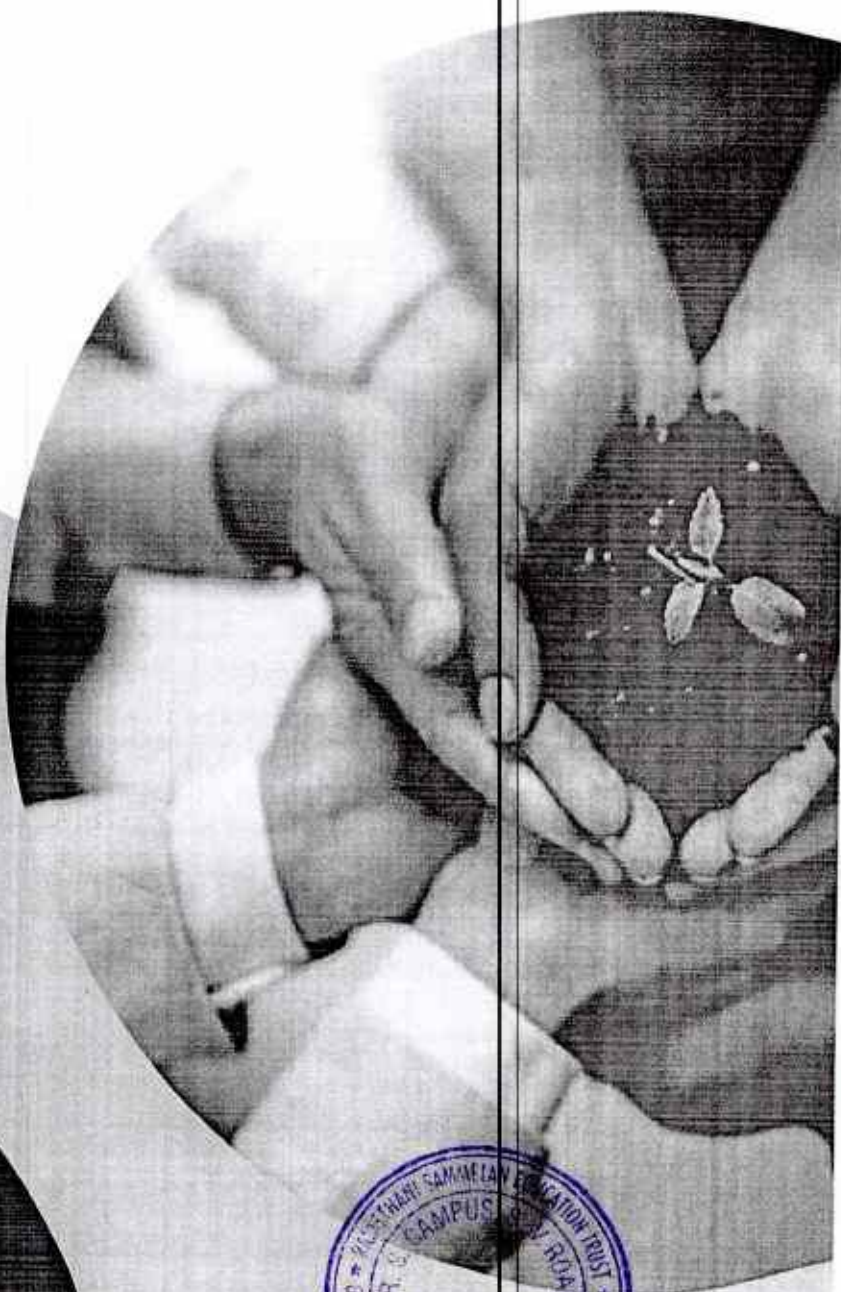
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IMPACT OF E-COMMERCE PLATFORMS TOWARDS SURVIVAL & SUSTAINABILITY OF BUSINESS

Alok Hardikar

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Abstract

The emergence of electronic commerce changed previous business models, though IT revolution is not a new thing in today's generation still development of artificial intelligence & Advancement in IT technology opens new market opportunities in the field of electronic commerce. Consumer preference & prospective changes with these new opportunities. In the field of ecommerce this study is an attempt to find out consumers preferences towards ecommerce platforms & survival & sustainability of this business opportunity.

Keywords: *E - Commerce, Consumer Preference, Sustainability*

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Introduction:

In India we are treating the consumer as a king, still studying consumer's behaviour is very difficult. The main reason for this is the individuality of a person in the process of decision making, and the inability to perceive the internal motives and psychological elements that in a certain way affect the nature of the decision.

Consumer is that character who can create top position in the market of the producer and he can bring down at the same time even the product is innovative. The same effect will be applicable for E-Marketing. In Previous days most of the people are using traditional way for purchase the products especially senior citizens or middle age people but now days convenience is most important factor

while purchasing rather than physical verification. They purchase first and do the verification later. According to my observation most of the people are doing shopping with the use of E marketing. The modern consumer, who is continuously educated and knows how to use the power of the online communication, has different requirements and expectations from the companies. The availability, accuracy, experiences of previous users, speed of delivery, and information about discounts and special offers helps consumers to select a specific product. In this online era customers with a single click can purchase from company to company and buy a product without movement.





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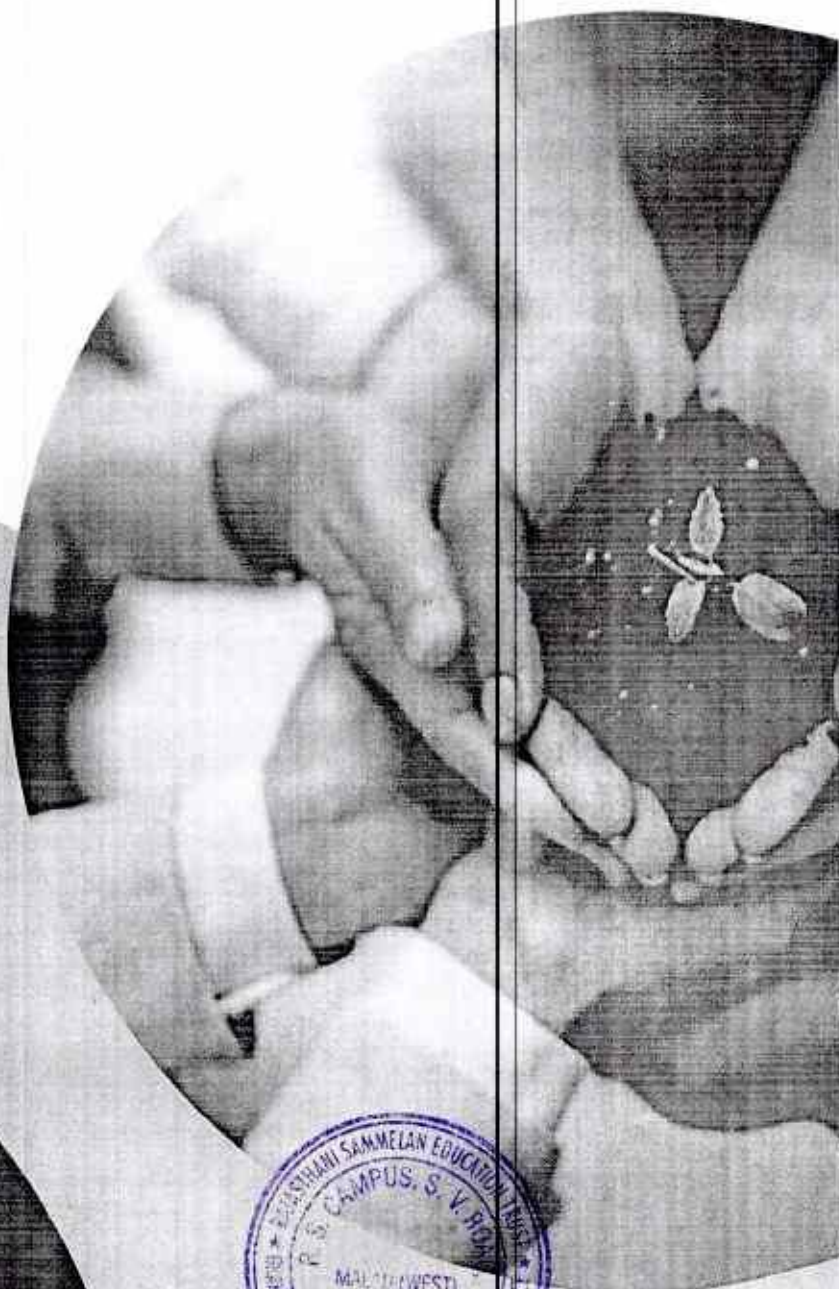
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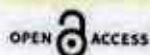
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A STUDY OF IMPACT OF DIGITALIZATION ON GROWTH OF LIFE INSURANCE CORPORATION OF INDIA (LIC) AND SBI LIFE INSURANCE CO. – ANALYSIS OF MANAGEMENT SOUNDNESS

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Abstract

Digitalization in the Insurance sector has constantly played a very imperative role in the operations of every insurance company. The swift innovation in the area of information and communication technology has stood with serious challenges for the insurance industry in India. Digitalization has facilitate insurance companies to collect premium easily and reduce operating cost. Sound management is crucial for the financial stability of insurers. It is very difficult; however, to find any direct quantitative measure of management soundness, the indicator of operational efficiency is likely to be correlated with general management soundness. Unsound efficiency indicators could flag potential problems in key areas, including the management of technical and investment risks. The efficient management shall reflect in operating expenses, and gross premium, affecting overall operating efficiency of the insurance concerns, reflecting management soundness. Thus, the research paper is an attempt to examine impact of digitalization on growth of Life Insurance Corporation of India (LIC) and SBI Life Insurance Co. Ltd by analyzing management soundness of both the companies.

Keywords: *Life Insurance, Life Insurance Corporation of India, SBI Life Insurance Company Management Efficiency, digitalization*

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Introduction:

Insurance companies provide unique financial services for the growth and development of every economy. Before the independence period in India, Life Insurance was with private Insurance operators. However, soon after independence, the Government of India nationalized Life Insurance Corporation of India (LIC) which was doing well in life insurance

business.

The insurance industry is familiar with the new social reality that is taking place. The clients, policyholders, and employees of entities are becoming increasingly digital. Adapting to the situation and meeting new customer expectations, based on digital interactions, the demand for new services and products, and an improved experience,





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Assistant Professor & BFM Coordinator,

Prof. Prajna Shetty

*Research Scholar, Assistant Professor & BMS Coordinator,
Ghanshyamdas Saraf College of Arts & Commerce.*



Abstract:

This paper seeks to identify the present trend towards the adoption of digital payments in India. The adoption of digital payment systems has witnessed tremendous growth since the last few years and continues to grow at a very fast pace all around the world. This has led to a decrease in the traditional modes of payment. This phenomena took momentum with the demonetization move in 2016 followed by the pandemic strike in the year 2020. The technology revolution and government initiative of a cashless economy, followed by the demonetization saga has enabled the evolution of multiple non-banking players in the payment space. This paper presents conclusive evidence that the adoption of digital payments reduces the demand for cash. It also discusses how the use of digital payments can further take a leap by adopting certain measures to curb the security & other concerns and also suggests ways to promote it in untapped segments. The paper also highlights the growth of digital wallets and how it has eased the lives of people wherein you can go cashless and conduct hassle free transactions. While these e-wallets have made substantial grounds in the Indian economy system, it becomes eminent to analyze the customers' perception towards these e-wallets. In this paper, the authors' attempt to analyze the sentiments of digital wallet users in India over its applications.

Keywords: Digital Payments, Digital Wallet, E-Wallets, UPI.

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Introduction:

Digital India, a flagship program of GOI Digital India is a campaign launched by the Government of India on July 1, 2015 in order to ensure that the citizens of the country are digitally empowered in the field of technology. This was the stepping move

for promoting digitization. Furthermore, the initiative of Digital Payments was taken by the Government of India after the announcement of demonetization on 8th November 2016. Digital Payments was initiated to bring transparency in transactions and eliminate black money. It was



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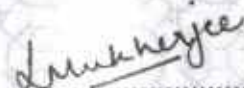
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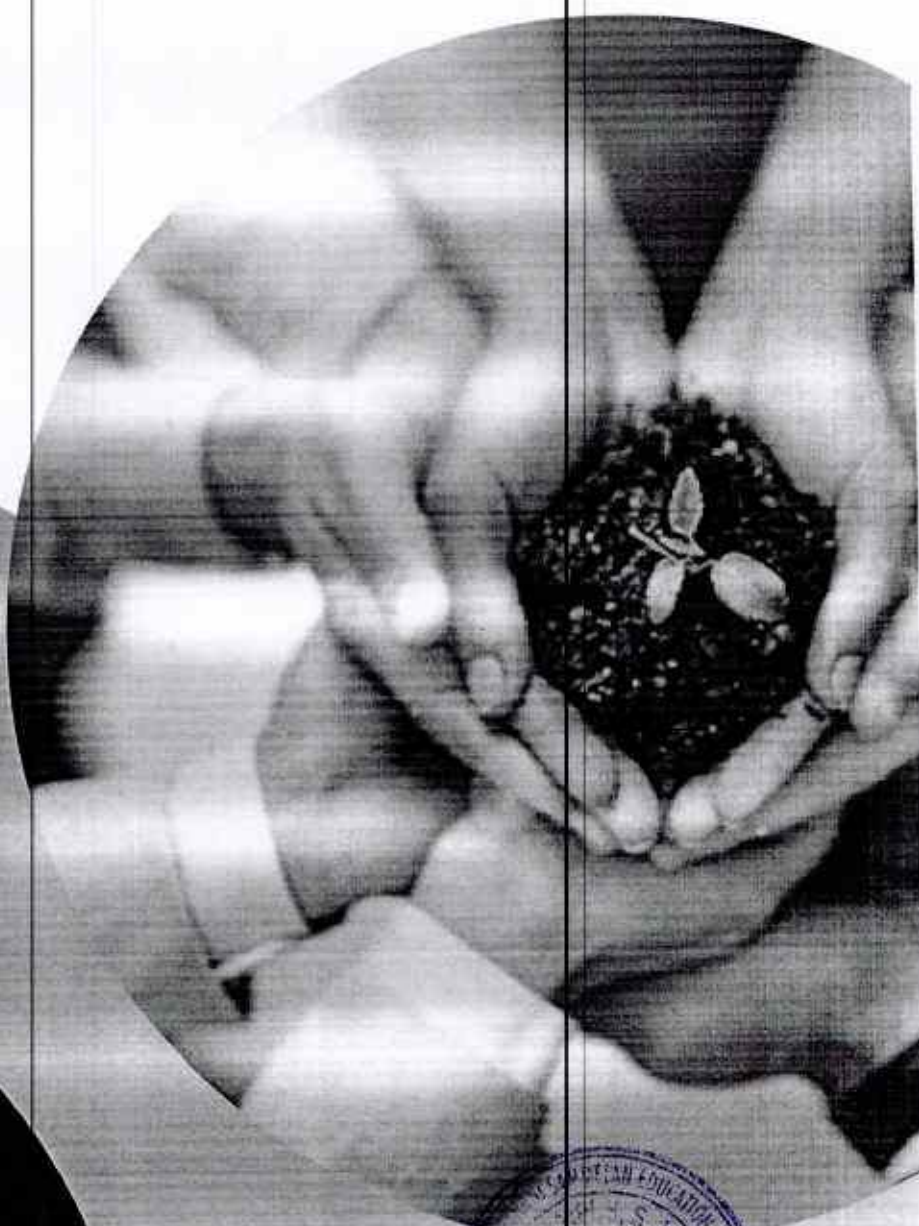
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USE OF BIG DATA AND ARTIFICIAL INTELLIGENCE IN PREDICTING STOCK MARKET TRENDS AND IDENTIFYING INVESTMENT OPPORTUNITIES

Prof. Yogita Mahimkar

Assistant Professor, BCAF Department,
Ghanshyamdas Saraf College of Arts & Commerce, Malad (W)



Abstract:

Big data and artificial intelligence (AI) are being used more frequently in the stock market, opening up new possibilities for trend forecasting and spotting investment opportunities. Big data is the term used to describe the enormous, intricate, and varied data sets that are produced from a variety of sources, including social media, news articles, and financial activities. Contrarily, artificial intelligence (AI) describes a computer system's capacity to imitate human intelligence and learn from experience. Big data and AI have the ability to completely transform the stock market's operations, making them more productive and efficient.

Key words: Big Data, Artificial Intelligence, Stock Market Trends, Algorithms

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Introduction:

A number of factors, including economic, political, and social ones, have an impact on the stock market, which is a dynamic and complicated environment. Traditionally, stock market forecasts were made by looking at news items, financial statements, and historical data. However, the amount of data that could be captured by these technologies was restricted compared to what is currently available. Big data and AI have made it feasible to examine and analyse massive volumes of data in real-time, resulting in new discoveries and stock market forecasts. Many people now buy and sell shares via web programmes. The next phase of this web programme will entail more than just joining up and

purchasing shares; it will also involve anticipating market prices for certain securities & shares.

Review of Literature:

1) Nardo et al. 2016 using a variety of methodologies to investigate the influence of online financial news, mixed results were discovered. Despite the fact that web activity can anticipate market movement, gains rarely topped 5%, according to their analysis. For stock market indices, Baluch and Jackowska (2018) experimented with using both fundamental and technical fractal analysis. Three hybrid models were compared with the outcomes of Artificial neural networks approaches and it was found that the proposed strategy performed better.



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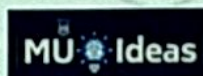
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NEW MODELS AND TECHNOLOGY USED IN INVESTMENT OPPORTUNITIES IN THE INDIAN STOCK MARKET

¹Dr. Shubhada Apte ²Yogita Mahimkar

Abstract

In the recent times, investment in share market is gaining momentum with the introduction of new technology. New Investment models have transformed the way investors approach to the opportunities in the market. This research paper aims to explore the various new models and technology that have been introduced in the Indian stock market, and to examine their impact on investment opportunities and market performance. The paper will cover a range of topics, including algorithmic trading, robo-advisors, artificial intelligence, and alternative investment models.

The findings of the research will provide insights into the ways in which new technology and models are shaping the investment landscape in the Indian stock market, and will identify the key trends and challenges that investors and market participants need to be aware of.

Keywords Investment Models, Algorithmic trading, Robo-advisors

Introduction

The Indian stock market has experienced significant growth and development in recent years, and it has become an attractive destination for investors looking to diversify their portfolios and seek out new opportunities. As businesses and sectors adopt cutting-edge technologies like digital payments, internet banking, and cashless transactions, technology is changing economies. The capital markets are also growing as a result of digital technologies. A key factor driving this growth has been the introduction of new technology and investment models. These innovations have enabled investors to access new opportunities and make more informed decisions, and have helped to improve the efficiency and transparency of the market.

Objectives of the research paper

- To explore the various new models and technology that have been introduced in the Indian stock market in recent years
- To examine their impact on investment opportunities and market performance.
- To identify the key trends and challenges that investors and market participants need to be aware of.

Research Methodology

The study is based on the review of relevant secondary data and to gather a comprehensive understanding of the topic, primary data is collected through questionnaire.

Imitation

The data collected is from the age group between 20 to 25 years and limited sample size hence may vary with different age groups and large sample size.

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IMPACT OF FORENSIC ACCOUNTING ON PREVENTION OF DIGITAL FRAUDS

Dr. Rajendra Patil

Assistant Professor,

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Abstract:

The primary goal of this article is to assess white collar crimes, financial fraud through forensic accounting, and the intricacies of the business environment. Forensic accounting is the study of a company's financial accounts using accounting, auditing, and investigation abilities. The purpose of this research piece is to investigate the meaning, nature validation, and prospects in India. Forensic accounting appears to provide the needed solution to the problem of corporate fraud and financial mismanagement. This article examines the notion of forensic accounting, its importance, and its role in addressing the problem of fraud in business organisations.

Keywords: *Forensic Accounting, White Collar Crimes, Financial through, Forensic Accounting, Techniques, Litigation Support, Historic Perspective*

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Introduction:

There have been countless financial frauds in recent years in various areas of the global economy. A series of corporate scandals in India, such as Harshad Mehta (1992), Satyam Computers, (2009), Ketan Parekh (2008), and Kingfisher Airlines Credit Card (2007), have harmed the development of the corporate and non-corporate sectors. Ramalinga Raju has been charged with fraudulent corporate reporting and fabricating misleading financial statements in the Satyam crisis. Following the above scams, Forensic Accounting has gained traction since it has been employed by the above companies to discover frauds and errors. In fraudulent

situations, forensic accounting has shown to be an invaluable tool.

Forensic accounting is the study of a company's financial accounts using accounting, auditing, and investigation abilities. Forensic accounting will be able to reduce corporate governance fraud, increasing the efficiency of both the corporate and non-corporate sectors. It will help to highlight the accounting and financial reporting system. Forensic accounting is still in its infancy. It will continue to increase at a constant rate in the future because, following the Satyam scandal, every organisation wants to know what the earliest warning signs of a



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DIGITALISATION: A STEP TOWARDS SUSTAINABLE DEVELOPMENT

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Abstract:

The lines between the physical and digital world are increasingly blurred nowadays. Rapid digitalization is changing the natural environment. It is changing the way we observe, understand and interact with our ecosystem. It is also changing the actions we take on environmental issues. Computers, servers and other electronic devices require large amounts of natural resources. The energy to run them emits high amounts of CO₂ and the low percentage of recycling are generating e-waste. Without denying the many benefits brought by these technologies, including for the environment, it is important for users, services providers and policy makers to understand what the impacts are and to learn how we can move greener digital technologies for sustainable development.

Key words: Digitalisation, Sustainable Development

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Introduction:

Human society is becoming increasingly digital. This affects all sectors of economy and areas of life: via digital navigation devices, online shopping, information provision and communication to the increasingly automated control of industrial processes and the digitalisation of the energy system. Such a profound change not only changes our consumer behaviour, but also leads to increased resource consumption for the production, use and disposal of digital components and infrastructures. In addition to the additional energy and resource requirements, digitalisation offers the opportunity to enable the necessary decarbonization to achieve the

global climate goals. The questions to be addressed are what contribution digitalization can make to the desired transformation and how the sustainability of the use of digital technologies compares to alternatives. In this paper, possible environmental effects – both positive and negative – are presented as examples, which can arise depending on the application and the design of digitalisation measures.

Review of Literature:

- In the research article 'Digitalisation and environment: how does ICT affect enterprise environmental performance?' (2021) authors Huwei Wen & Chien Chiang Lee stated that



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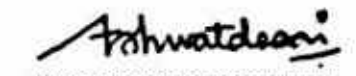


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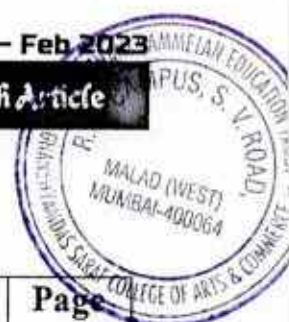
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A STUDY ON AWARENESS AND USAGE OF CHATBOT IN EDUCATION SECTOR

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Assistant Professor,

Ghanshyamdas Saraf College of Arts and Commerce,

Mumbai, Maharashtra



Abstract:

As we know, the educational sector was highly impacted worldwide during COVID-19 pandemic which resulted in the closure of schools. So, COVID-19 acted a major role for digital adoption in education sector. AI chatbot has played a crucial role during pandemic. It brought an evolutionary change in the online learning and teaching process. But yet to make e-learning dynamic and interesting, Chatbots have received limited attention from teachers and students. Hence, there is a need of awareness of chatbot. To address this issue, I propose a research agenda on awareness and usage of chatbot in education sector. In this paper, I focused on e-learning based tool called CHATBOT. It also focuses on teachers as well as students' perception towards the use of chatbot as a learning and teaching tool.

Keywords: Chatbot, AI, NLP, Education Sector

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Introduction:

A chatbot is a computer program or software application which is used to simulate & processes online chat conversation via text or voice or both. It is also known as virtual assistant. It uses Artificial Intelligence (AI) and Natural Language Processing (NLP) to understand text and spoken words in much the same way human beings can. AI is a branch of computer science. It's a set of technologies which refers to the simulation of human intelligence in computers that are capable of performing task and program to think like humans. NLP is a branch of AI. It's a tool which is used to analyze, comprehend and derive meaning from

natural language in an intelligent and useful way.

The types of chatbot will give a clear understanding of chatbot classification and what would be the suitable educational chatbot for educators and academicians. It helps in improving the overall efficiency of teachers and students. Following are the types of chatbot:

A) Rule based chatbot: This type of chatbot use a series of defined rules. These rules are based on predefined conversational path where users can get predefined questions and answers options. Bot can't answer your questions if the questions are not from the predefined question. **B) Voice Bot:** This type of bot allows user to ask questions directly through



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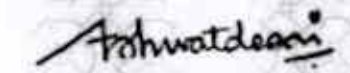
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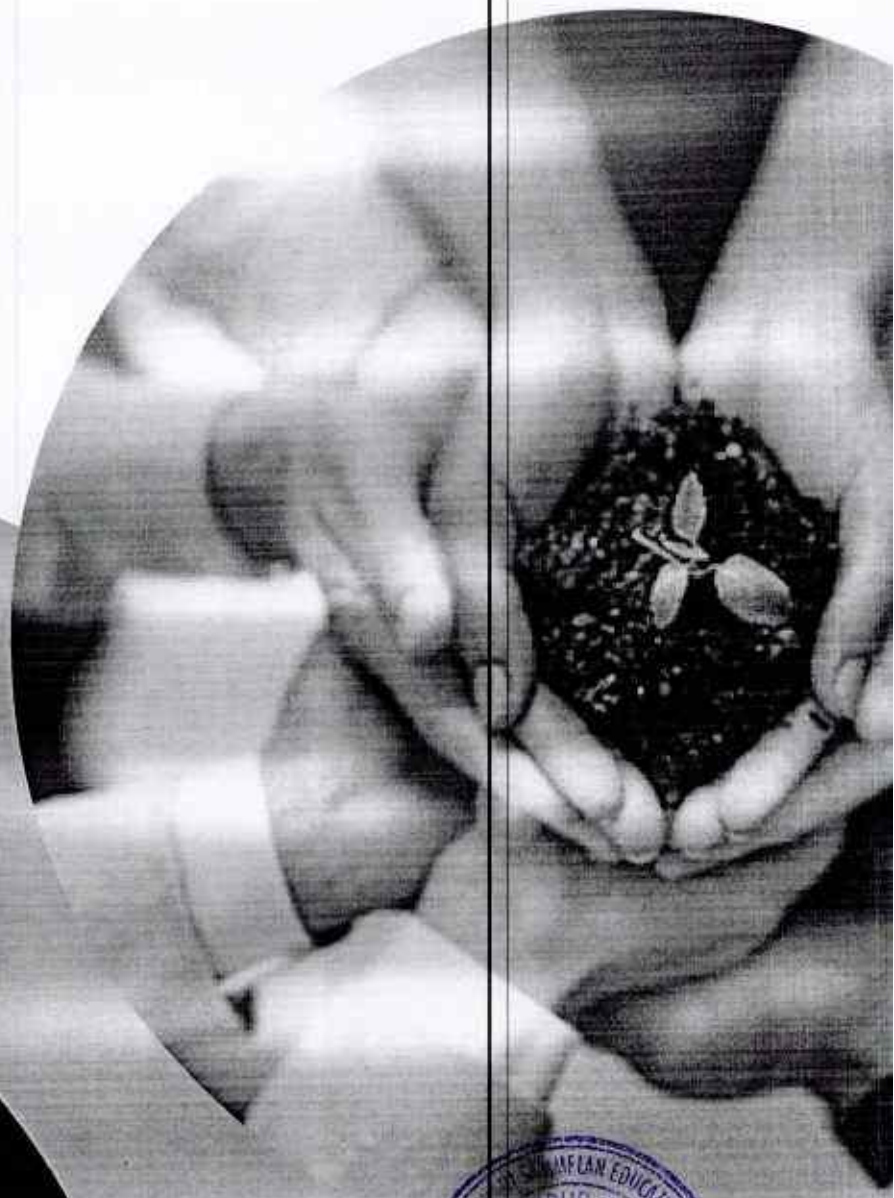
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IMPACT OF E-LEARNING ON STAKEHOLDERS

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Abstract:

E-learning involves the use of information and communication technology to teach and deliver learning materials and it's becoming increasingly important in education post covid. Therefore, this study aims to explore the critical challenges that face the current e-learning systems and investigate the main factors that support the usage of e-learning system during COVID-19 pandemic. The need for the Indian educational ecosystem to compete with the fast-growing educational technology market around the world is interlinked with the economic and social evolution of the nation. The paper also necessitates e-learning as a social investment and signifies that government policies for e-learning are the elements that solely define the future of e-learning. Thus, this study is aimed at examining the effectiveness of online learning and the challenges that it presents to pupils' abilities to learn.

Keywords: *E-learning, Online, Covid-19*

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Introduction:

E-learning has found its way into the education system of developing nations as well. The advancement in technology and communication has made teaching and training possible anywhere, anytime. E-learning tools are playing a crucial role during this pandemic. E-learning systems can assist learning providers to manage, plan, deliver and track the learning and teaching process. Furthermore, it aims to help instructors, schools and universities facilitate student learning during periods of universities and schools' closure. In addition, most of these systems are free which can help ensure continuous learning during this Coronavirus pandemic. E-learning in the university system is influenced by a number of factors. The

explosive growth in e-learning has been triggered by a variety of factors from globalization to the movement towards learning as a competitive advantage. As a result, there has developed a need to inform learners of the skills and information need for confident in e-learning. Many Universities and educational institutes have tried to bring in learning management systems (LMS) to facilitate the face-to-face learning process. Information technology infrastructure development means providing the opportunity to improve the learners' knowledge on information technology as well as in other relevant subjects. Most of the learners often spend their time to browse internet as a good "source of knowledge". As a practice many other local universities have introduced Electronic Learning Management



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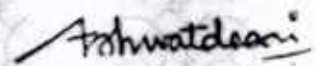


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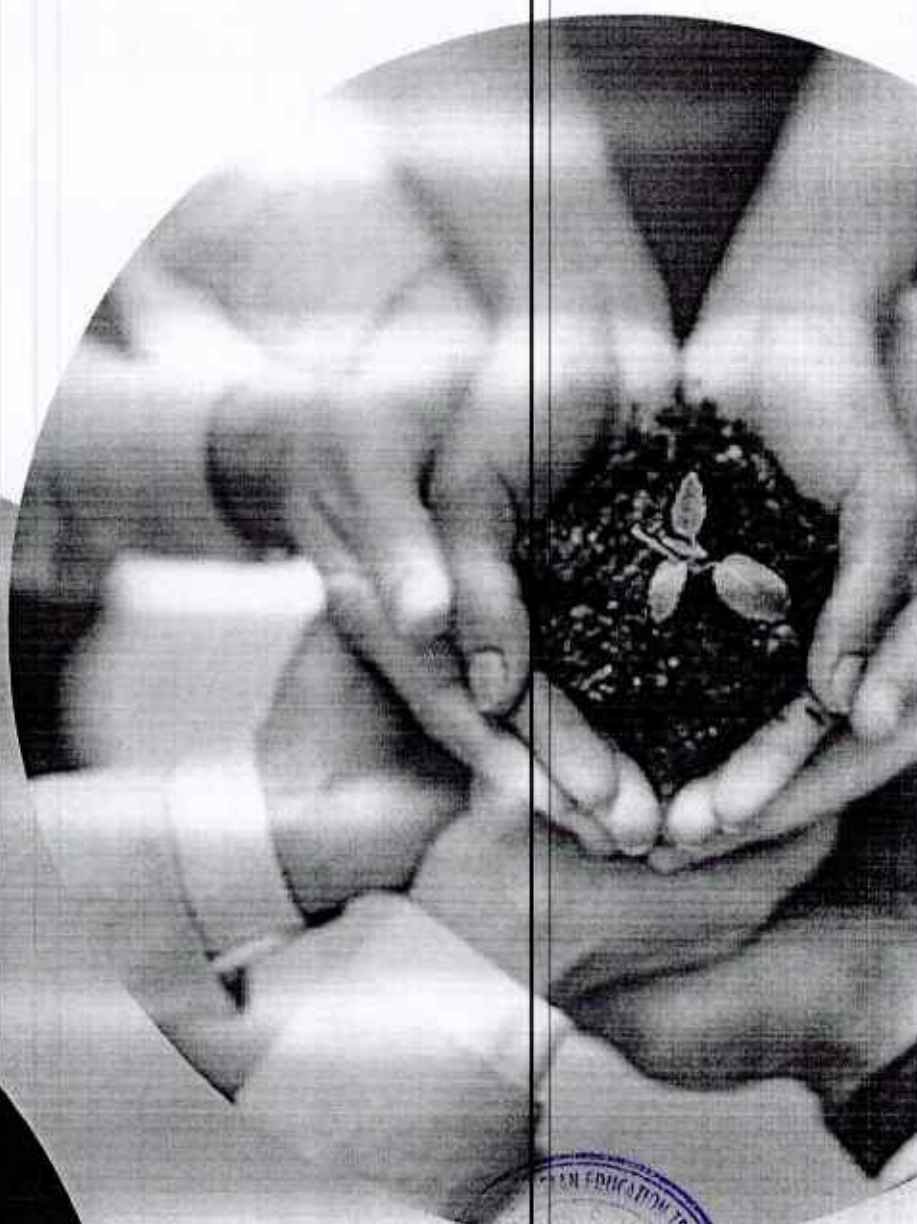
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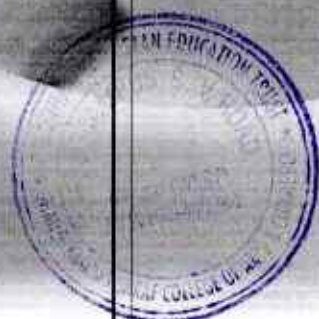
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FUTURE OF ACADEMIC LIBRARIES: THE NEED OF RESURGENCE AND TRANSFORMATION IN THIS PERVASIVE DIGITAL ENVIRONMENT

Dr. Neha M. Joshi

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Abstract:

Libraries need to be more active and available online so that the community is aware of the resources that are available to them. Platforms for social media can be used to achieve this easily. Online social interaction is essential, as is reminding everyone of the core values that a library upholds. There would be more potential and return visitors as well as stronger ties with their local communities as a result. Several librarians emphasized the value of having access to e-books, tablets, and e-readers in a manner similar to this. In the upcoming years, the function of libraries will dramatically change due to demographic shifts, a rise in urban migration, and technological advancements. Under the burden of scarce resources, libraries will serve more physically dense and culturally varied communities in the future.

Keywords: *Future Libraries, Technology and Libraries, Emerging Trends, Resurgence*

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Introduction:

Today's librarians must offer an ever-growing range of services to clients they hardly ever interact with. A completely new sort of library user the faceless patron is created through virtual world in all types of libraries. Despite a decline in patronage, libraries and librarians are being held to higher standards. The term "librarians" will no longer be used to refer to them as in tradition but now will be recognized as data miners, researchers, managers, internet and computer experts, multimedia specialists, and so on. This will be a career that embraces a set of principles and values that function effectively and effortlessly in a world that is

increasingly driven by technology. This profession will need to acquire skills including adaptability to change, a variety of training experiences, the capacity to adjust with the environment fast, and most importantly, the ability to collaborate across disciplines. Libraries have been under pressure to alter their typical practices due to two reasons. **First**, it is challenging to meet the growing demand for information services because of the rising prices brought on by inflation and the tight budget. The emergence of online databases and simple access to the information through internet has created rivals for libraries in the provision of information services. **Second**, non-library services become more



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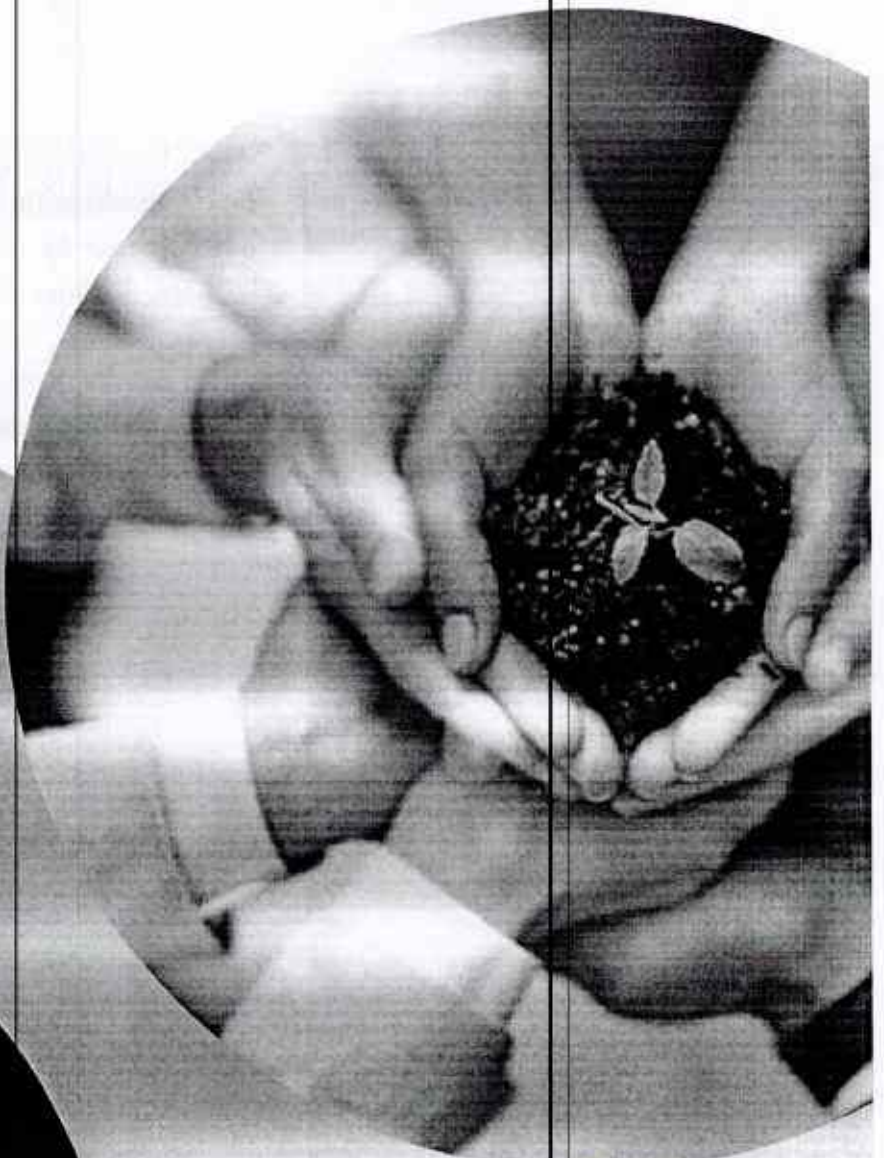
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A STUDY ON IMPACT OF DIGITALISATION ON WORK-LIFE BALANCE

Dr. Mmahek Chhabria

Ghanshyamdas Saraf College of Arts and Commerce, Mumbai.



Abstract:

The implementation of digital workplace components allows for the acceleration and success of flexible work, especially in recent times with the rising popularity of hybrid work. As telecom and mobile work arrangements become more widespread with new advancements in digitalization, these flexible models of work are rapidly expanding to new categories of employees and completely modifying working conditions and job quality. The aim of the study was to assess how digitalization affects different dimensions of job quality. This study contributes to deepening our knowledge of the impacts of flexible arrangements of work, providing an analysis of current data on different dimensions of job quality and work-life balance.

Keywords: Remote Work; Mobile Work; Job Quality; Working Time Quality; Work-Life Balance; Work Intensity; Home-Based Work

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Introduction:

A digital workplace is an ecosystem of workplace technologies that allow companies to effectively collaborate and converse - whether you're working remotely, hybrid, or in an office.

With advances in mobile technology, it has become easier than ever for workers to stay connected to their colleagues even while they are working remotely. This is especially helpful for those who need to stay in frequent contact with headquarters or other members of their team.

Digital workplaces don't need employees to hold on-premise meetings to discuss project updates. The software provides dedicated channels for asynchronous and synchronous communication and provides insights for stakeholders. Additionally,

through the use of specialized software and apps, workers can quickly share and access information such as project documents, messages, and other files right from their mobile devices, creating a more seamless digital workplace experience.

Digital transformation has become a top priority for many organizations today, as they look to streamline and automate their processes in order to keep pace with the rapidly changing digital landscape.

One of the most effective ways to do this is by utilizing digital technologies, such as robotic process automation, artificial intelligence, and machine learning, to digitize complex or time-consuming business processes. This enables tasks that would normally require



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USE OF ARTIFICIAL INTELLIGENCE IN ACCOUNTING AND FINANCE TO BRING SUSTAINABILITY THROUGH DIGITIZATION: BENEFITS AND THREATS

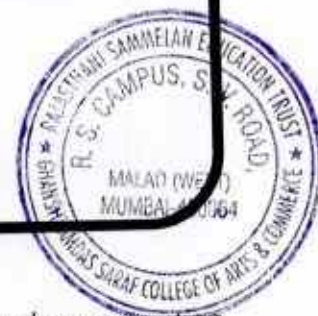
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Mumbai. Maharashtra



Abstract:

The development in the Area of digitization has promoted many changes in the field of modern accounting. Artificial Intelligence (AI) is one of the important tool of digitisation which is used to help the industry in meeting the changing expectation of customers, suppliers, vendors and partners by involving new technologies. This Paper examines the use of Artificial Intelligence in Finance and Accounting sector. The Result shows that on Primary level Artificial Intelligence makes the Accounting Professionals free from lower-level repetitive work and improve the focus on providing important information to support business decisions. It also Provides base for improving Accounting Theory, Value Creation and Management Intelligence Mechanism in an organisation. The collaboration of Theory and digital tool like AI promotes the overall development of Accounting Theory. This Study also explain how AI can be used to improve Financial Expertise of Accounting Professional by enabling the processing and automated authorization of documents. This Study aims at analysing Accounting Professional perceptions regarding the main benefits and disadvantages of using Artificial Intelligence in accounting processes

Keywords: AI- Artificial Intelligence, Digitisation, Accounting and Finance, Automated Documents, New Technologies.

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Introduction:

Accounting is Classified as an Information System which Provides Information to users of information. In today's era of digitisation this information system is allined with information technologies to increase its productivity. Accountants are known as information providers and they must improve their efficiency and productivity of their tasks by

involving new technologies in their daily operations. From last many few decades Accounting professional are using technologies to simplify Complexity of documentation and make effective and strategic decisions. The Latest Advancement in Technologies is Use of Artificial Intelligence in each Sector to Simplify the work of professionals.



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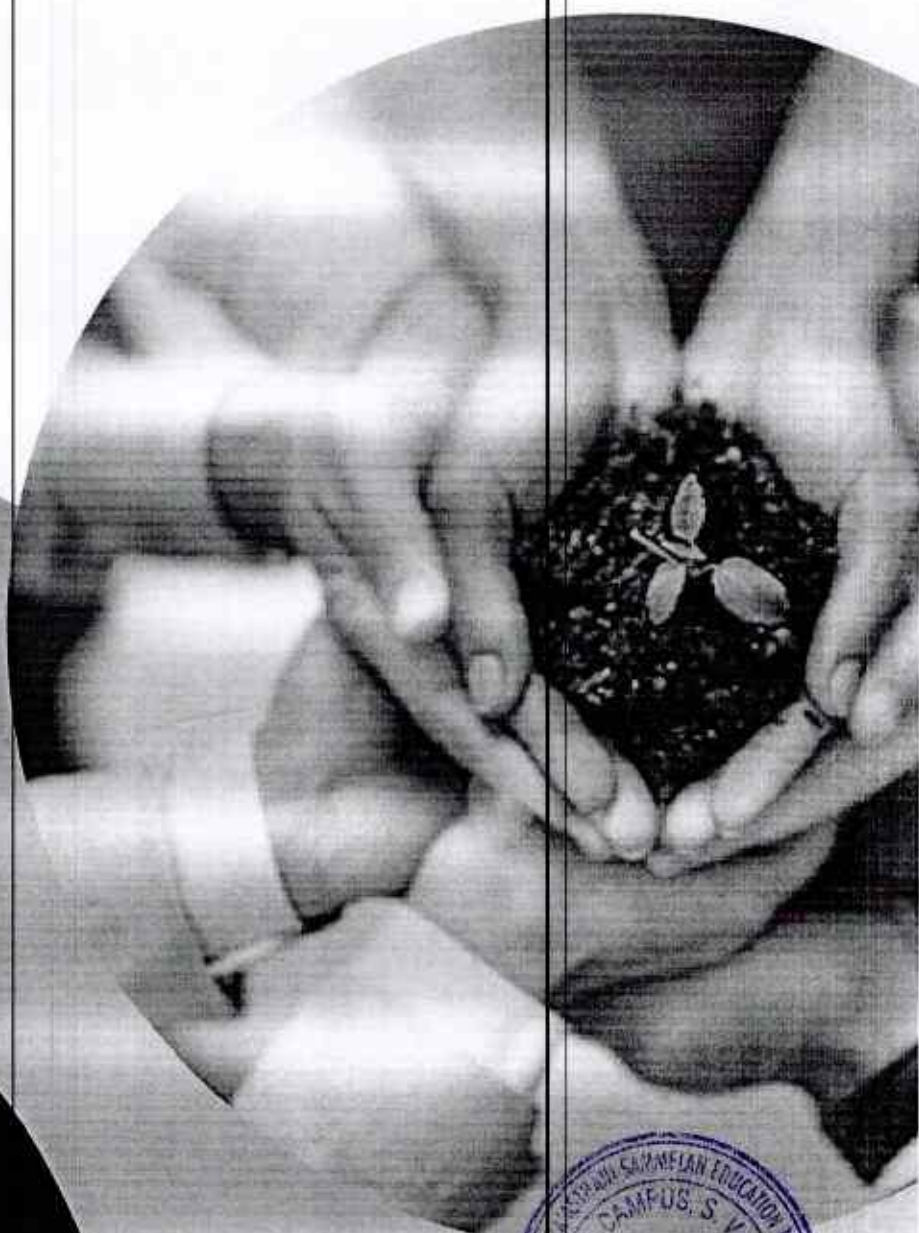
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STUDY ON FINANCIAL INCENTIVES & ITS EFFECTS ON THE GROWTH, SUSTAINIBILITY & SURVIVAL ON STAFF PRODUCTIVITY

Dr. Rupa Shah

Asst. Professor, H.O.D Commerce Department,
Ghanshyamdas Saraf College of Arts and Commerce,
Mumbai, Maharashtra

Abstract:

Every organization is highly concerned with what should be done to achieve a high level of productivity through employee motivation using the right kind of incentive. Accordingly the effect of digitisation of financial and non-financial incentives has become a demanding issue in human resource management. Now -a -days , companies are using the electronic media to make payment to staff to reduce glitches and smooth functioning of the organisation. The presence of supply and demand in the labour markets makes organisations to provide rewards that have to be competitive enough to attract and retain a number of competent employees. At core, for the company to actually be effective, it should be able to create an incentive or a reward policy that will be able to cope with the perceived reward of the employees. Considerable amount of attention has been provided to the types of incentives that are and could be most effective for managing performance at an individual level in an organization. Money has always been portrayed as an incentive that motivates, attracts and retains employees to perform better. When withheld, it can also act as a punisher. Money as an effective motivator has been given a lot of importance over the years. At the point when workers are profitable, it can build the organization's income, and thus, an organization may offer motivators to its representatives. Companies are also providing other benefits also like digital health Insurance & HRA in order to look after the staff welfare. Prosperity to workers as salary increases, rewards and enhanced advantages, representatives can turn out to be increasingly inspired and increment profitability. Moreover, this expanded income can result in the organization developing and expediting much more workers.

Keywords: Productivity, Digitisation, Employee Motivation, Financial and Non-Financial Incentives, Increment.

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Introduction:

Money has always been portrayed as an incentive that motivates, attracts and retains employees to perform better. When withheld, it can also act as a punisher. Money as an effective motivator has been

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Assistant Professor, HOD Commerce Department, Ghanshamdas Saraf College of Commerce, Mumbai.

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UNDERSTANDING DYNAMICS OF CONSUMER BEHAVIOR: THE INFLUENCE OF BUYING MOTIVES ON KIDS

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UNDERSTANDING DYNAMICS OF CONSUMER BEHAVIOR: THE INFLUENCE OF BUYING MOTIVES ON KIDS

¹Dr. Rupa Shah, ²Dr. Shubhada Apte

ABSTRACT

The world belongs to kids. Kids today mean business. Marketing to kids may be your passport to growth. Companies are using this segment to rake in profits. Kids have a firmer grip over the society than what their parents ever had. Not only are they consumers in their own right, they also have a major influence over the family's purchasing power. "Kid influence" is the direct or indirect influence kids have over family household purchases. Indirect influence means that the kids' preferences are given consideration when parents make a purchase decision. The major driving force behind this sweeping change is the Advertising. Advertising has changed the way kids learn, react and behave to a large extent. While savvy marketers in India have long known that children are a key target audience, television advertising have made it easier to engage with school children throughout India. The world belongs to kids. Kids today mean business. Marketing to kids may be your passport to growth. Companies are using Television Advertising to rake in profits. Kids have a firmer grip over the society than what their parents ever had. Not only are they consumers in their own right, they also have a major influence over the family's purchasing power. "Kidfluence" is the direct or indirect influence kids have over family household purchases. Indirect influence means that the kids' preferences are given consideration when parents make a purchase decision.

Keywords: Television marketing, children, positive behavior, Kid influence, companies.

INTRODUCTION

Science and technology is playing fundamental role in the advancement of human race. Eventually, science brought lot of gifts to mankind; one such is mass-media. This mass-media includes, Television, Radio etc. Out of them, Television is playing influential role in an individual life. This is true in regard to the programs being telecasted or the advertisements aired in between. Advertisements are being used in every industry to get noticed by their prospective customer, and thereby converting them into consumers. And these advertisements are also shaping the lifestyle of the individuals in large whether elders, teenagers or children. Television is no more just a source of entertainment for children. They showcase the must haves for a kid making them a consumer even before they have reached the age of 3. Small kids even below 3 years of age are found dominating the purchase decision, which is again the result of increasing influence of advertisements. Today, when children accompany their parents to markets the prior will ask for those products which have yet reached the market.

NEED FOR THE STUDY

- Television Advertising is highly Influencing kids.
- Companies are using this tool to increase more demand for their products

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A SURVIVAL & DIGITALIZATION OF CBDC IN INDIA: A CRITICAL EVALUATION

Prof. Prachi Pandey

Assistant Professor,

Ghanshyamdas Saraf College of Arts and Commerce.



Abstract:

This paper provides a complete overview to readers about the topic of Central Bank Digital Currencies (CBDC). And gives idea about that introduction of CBDC would affect the country economy, banking sector, financial stability, Privacy of citizens or users and monetary policy in a developing nation India. In this paper, I have mentioned about CBDC Indian centralized E-rupee and right here I have complete analysed examine approximately that Indian E-Rupee whole operating characteristics and features, studied approximately its benefit and risk.

Following Points giving idea about and the reasons why a Central Bank (CB) may want to introduce a CBDC. The vast majority of countries central banks are exploring CBDC (Digital Currency) Nowadays between countries and people debate is being Popularise about CBDC benefits and risk.

In the chance of Many Central banks issuing digital Currency (CBDC) straight away raises the query of how this new form of money ought to co-exist and engage with existing sorts of money. Will it be capable of compete with already existing online payments Tool? According to this research paper government has launched Digital currency because government intends to reduce the extent use of Cryptocurrency in an economy. This is the completely illusion that CBDC is a Game changer in Payment sector. When the country fails to outlaw crypto currency, questioned if we can't defeat them, should we join them? In this paper it is

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determined that the economy will experience inflation as a result of the introduction of the CBDC using the Fisher Quantity Theory of Money. Further, more use of CBDC may affect financial stability through influencing monetary policy. Additionally, the government is restricting the cash transfer, holding of cash Limited UPI payments in order to strengthen the CBDC and safeguard the Monopoly of central bank currency. Digital e-rupee is having less pros and more cons. The introduction of the CBDC may give the impression that the Government does not only want to monopolize centralized currency is now trying to monopolize medium of exchange of centralised currency also. With Despite ongoing research and sporadic pilots, Central Banks have been reluctant to make a CBDC available to the general public. Would it be advantageous?



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IMPACT OF COVID 19 ON DIGITAL PAYMENTS IN INDIA- INCREASED USAGE, PROBLEMS AND GOVERNMENT SUPPORT IN BUDGET 2023-24

Ms. Anita S. Agarwal

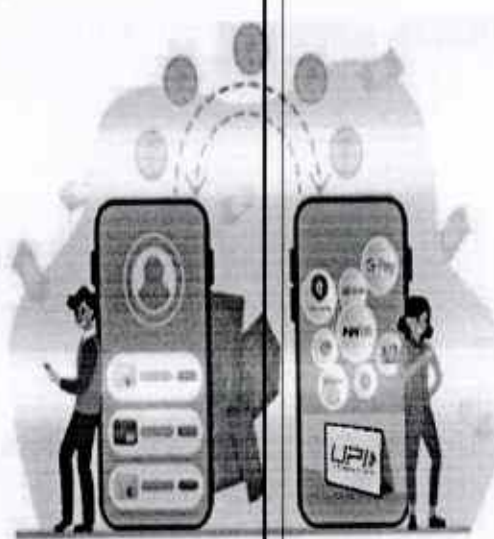
Assistant Professor,

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Mumbai, Maharashtra



Abstract:

The aim of present research is to study the concept of digital payment along with impact of COVID-19 on digital payment with special reference on consumer payments, as we all know that people in the economy on first hand use more of cash for any kind of their purchase made and even few digital transaction also by linking the bank account details, but due to the COVID 19 virus which had spreaded across the country made the consumer to use more of the mobile based applications to avoid direct contact with merchants in a view that it transfer the virus, this made a way to analyse growth of digital payment the economy. The research paper is making focus on the problems of digital payment system in India and effects of the system in people and economic system of India. The research paper is also trying to explain the future scope of the Digital payment system as announced in Budget 2023. The secondary research covers some view-points or insights of other researches who contributed their knowledge in related concern. The conclusion of present research paper shows that there is an high increase in use of digital payments services through various applications in India which was not much high before the happening of world-wide pandemic Covid-19.



Keywords: Digital Payment, Covid-19, Consumer Payment, Budget 2023

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Introduction:

Digital Payment System in India:

In a fastest moving digital world there is one largest growing mode of making payments called as Digital

Payments. One of the major objectives of Digital India is to achieve “Faceless, Paperless, Cashless” status. The promotion of digital payments has been accorded the highest priority by



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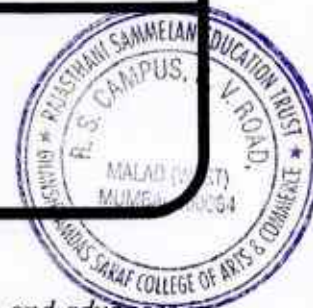


IMPACT OF DIGITALIZATION ON RISING CASES OF CYBERCRIMES WITH SPECIFIC REFERENCE TO SALARIED PEOPLE IN MUMBAI REGION

Prof. Mansi Dangarwala,

Assistant Professor,

Ghanshyamdas Saraf College of Arts and Commerce, Mumbai



Abstract:

Digital world has grown into many leaps and bounds as a result of multiple innovations and advances in technology. Post co-vid, there has been a humongous rise in the usage of computers and electronic gadgets. The evolution of information technology (IT) is responsible for the stupendous success of communication through internet, diverse reach of business and global interaction on social media platforms. However, it has also lead to a marginal increase in criminal activities in the cyber world.

Cybercrimes refers to the illegal activities that uses a computer network, or a networked device. Most cybercrimes are committed by cybercriminals or hackers to make money.

Cybercriminals are individuals or teams of people who use technology to commit malicious activities on digital systems or networks with the intention of stealing sensitive company information or personal data, and generating profit. Cybercriminals range from individuals to criminal organizations to state-sponsored actors. Just as the type of criminal varies, so do their crimes and the methods they use to break the law. This paper describes the reasons as to why hackers commit cybercrimes, differing types of cybercrimes that are committed these days, how it is impacting the salaried people in Mumbai region and possible solutions to mitigate these attacks.

Keywords: Cybercrime, Digital, salaried people.

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Introduction:

New technology creates new opportunities for attackers to perform different crimes. It may be possible to determine where an attack has come from but it is impossible to determine if it has been launched by an individual or by a gang for criminal purposes. This creates difficulties in blaming and deciding what action might be appropriate.

As digitalization and the Internet of Things (IoT) evolves and smart devices become more popular, cybercriminals benefit from a much broader attack surface — increased opportunities to penetrate security measures, gain unauthorized access, and commit crimes. This has affected the salaried class functioning and the way they use digital methods in their everyday life.



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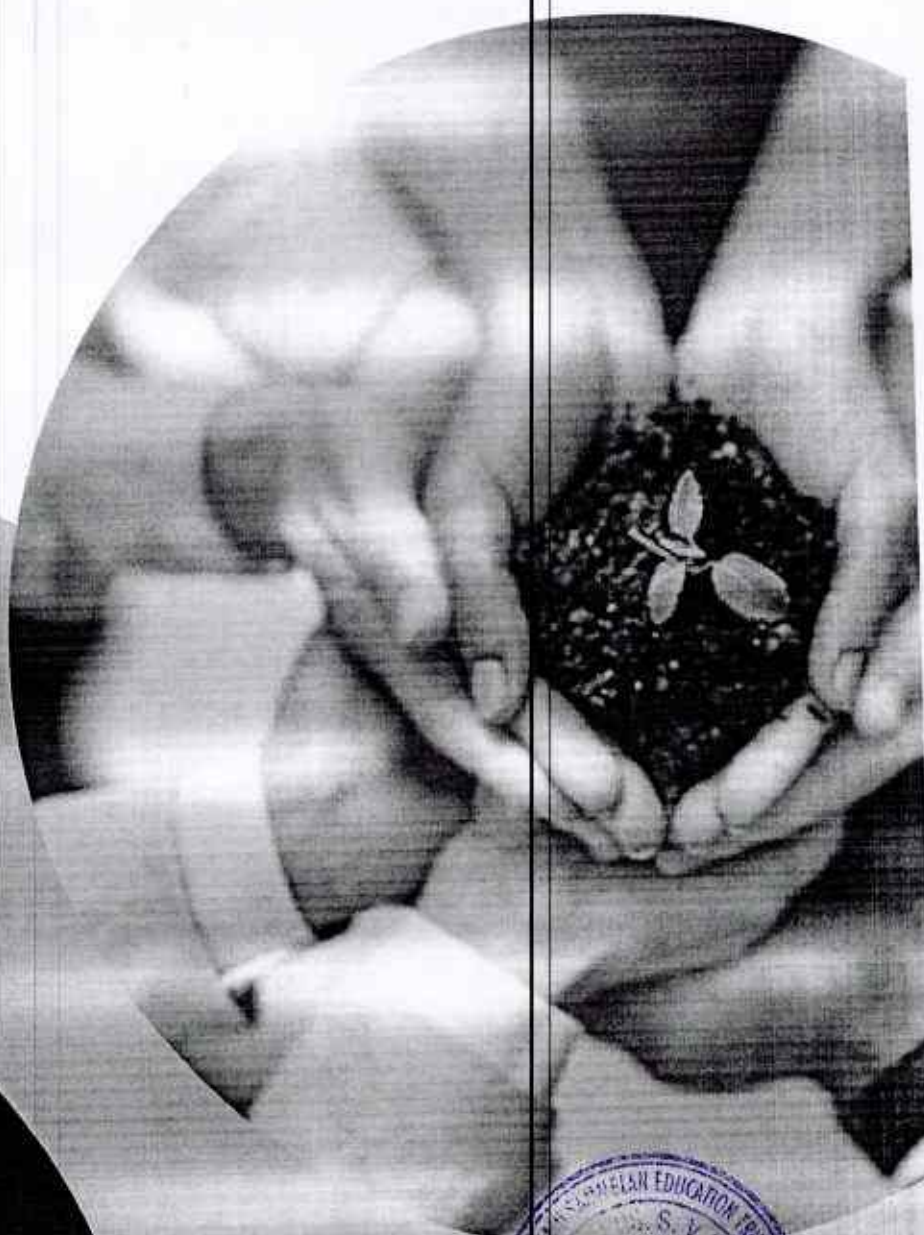
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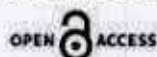
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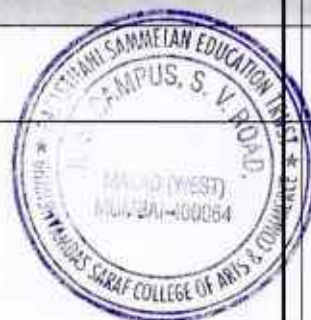
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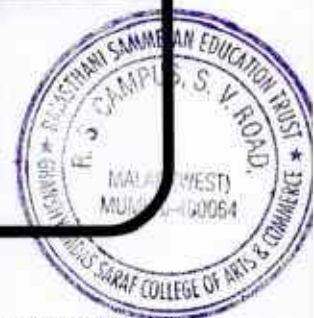


A STUDY ON AWARENESS AND EASE OF USING E-RESOURCES AMONGST FACULTY WITH SPECIAL REFERENCE TO COMMERCE COLLEGES IN MUMBAI

Dr. Megha Krishna Khedekar

Assistant Professor,

*BMS Department, GhanshyamDas Sarf College of Arts and Commerce,
Malad (West)*



Abstract:

Information is a nervous system for the teacher and researcher, without the information they cannot teach and generate new information in an academic institute. The information and communication technology tools have changed the mode of communication and availability of information in a digital environment. The main purpose of the study is to investigate the awareness and use of electronic resources among the commerce faculty of University of Mumbai.

Keywords: E-Resources, Information

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Introduction:

Advances in the field of Information and Communication Technologies (ICT) have made drastic changes in the teaching learning methods. It has led to changes in the traditional methods of teaching. Today's modern technology are providing various services to their users from their digital or virtual library space, it also helps the users to access required information from their fingertips wherever they are. In this era of information explosion E-Resources have become essential to the users.

Concept of E-Resources:

The electronic resources are systems in which information is stored electronically and made accessible through electronic systems and computer networks. These resources include OPAC, CD-ROMs, Online- Databases, E-

journals E-books, Internet resources etc. Multiple accesses speed, richer in content, reuse, timeliness, anywhere access is some of the features of e-resources. IEEE Explore, Elsevier Science Direct, ASCE Journals, ASME Journals, EBSCO, Springer, etc. are the example of some famous e-resources available in India and overseas. These resources are paid resources and only accessible after payment. These resources are only limited access. These are available in so many different packages in different price ranges. In India, these resources are available through INDEST-AICTE consortium and UGC-INFONET consortium on some discounted prices. Electronic resources provide access to information that might be restricted to the user



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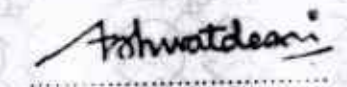


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IMPACT OF GST ON POWER LOOM SECTOR: WITH SPECIAL REFERENCE TO BHIWANDI POWER LOOM SECTOR

Dr. Shagun Srivastava

Research Guide,

Ghanshyamdas Saraf College of Arts & Commerce

Ms. Rekha Pankaj Mishra

Research scholar



Abstract:

Indian textile Industry second largest employment providing sector has several branches like powerloom and handloom. It witnessed both opportunities and challenges as a result of digitalization. 3D technology has been used by many developed nation to expand the size of productivity. Bhiwandi is home to many small power loom units owned largely by master weavers. These power loom units employ around 10-50 untrained weavers depending on size of the unit. Economic analysis is used by governments to determine tax rates and evaluate the financial health of the nation or state, provides insight into how markets operate, and offers methods for attempting to predict future market behaviour in response to events, trends, and cycles. The Goods and Services Tax (GST) just over a year ago, India's biggest ever tax reform, aiming to replace more than a dozen federal and state levies and unify the sprawling economy. While big firms have shaken off the effects of the change and are set to gain from a uniform tax regime, small businesses across the country are still hurting. Main aim of the study has been carried out to analyze the specific problems and prospects of power loom industry of Bhiwandi from GST. Around 400 worker respondent and 30 Owners / Managers were part of the Case Study. Study found that though the nature of work and the process remain almost same but GST has got several economy impacts on powerloom industry. Cost of raw material has increase after GST. To keep parity of selling price the labour engaged in the process were less paid compared to pre GST regime.

Keywords: GST, Bhiwandi, Power Loom Sector.

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Introduction:

Industrialization is important for economic growth and development, garment factories are large contributing sector in industrial growth which provide ample employment opportunities at various level. Economic analysis is the study of forces that determine the distribution of scarce resources. Economic analysis is also used by governments to determine tax rates and evaluate the financial



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TO STUDY GROWTH AND SUSTAINABILITY OF RESTAURANT INDUSTRY IN DIGITAL WORLD

Prof. CA Gurunathan Pillai

Research Scholar,

Dr. Urvi Pillai

Assistant Professor,

Ghanshyamdas Saraf College of Arts & Commerce



Abstract:

As a result of digitalization, the global restaurant industry has transformed over the past decades. Embracing technological advancements has allowed many restaurants to enhance efficiency and meet consumer demands in an increasingly digital age. Digitalization in restaurants can be seen in both physical spaces and the online world. One of the ways that embracing technology has helped restaurants' physical spaces run more efficiently is by using self-ordering kiosks, which can gather useful customer data, reduce labor costs, and lower the amount of incorrect orders. In 2020, the global interactive kiosk market value reached 26.63 billion US dollars, a figure that was predicted to grow in the future. This feature of restaurant services became especially important during the coronavirus (COVID – 19) pandemic due to health and hygiene concerns making personal interaction between restaurant workers and customers less possible. The same can be said for the use of contactless payments. The industry has seen the rise of digital technologies. This paper presents an overview on current developments in the restaurant industry and based on an analysis of current digital services, it derives some implications for future directions. Among the observations are that restaurants need to cover more touch points, provide more individualized offerings and strive for more automation as well as integration of their systems.

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Introduction:

In recent years, the digital transformation has fundamentally changed numerous industries. Among the examples are media (news portals, streaming services), retailing (mail ordering and online groceries), tourism (online travel agencies, sharing platforms), and banking (online banking, smart payment.) Similar changes may be observed in the hospitality sector, a part of the larger tourism industry that comprises the restaurant industry. This broader conceptualization includes the production and trading of food where wholesalers are also driving digital initiatives for restaurants. For example, Zomato platform connects restaurants more interactively with their customers by providing digital reservations, online menus, or digital shift schedules. The world is changing every



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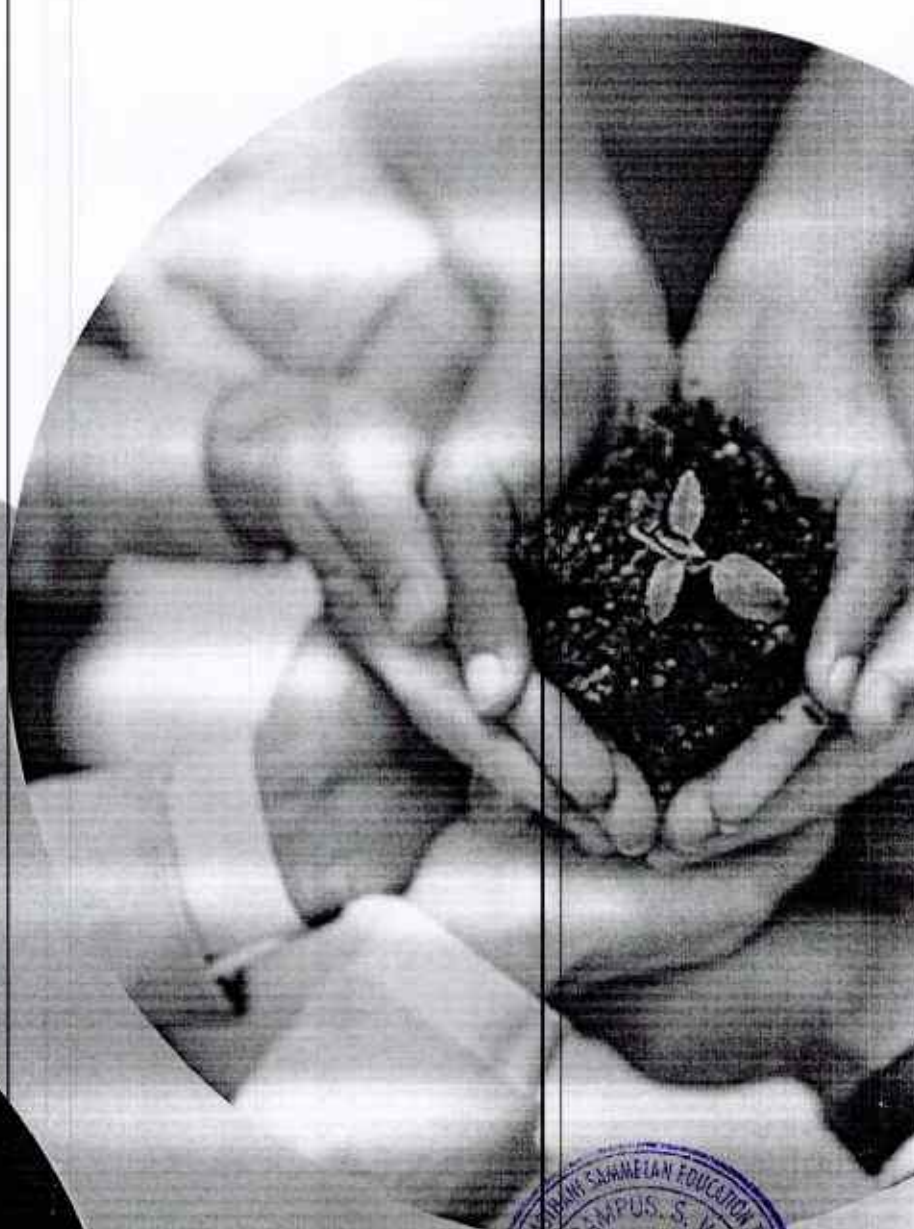
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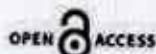
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A STUDY OF NEW EDUCATION POLICY, 2022-23

Dr. Seema Amit Agarwal

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Mumbai, Maharashtra



Abstract:

Education is the most effective tool for any nation to advance in all areas. Education teaches about our glorious past and amazing future advancements. It teaches about science, art, and literature. Education imparts moral values. Education, in general, shapes a person. The New Education Policy was initiated by the Ministry of Human Resource Development (MHRD) under the steering of Prime Minister Narendra Modi. The National Education Policy 2020 was discharged on 29 July 2020, when it had been approved by the Union cupboard. The New National Education Policy (NEP, 2020) replaces the 34-year-old National Education Policy (NEP) that was developed in 1986. The new National Education Policy 2020 could be a step in the right direction toward improving the country's education system. It's a daring and bold policy that seeks to cause a radical transformation of the education system over future decades.

A significant emphasis was put on the digitization of education. Institutions like NITs and IGNOU would research how to maximize the benefits of online education. Online platforms like SWAYAM and DIKSHA will be reinforced with new content and assessments to make the experience seamless. There is also talk about creating virtual labs where students can apply in-class teaching. All in all, this is a necessity as the world goes digital.

One of the key highlights of NEP is the decision to make the mother tongue or regional language the medium of instruction up to Class 5. Further, the policy emphasizes the need for formative assessments and encourages a peer review system of assessment by creating an Assessment Centre and developing a system

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such as Performance Assessment Review and Analysis of Knowledge for Holistic Development for monitoring the achievement of learning outcomes and guide the boards of education to make learning more contemporary and suited to future needs. The long-term plan of the policy is to do away with the current system of colleges affiliated with universities, and numerous tiny colleges that are pedagogically unviable and financially costly would be merged with larger HEIs. The NEP 2022-23 aims to address various gaps



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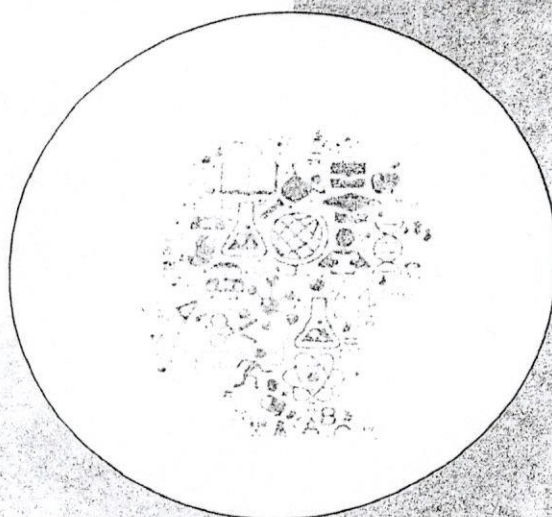

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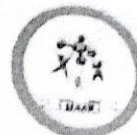
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Significance of Mathematical Tricks in Competitive Exams

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Abstract:

While preparing for a competitive exam it is common to feel panicked about the mathematical section which is a complex one to crack. For all competitive exams time is the most important factor to achieve the targets. The main purpose of adding the category of Quantitative Aptitude to a competitive exam is to test ability to solve basic mathematical problems logically. For this, a good grasp of quantitative concepts with sufficient practice is needed. Mathematical Tricks, tips and shortcut plays a very important role in every competitive exam. These quick shortcut tricks help the students to solve math & reasoning problems easily, quickly and efficiently in competitive exams. Most importantly, this also improve techniques and skills to solve mathematical problems in less time. In fact, these mathematical tricks for competitive exams can be mastered not just for exam purposes but also to become efficient in solving problems. Imagine how mathematics would be easy and interesting when we have the ability to calculate the problems in a matter of seconds using some mathematical tricks. There are different kinds of arithmetic operations like addition, subtraction, division, multiplication, squaring, roots, powers, logarithms, divisions, etc. In this paper we have discussed some of the best tricks, which will help students to perform arithmetic calculations easily. In this paper, we elaborate some tricks to solve long square root series in seconds that generally ask in competitive exams. Also discussed some tricks of fast calculation of multiplication, square and division tricks.

Key Words: Mathematical Tricks, competitive Exam

Introduction:

Mathematics is a wonderful, elegant, and exceedingly useful language. It has its own vocabulary and syntax, its own verbs, nouns, and modifiers, and its own dialects and patois. It is used brilliantly by some, poorly by others. Some of us fear to pursue its more esoteric uses, while a few of us wield it like a sword to attack and conquer income tax forms or masses of data that resist the less courageous. Math is the language of science, or the language of Nature is mathematics. The more we understand the universe, the more we discover its mathematical connections. Flowers have spirals that line up with a special sequence of numbers (called Fibonacci numbers) that you can understand and generate yourself. Seashells form in perfect mathematical curves (logarithmic spirals) that come from a chemical balance.

Star clusters tug on one another in a mathematical dance that we can observe and understand from millions and even billions of kilometres away. We have spent centuries discovering the mathematical nature of Nature. With each discovery, someone had to go through the math and make sure the numbers were right. Almost everyone has ten fingers, so our system of mathematics started with 1 and went to 10. In fact, we call both our numbers and our fingers "digits." Coincidence? Hardly. Pretty soon, though, our ancestors ran out of fingers. The same thing has

probably happened to you. But we can't just ignore those big numbers. We need numbers—they're part of our lives every day, and in ways we typically don't even notice. Think about a conversation you had with a friend. To call, you needed a phone number, and the time you spent on the phone was measured in numbers of hours and minutes. Every date in history, including an important one like your birthday, is reckoned with numbers. We even use numbers to represent ideas that have nothing to do with counting. People describe one another in numbers representing height and weight. And, of course, we all like to know how much money we have or how much something costs in numbers: dollars, pesos, yuan, rupees, krona, euros, or yen. Certain qualities that are nurtured by mathematics are power of reasoning, creativity, abstract or spatial thinking, critical thinking, problem-solving ability and even effective communication skills. Mathematics is not easy for some students.

It is a subject that many kids tend to struggle with it. It is not uncommon to see kids eventually lose interest in developing their numerical literacy, which can make coping with math increasingly difficult as they advance to middle and high school. Even in competitive exams students struggle to attempt mathematical and reasoning part due to lack of mathematics knowledge. Here the mathematics tricks play important role. The Mathematical tricks are not only

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This is to certify that Mr/Mrs/Miss/Dr/Prof. Seema Amit Agarwal (Vice Principal) of Ghanshyamdas Saraf College, Malad (West), Mumbai, (MS), India has participated and presented research paper entitled "Significance of Mathematical Tricks in Competitive Exams "in One Day International Multidisciplinary Conference held on 29 October, 2023.



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