JOURNAL OF IPEM

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The Annual Refereed Journal of the Institute of Professional Excellence & Management

EDITORIAL PANEL

From the Editorial Board

I t is our proud privilege to present the Journal of IPEM, Vol. 16, July-2022. It is with great pride and enthusiasm; we report that the Journal is experiencing steady and healthy growth. Research is an enduring field with persistent and focused efforts lead to positive results.

When research is done in the Management field or in any other domain, it has many fold impact and implications not only for the Industry but also for Academia. Publishing a Journal puts a great responsibility on the shoulders of Editorial Team. The continuous efforts are made in the direction to promote Quality Research in the unexplored areas of Management and extend it further to the interaction of other disciplines with management studies. Our objective is to reach all management practitioners who are working in the direction to improve their knowledge with right spirit.

This issue covers up-to-date, High-Quality, and Original Contributions Research Papers, Reviews covering various dimension such as Managing Brand, Employee Engagement, Human Computer Interaction, Inbound Marketing, Influencer Marketing, Women Entrepreneurship, Digital Marketing, Stress and Anxiety Management etc. All the papers that have been included in this issue of Journal of IPEM are peer-reviewed. We are greatly indebted to the authors who took keen interest and submitted their research articles on time. The sincere efforts of all contributors have made it possible for us to come out with the issue of Journal of IPEM on time. We thank our Editorial Review Board for their valuable inputs and guidance from time to time and are highly grateful to Mr. Anupam Goel, Secretary, who provided all the moral and financial support to publish the Journal of IPEM

Chief Editor

Contents

Managing Brand for Market Leadership: A Case Study of Colgate Toothpaste

Dr. Khan Siafullah

Lecturer, Department of Business Studies
University of Technology and Applied Sciences, Muscat- Oman

Abstract

Present investigation was undertaken to examine the branding strategies for market leadership. Case study method was employed in the study. Colgate toothpaste-a leading brand was chosen to analyze the strategies leading to market leadership. Important strategies include product strategy, communication strategy, and distribution strategy, social activities of the company and various drivers of brand loyalty.

Keywords: brand, market, leadership, branding strategy

Introduction

A Brief about Toothpaste Industry: Colgate is the pioneer to introduce toothpaste for oral care. It started production at commercial level in 1873 and sold in a jar. Later in 1982 Dr Washington Sheffield introduced collapsible tubes. He is known as the first person to put toothpaste in collapsible tubes which was very similar to today's version. Further development came in 1914 when fluoride was added to the toothpaste after discovering it significantly decrease dental cavities. In India Colgate launched the world's largest selling brand in 1937. In 1975 herbal toothpastes become available as an alternative to cleaning teeth without fluoride. These toothpastes include ingredients like peppermint oil, myrrh and plant extracts. In 1987 edible toothpaste was invented what is mainly used by children just learning to brush their teeth. It was actually invented by NASA so astronauts could brush their teeth without spitting into a zero-gravity abyss.

The oral products market in India consists of toothpaste, toothbrush, tooth-powder, and mouthwash. 66 per cent of Indian households use toothpaste, 24 per cent use toothpowder, and 18 per cent are non-dentifrice users. The toothpaste market in India is estimated at Rs 6,000 crore, growing at the rate of 19% per year. There are different segments in the market like gel, sensitivity, whitening, and so on.

India's per capita consumption is reportedly almost one-fourth that of the US, and less than half that of other emerging markets. Toothpaste has a high penetration of around 78 per cent in urban India. Colgate is the overall market leader, with a share of 55.9 per cent (Sundarjain, 2018).

The Brand and Branding Strategy:

The concept of brand is related to the product performance and consumer satisfaction. Brand conveys several meanings related to a particular product such as the value of money consumer spend to buy a particular brand of the product. If the performance of the product is always good, the user thinks that he/she is getting adequate value for the money. As for example a consumer buys 'Tide Washing Powder' after seeing an ad showing that its quantity required for washing is lesser as compared to other washing powders. After using the 'Tide' consumer found that statement given by the marketer is true, he/she will feel that the value for the money for what it was spent has been obtained. Now suppose marketers of 'Tide' further claims that it is useful for the long life of cloths and consumer find it true again. In this process we see that there is promise from the marketer for one or more things. Thus the brand may be defined as the promise of satisfaction arising from a bundle of attributes

associated with a purchase (Wood, 200). In this process it is essential that there is a purchase of goods/services in which a transaction takes place. The perspective of consumer for a brand is usually different than that of the marketers. The marketer thinks more about his brand in the context of marketing activities. The brand name, design, symbol, and the features that identify brand distinct from the others are the major considerations of maketer (Lovelock & Writz, 2007). The marketer-focused view also necessitates a commercial transaction. Here selling is the main focus in contrast of buying.   For better understanding we have to take a combined view of both marketer-focused view and consumer-focused view simultaneously on brands.   This combined view suggests a relationship between marketer and consumer in which at first and foremost place is the marketer's brand identity with which consumer can engage in a relationship. To create such a relationship effective marketing communication is essential which is further strengthened by the usefulness of the product/brand. Strength of this relationship determines brand loyalty.   So far as market leadership is concerned, it is the highest and widest level of strength of this relationship between marketer and consumer.

Branding Strategy:

Branding strategy is much similar to that of marketing strategy. Branding strategies are more concerned with the establishment of brand image in the mind of consumers in order to occupy a significant place in the market and in order to develop required consumer base. For this purpose all the aspects of marketing strategies can be utilized. Here profitability is the secondary objective and primary objective is the brand image. While on the other side primary objective of the marketing strategies may be different and varied depending on the situation. Sometime primary objective may be profitability and sometime it may be something else such as strengthening distribution channels, effectiveness of supply chain, educating the consumers, enhancing the market share, etc.

For any business organization either it is large or small, retail or B2B, branding is one of the most important aspects of marketing. An effective branding strategy gives major edge in increasingly competitive markets. Effective branding strategy means, simply put the brand and the brand is a promise to the customers. It tells them what they can expect from the products and services, and it differentiates the offering from the competitors. The brand is derived from who the providers are, who they want to be and who people perceive them to be. How much innovative the providers are it inquired in our Industry. Is the product the high-cost, high-quality option, or the low-cost, high-value option? It can't be both, and it can't be all things to all people. Who the brand providers are should be based to some extent on who is the target customers want and need to be. Logo is generally considered as a pillar for branding of any business organization. Packaging and promotional materials and website should integrate to logo. It is a medium to communicate with the brand. Branding is a long term exercise, but one that reaps long-term profitability through increased customer loyalty.

Branding involves researching, developing, and implementing brand names, brand marks, trade characters, and trademarks. It undoubtedly requires a significant contribution from marketing communications and is a long term exercise, but one that reaps long-term profitability. Branding is crucial to the success of any tangible product. In consumer markets, branding can influence whether consumers will buy the product. Branding can also help in the development of a new product by facilitating the extension of a product line or mix, through building on the consumer's perceptions of the values and character represented by the brand name.

Benefits of Branding for Consumer:

Effective branding strategies of the marketers for a product enable consumers to easily identify the product because the features and benefits have been communicated effectively and a trust regarding the brand has been created. This increases the probability that the product is accessible and therefore be purchased and consumed by the consumers. As for example, McDonald is a brand name that has an established logo and imagery which is familiar to most of the consumers. The fulgent colors and image of McDonald are easily recognized and distinguished from competitors.

Benefits of Branding for the Manufacturer:

Branding helps both consumers and marketers. It is helpful to create brand loyalty and decreases the risk of losing market share to the competition because branding establishes a product differentiation conveying various advantages of the product. It may also allow premium pricing that is acceptable by the consumer because of the perceived value and benefits of the brand. Effective branding also allows marketers for effective targeting and positioning. As for example, 'Arial' is a brand known for premium quality of washing powder. It has a loyal consumer base because of its established brand image that communicates value.

Benefits of Branding for the Retailer:

Effective branding is beneficial to the retailers also. It benefit from brand marketing support by helping to attract more customers. Retailers depicting exclusive showroom for a particular brand may attract customers loyal to that brand or the customers attractive towards that brand. Managers of shopping malls try to engage well established brand retailers in order to attract more customers. A seller of Johnson and Johnson product does not require to convince the customer that product is good for your babies as

The Value of Creating a Defined Brand Strategy:

We are working in a competitive market where different products and services are available in the market. If we talk about B2B market then it also helps for standing of any companies. Brand strategy provides competitive positioning to life, and works to position us as a certain "something" in the mind of prospects and customers.

If we talk about successful consumer brands then it always click in our mind KFC, McDonalds, Tata Sampan, Vim bar, etc. What they exactly represent their name, there product, there services. In our industry, there may or may not be a strong B2B brand. But when we put two companies up against each other, the one that represents something valuable will have an easier time reaching, engaging, closing and retaining customers. Successful branding also creates "brand equity" - the amount of money that

customers are willing to pay just because it's your brand. In addition to generating revenue, brand equity makes your company itself more valuable over the long term (Schamari and Schaefers, 2015).

Branding Strategy is a long-term plan for the development of a successful brand. Branding strategy has a direct link with the consumer needs, emotions, and competitive environments in the market. It affects all aspects of a business. Effective branding strategies are essential to establish a product in the market and also to build a brand that will grow and mature in a saturated marketplace. Since a company essentially require to live with the branding decision for a long time, the task of branding decisions become very crucial for the marketers. There are several branding strategies which a company can use.

Rationale of the Study:

The foregoing discussion reveals that the effective branding strategies supported by right kind of marketing communication are essential for any business entity either it is a large or small organization. So far as branding strategies for market leadership is concerned there is paucity of researches. Occupying a top position in the market is a holistic approach. In order to understand branding, it is essential to know what brands are. A brand is an image about a product or service that consumers connect with, by identifying the name, slogan, design, or logo of the company who owns. Branding is when something is marketed in way that it become recognizable by more and more people, and identified with some specific features of product or service while there are many competitors offering the same product or service. Thai's why it is essential to carry out a detailed study of the strategies of a company holding top position in the industry concerned. From the observations and review of literature it was found that Colgate is the undisputed market leader not only in India but at global level. It is a brand recognizable by a significantly larger portion of population and known for its distinguishable features. It is, therefore, reasonable to carry out case analysis of Colgate toothpaste in order in order to gain insight regarding branding strategies for market leadership and brand loyalty behavior of consumers. Thus the present study is a step in this direction.

Scope of the Study:

Findings of the present study will help marketers in a number of ways. If one has to start a new company, the first and foremost important thing is to make sure to get the correct branding. Branding is a concept that extends far beyond the marketing of "brand name". A brand of a company represents their market identity. It is answer to the question like: who they are, what they do, what kind of quality they provide, their reputation for trustworthiness, and more. As a consequence, brand marketing is prerequisite to almost every business, from those selling breakfast cereals, to those developing new technologies. Findings of the present study will be helpful in this regard. It will also helpful to create brand potential, brand preferences, brand recall and recognition etc. Since the brand management is also concerned with brand loyalty, the findings of the study will also help marketers to manage loyal customers.

The Main Objectives:

To understand the branding strategies for market leadership

Research Method :

In the present investigation case study method was used to examine branding strategies for market leadership. Colgate is the most trusted brand all over the world. For the first time Colgate introduced toothpaste for oral care. Since the very beginning it is enjoying leadership in toothpaste industry. For this reason Colgate was selected to understand branding strategies for market leadership. Investigator used various sources of secondary data such as internet, research journals, magazines, newspapers etc. After collecting all the necessary information, the investigator analyzed it to prioritize the contributory factors leading to market leadership. In the process of prioritization, opinion of some other experts including academicians and practitioners was also considered. Results are discussed below.

Results and Discussion:

On the bases of above analysis, following factors were found most suitable for managing brand for market leadership:

Branding and Core Values of the Company:

Colgate's leading brands are winning with consumers around the world. This success is driven by the Company's continued sharp focus on its proven business strategies. Executing these strategies with focus and creativity, while being guided by the Company's global values of Caring, Continuous Improvement and Global Teamwork, is fueling Colgate's profitable growth worldwide. Caring the consumer is the hardcore value of the company. Information obtained from the various web pages of the Colgate reveals that The Company cares about people: Colgate people, customers, shareholders and business partners. The company claims to be committed to act with compassion, integrity, honesty and high ethics in all situations, to listen with respect to others and to value differences. The Colgate Company also claims that it protect the global environment, to enhance the communities where Colgate people live and work, and to be compliant with government laws and regulations. Team work is a part of the core values of the company. All Colgate people are the part of a team. They are committed to working together. The Company is achieving sustainable profit and growth by sharing ideas, technologies and talents. It is evident from the various activities that the company has a caring attitude. It cares consumers as well as employees. In consonance of caring attitude, the company undertakes following oral health care programs.

Bright Smiles, Bright Futures:

'Bright Smiles, Bright Futures' program is one of the various aspects of core values of the Colgate Co. It is a global oral health education program useful for brand management. It inculcates a sense of caring the consumers. It is operated in India, Pakistan, Bangladesh, and various other Asian and western countries. For this program Colgate has long-standing partnerships with governments, schools and communities. The program has reached more than half a billion children and their families across 80 countries with free dental screenings and oral health education.

Colgate Professional Program and Branding :

Key to the success of Colgate's efforts at improving oral care in India is the close relationship it has

forged with the dental profession under the company's Professional Program. Going back to over four decades, the Professional Program unites the company and various bodies of dental professionals, such as the Indian Dental Association, in working towards realizing shared objectives. The Program works towards improving oral health awareness and oral care on a mass scale.

Colgate-IDA Activities:

Colgate actively and closely supports the efforts of Professional Dental Associations to continuously update the knowledge and skills of dental professionals through various forums. Colgate today is the major sponsor of almost all Dental Conventions, Seminars, Conferences and specialized workshops. In collaboration with the Indian Dental Association, IDA-Colgate Continuing Dental Education Programs are regularly organized all over the country, exposing the practicing dental professional to the latest advances in dentistry.

The Colgate-IDA BDS Scholarship:

In the field of academics, Colgate encourages striving for excellence through IDA-Colgate Scholarships. These Scholarships are awarded to top 3 dental students who score highest marks in their University exams for each BDS academic year.

Oral Health Month as an Important Factor of Brand Management:

India's first National Oral Health Survey conducted by Dental Council of India and Ministry of Health & Family Welfare, threw light on the falling standards of oral health care in India. Realizing the gap, Colgate India along with Indian Dental Association (IDA), in 2004, rolled out **Oral Health Month (OHM)**, an awareness campaign to establish and promote the importance of good oral hygiene and regular dental check-ups.

Dental Health Drive as a Key Factor of Brand Management:

Colgate Mobile Dental Clinics reached thousands of people in semi-urban and rural areas of the country. As a part of this Dental health drive, certified dentists offer free consultation and check-up to the people who don't have access to quality dental care.

Innovation and Growth:

The Colgate's products have strong hold in the market. Its continued growth depends not only on the success of the existing products but also on the successful identification, development, and launch of innovative new products and line extensions. As result of its continued growth and successful launch of innovative new products, the company is able to maintain a long range of products such as: Colgate Strong Teeth With Calci-Lock Protection Toothpaste, Colgate Maxfresh Spicy Fresh Toothpaste, Colgate Maxfresh Citrus Blast, Colgate Maxfresh Pepermint Ice Toothpaste, Colgate Active Salt Toothpaste, Colgate Active Salt Neem Toothpaste, Colgate Active Salt Healthy white Toothpaste, Colgate Total Charcoal Deep Clean Toothpaste, Colgate Total Advanced Whitening Toothpaste, Colgate Total Advanced Health Toothpaste, Colgate Total Pro-Gum Health Toothpaste, Colgate Visible White Toothpaste, Colgate Visible White Plus Shine Toothpaste, Colgate Sensitive Original Toothpaste, Colgate Sensitive Pro-Relief Toothpaste, Colgate Sensitive Pro-Relief Enamel Repair Toothpaste, Colgate Maximum Cavity Protection plus Sugar Acid Neutralizer Toothpaste, Colgate Kids Toothpaste, Colgate Spider Man Toothpaste, Colgate Barbie Toothpaste, Colgate Cibaca Toothpaste, Colgate Herbal Natural Toothpaste, Colgate Painout Toothpaste

Volume-Driven Growth Strategy and Brand Management:

A high sales volume and market leadership always go hand-in-hand. In view of the increasing competition in the market, Colgate is keeping eyes on future status of the market and taking every possible step to protect itself from the competitors. Colgate spares a level budget to increase the production in order to tap the untapped markets. A volume-driven growth strategy typically results in relatively higher capital expenditure. Colgate estimates higher capital expenditure for future aiming at expansion in emerging markets and at raising volumes. Colgate also aim to maintain balance between increasing prices and preserving volume growth.

Growth from Emerging Markets as a Concern of Brand Management:

A rise in disposable income in emerging markets, especially in India, is fueling a change in the purchasing habits for consumer staples products. Kantar's Global Footprint report mentions that Colgate is the only global brand to make it to the top ten list of brands in India, as Colgate reaches over 85% of Indian households.

Distribution and Supply Chain Management as a Part of Brand Management:

Branding not only include product performance and brand image in the mind of consumers. It is a holistic approach. Any kind of deficiency may lead to bad image. It will be a strategic culpability if the easy availability of the product is not ensured. Colgate is careful about this fact and regularly taking right steps in this direction.

Felt Concern About The Growing Need of Alternative Distribution Channels:

For effective brand management, Colgate also has a concern about the need of development of alternative distribution channels. The company is continuously shifting and evolving distribution channels and Internet sales are growing.

Marketing Communication and Branding:

Marketing communication is a critical component of any marketing activities. Effective marketing communication will ensure that the right messages are conveyed to the right audiences through the right channels. The measure of effectiveness will occur through the achievement of goals and objectives that may focus on such things as raising awareness, increasing preference and, of course, generating leads and sales. Types of marketing communication concepts include: clearly identifying and understanding the target audience, differentiating oneself against the competition, developing key messages to address potential audience questions and concerns, and selecting communication channels designed to reach audiences at an optimum time. So far as market communication of Colgate is concerned, the company is using both electronic and print media very effectively along with many other methods of communication.

Engaging with Consumers as an Effective Communication Strategy:

As a part of branding and communication strategy, Colgate regularly conducts consumer engagement programs. Engaging with consumers is at the heart of Colgate's focused global strategy. Such social programs help company's strong performance. It has been proved an effective program to boost market share worldwide.

Engaging with The Profession as A Tool of Marketing Communication:

Colgate strongly believe that advertisement, though essential, is not the only communication strategy. Advertisement is used to communicate about the product as well as various other activities of the organization. The company is driving engagement and building leadership with dental professionals to strengthen the endorsement of the brands and thereby builds market share and brand loyalty.

Engaging with Retailers:

Engaging with retailers is an integral part of the communication strategy of the Colgate. Whether it is a small rural stores or large global chains, Colgate is working closely with its retail partners to share expertise and provide shoppers with the best value and service. Colgate is engaging its customers worldwide by sharing unique shopper insights, providing innovative in-store marketing communications and merchandising techniques, and developing and executing joint business planning initiatives.

Brand Loyalty as an Integral Aspect of Branding Strategies:

Brand loyalty implies a repeated purchase and commitment of the consumers for a particular brand. It is followed by perceived value, satisfaction, and brand trust. In marketing, brand loyalty refers to a consumer's commitment to repurchase or otherwise continue using a particular brand by repeatedly buying a product or service. There will be a complete failure of branding strategies if marketers are not able to create brand loyalty. In the efforts of creating brand loyalty companies use several drivers of it. In

the branding strategies of Colgate, we found following drivers of brand loyalty.

Trust:

At the time of taking purchasing decision, consumers usually perceive some degree of uncertainty in the performance of the products. Trust in a brand reduces consumers' feelings of uncertainty.

Perceived Value of The Product:

Perceived value of the product implies how well a brand meeting the needs of consumers. The perceived value of a product/brand is closely related with brand satisfaction. A product like toothpaste offers both utilitarian and emotional benefits that comprise perceived value resulting into the consumer's emotional attachment to a brand it relate to their needs of oral care like mouth freshness, stopping bad breath, cavity and gums bleeding protection, etc. The perceived value of a brand also allows consumers to infer the competence and benevolence of the firm marketing the brand and consumers use perceived value to form expectations about the brand's performance at the time of making a repurchase decision

Level of Satisfaction:

A high level of satisfaction of the consumers with the brand leads to an attachment to the brand. A product like toothpaste which the consumers use regularly is satisfactory for the oral health and hygiene may develop good feelings about the brand and thereby a positive effect on brand attachment. Satisfaction with past exchange outcomes indicates equity in the exchange. Consumers may interpret such equitable outcomes as a sign that the firm marketing the brand possesses the ability to deliver on its promise, enhancing their perceptions about the firm's competence. The equitable outcomes also strengthen consumers' beliefs that the marketing activities of the marketers of the brand are concerned about their welfare, enhancing its benevolent image.

Brand Attachment:

Brand attachment is an emotional bonding between the consumer and the brand. It encourages consumers to invest resources in and commit to the brand

Wide Variety:

Colgate has a very strong and lengthy product line satisfying each and every kind of need related to oral health and hygiene. The large variety also occupies large space in the shelf of the retail outlets gaining attention of the customers.

Social Activities of The Company:

Colgate regularly conduct oral health education and oral health care programs. 'Bright smile Bright Future', 'Oral Health Month', 'Dental Health Drive', Colgate Professional Program such as alignment with Indian Dental Association, are some of the important social activities of the company. These programs create long lasting impact on the purchase behavior of the consumers. Engaging with consumers and engaging with retailers programs of the company are also found contributory factors for repeat purchase of the Colgate brand.

Conclusion

Overall findings of the present research reveal that followings are the contributory factors of brand management for market leadership and brand loyalty behavior of the consumers.

1. A promise for the value for their money

2. A promise for the care of the oral health of the consumers.

3. Creation of awareness regarding oral care among the consumers.

4. Consumers' involvement in the various activities of the company.

5. A wide variety of the product for the satisfaction of each and every need related to oral health.

6. Easy availability of the product

7. Professional Programs

8. Continuous Improvement and Innovation.

9. Tapping the untapped areas

10. Effective marketing communication

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Impact of Employee Engagement on the Level of Job Satisfaction Among Non-Managerial Employees in State Bank of India

Roopendra Singh

Research Scholar
MATS School of Management Studies and Research, MATS University Raipur, Chhattisgarh
singhroopendra99@gmail.com

Abstract

It is well known that the satisfied employee is always found to be engaged in work and shows a good level of employee engagement. It is still not clear whether an employee found engaged in job is satisfied with job or not. A satisfied and engaged employee is an asset to the organization in today's competitive business environment. The impact of engagement level among non-managerial employees of State Bank of India towards their satisfaction level is being sought after in the current research. The performance and growth of an organization depends on the performance of it's employees. The performance of the employees is determined by their level of satisfaction. The more people are satisfied the better they perform. However, the two terms employee engagement and job satisfaction are only the two sides of the same coin-employee performance. There are 12 public sector banks in the country with State bank of India being the oldest and the most trusted public sector bank. Work force in the branches of bank majorly consists of non-managerial employees who account for 75 percent to 85 percent of total number of employees. These include accountants, cashier, single window operators, clerks etc. They are the face of the bank and they represent the bank to the customers and to the society.

Keywords : employee engagement, job satisfaction, gender, factor analysis, regression,

Introduction

With a legacy of over 200 years, the State Bank of India (SBI) traces its ancestry to the Bank of Calcutta founded in 1806 and is the oldest commercial bank in the Indian subcontinent. SBI is fostering the nation's 2.6 trillion-dollar economy as it is an Indian multinational, public sector banking and financial services statutory body that is striving to serve the hopes of its vast population. As the physical and mental well-being of employees is one of the important aspects, HR managers need to tend to focus to make every effort to survive and rise above the competitive environment. The satisfaction level of employee determines their level of performance.

as well as growth of the organization.
The happy and satisfied employee is an asset to the organization as they attract more number of customers than the unsatisfied and tensed employee. The State Bank of India is the most trusted bank especially among rural masses. The employees working in the bank are looked upon by the villagers as the custodians of their hard earned money. The employees working the branches of the bank feel a sense of pride as their bank is a public sector bank and it plays a prominent role in Nation economy. Employee Satisfaction lies in job security, convenient working hours and personal freedom. A satisfied employee shall be more engaged in their job and as such is an asset to the organization. Brown (1996) had observed that employee engagement is a state of job involvement referring to a positive and complete engagement of the self with the job.

Literature Review

According to Mahmood, A., Akhtar, M.N., Talat, U., Shuai, C. and Hyatt, J.C. (2019), there are specific HR practices that foster employee commitment

when mediated through job satisfaction. Employee satisfaction is increased by engagement and development prospective which includes work, reward, opportunity, training, people, quality of life, policies and practices. Pfister (2020) observed that work appropriation level lead to higher job satisfaction and encourages employee engagement. Rana et al (2019) revealed that for the success of any organization, the human resources of that organization must be treated well and most importantly they should be satisfied. A satisfied and engaged employee is not only productive but serves to be a great asset for an organization. Mahmoud et al (2018) observed that Employee engagement significantly affected Organizational performance and three of its dimensions, vigor, absorption, and dedication are significantly affected by employee engagement. Employee engagement of IT employees, with vigor being the most contributors, positively and significantly affected job satisfaction. According to Shanmuga & Vijayadurai (2014), "Employee Engagement is a measurable degree of an employee's positive or negative emotional attachment to their job, colleagues and organization that profoundly influence their willingness to learn and perform is at work". In the review of literature, two completely different questionnaires for measuring employee engagement has been noticed. In one study, Gallup Institute measures engagement of employees with 12 claims. In second study, Saks (UWES-9) measures employee engagement through 9 claims. This second Utrecht Work Engagement Scale (UWES) is found to have good psychometric properties. According to Schaufeli & Bakker (2003) this questionnaire consists of following items:

S1.   At my work, I feel bursting with energy,

S2.   At my job, I feel strong and vigorous,

S3.   I am enthusiastic about my job,

S4.   My job inspires me,

S5.   When I get up in the morning, I feel like going to work,

S6.   I feel happy when I am working intensely,

S7.   I am proud of the work that I do,

S8.   I am immersed in my job,

S9.   I get carried away when I am working.

Objectives of The Study

To determine the effect of engagement on employee job satisfaction among non-managerial employees in the State Bank of India.

Hypothesis

Hypothesis 1: Job Satisfaction is significantly dependent on Employee Engagement.

Hypothesis 2: Gender significantly differentiate Employee Engagement

Hypothesis 3: Gender significantly differentiate Job Satisfaction.

5. Research Methodology, Analysis and Discussion

It was an Exploratory Research where the effect of Engagement on job satisfaction was explored for bank employees. The sample consisted of 283 non-managerial employees from 55 branches of SBI, Raipur region, Chhattisgarh. The Likert 5 point scaling technique was used with coding (Strongly Agree-5, Agree-4, Undecided- 3, Disagree-2 and Strongly Disagree-1).

The questionnaire for Job satisfaction , consisted of 6 items, was adopted from Scale of Datta, H. (2017). The items were tested for reliability and validity. The scale for Employee Engagement composed of 9 items of Utrecht Work Engagement Scale.

In order to make the items more realistic to real time situations, the items of the scale were modified according to the job profile of the banking industry as follows:-

1	As an employee I feel committed towards my job
2	The bank's infrastructure and resources create a lively and good working environment.
3	I have a strong belief in my management and superiors.
4	The bank provides rewarding performance based incentives and appraisals with promising reward and recognition.
5	I feel satisfied and secured in the working conditions provided.
6	I do have a lot of positive feelings while doing a mentally , physically taxing job.
7	The bank is actively involved in activities in relevance to society and stakeholders.
8	I feel responsible for my job.
9	The job provides freedom to use own judgment.

The study included 160 males (56.5%) and 123 females (43.5%). There were 209 graduates (73.9%) and 74 Post graduates (26.1%). There were 112 employees (39.6%) with tenure of more than 5 years at the branch, 91 employees (32.2%) with tenure of 2 to 5 years and 80 employees (28.3%) with tenure of less than 2 years.

The job satisfaction was measured through following 6 items from adopted scale (Datta, H., 2017)

1	My bank provides me complete job satisfaction
2	Bank provides suitable leave and extra benefits policy to fulfill personal commitments
3	Bank supports in career advancement and education
4	There is no effect of tenure of employment in the level of my job satisfaction and engagement towards my work
5	The working hours are convenient and balanced.
6	Job security gained to me in the job is reasonable

The Cronbach's alpha is equal to 0.817 for engagement scale (9 items) and 0.906 for job satisfaction (6 items), which means excellent reliability of measurement and high internal consistency of the scale items.

5.1 Factor Analysis for Engagement Scale

During 2018-19, a sample of 283 respondents was surveyed. The data collected was subjected to factor analysis using the principal component method and Varimax rotation which is the common orthogonal rotation method employed. The correlation coefficients revealed that there is a medium correlation between all the engagement scale variables. The KMO value is greater than 0.5 and Bartlett's test was significant ($p < 0.05$) indicating that the sample is adequate and that factor analysis is suitable to be conducted (Bartlett's sphericity test).

Table 1: Kmo and Bartlett's Test for Employee Engagement Scale

Kaiser-Meyer-Olkin test		0.733
Bartlett's Test	Chi-square	1209.280
	Df	36
	P-value	0,000

Table 2: Correlation Matrix between Variables of Employee Engagement Scale

Correlation Matrix[a]										
		S2	S1	S8	S9	S4	S3	S6	S7	S5
Correlation	S2	1.000	.185	.594	.519	.220	.562	.150	-.057	.636
	S1	.185	1.000	.184	.256	.018	.146	-.003	.417	.229
	S8	.594	.184	1.000	.562	.385	.790	.330	.054	.701
	S9	.519	.256	.562	1.000	.256	.649	.095	-.029	.370
	S4	.220	.018	.385	.256	1.000	.593	.227	.107	.507
	S3	.562	.146	.790	.649	.593	1.000	.391	.135	.693
	S6	.150	-.003	.330	.095	.227	.391	1.000	.032	.203
	S7	-.057	.417	.054	-.029	.107	.135	.032	1.000	.134
	S5	.636	.229	.701	.370	.507	.693	.203	.134	1.000

a.Determinant = .013

(Source: SPSS 20 software tool)

Table 3: Total Variance and Eigenvalues Using the Engagement Scale

Total Variance Explained									
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.933	43.700	43.700	3.933	43.700	43.700	3.168	35.201	35.201
2	1.374	15.264	58.964	1.374	15.264	58.964	1.775	19.718	54.919
3	1.085	12.056	71.020	1.085	12.056	71.020	1.449	16.101	71.020
4	.811	9.013	80.033						
5	.630	7.000	87.032						
6	.491	5.456	92.488						
7	.355	3.946	96.434						
8	.192	2.130	98.564						
9	.129	1.436	100.000						
Extraction Method: Principal Component Analysis.									

Source: SPSS 20 software tool

In Table 3, the eigenvalues are shown where 71.020 % of variance is explained by the first three factors.

Table 4: Varimax Rotation Using the Engagement Scale

Rotated Component Matrix[a]				Extraction Method: Principal Component Analysis.
	Component			Rotation Method: Varimax with Kaiser Normalization.
	1	2	3	a. Rotation converged in 5 iterations.
S2	.839			
S9	.808			
S8	.776			
S3	.732			
S5	.701			
S6		.743		
S4		.701		
S7			.871	
S1			.798	

Source: SPSS 20 Software Tool

The items S2, S9, S8, S3, S5 are loaded on to the first factor (Table 4), which explains the rotation 35.201% of the total variance. The face validity points to the first factor that should be called the absorption. Variables S6 and S4 are loaded on to the second factor which points to the dedication. and explains 19.718 % of total variance. Variables S7 and S1 are loaded on to the third factor the vigor which explains 16.101 % of total variance.

5.2 Test Hypotheses

Hypothesis 1: Job Satisfaction is significantly dependent on Employee Engagement.

In order to test the first hypothesis, a linear regression model was tested using independent variable as employee engagement (sum of 9-items of engagement scale) and the dependent variable was job satisfaction (sum of 6 items if satisfaction scale).
The regression equation : Total_JS = -2.916+0.728 Total_EE
As Model statistics is significant at $P<0.05$, the first hypothesis is accepted where 58.1% of variance in Employee Engagement (Total_EE) is being explained by the Job satisfaction (Total_JS).

Table 5: Regression Model

Model Summary[b]									
			Adjusted R Square	Std. Error of the Estimate	Change Statistics				
Model	R	R Square			R Square Change	F Change	df1	df2	Sig. F Change
1	.762[a]	.581	.579	3.436	.581	389.334	1	281	.000
a. Predictors: (Constant), Total EE									
b. Dependent Variable: Total_JS									

Source: SPSS 20 Software Tool

Table 6: F-test

Model		Sum of Squares	df	Mean Square	F	Sig.
			ANOVA[a]			
1	Regression	4597.532	1	4597.532	389.334	.000[b]
	Residual	3318.249	281	11.809		
	Total	7915.781	282			
a. Dependent Variable: Total_JS						
b. Predictors: (Constant), Total EE						

Source: SPSS 20 Software Tool

Table 7: Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Coefficients[a]				
		B	Std. Error	Beta		
1	(Constant)	-2.916	1.311		-2.224	.027
	Total EE	.728	.037	.762	19.732	.000
a. Dependent Variable: Total_JS						

Source: SPSS 20 Software Tool

Hypothesis 2: Gender significantly differentiate Employee Engagement.
The second hypothesis was checked by conducting ANOVA test.

Table 8: Test Anova- Employee Engagement and Gender

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	27.956	1	27.956	.907	.342
Within Groups	8656.425	281	30.806		
Total	8684.382	282			

Source: SPSS 20 Software Tool

As p-value>0.05, there is no statistically significant difference in Employee engagement on the basis of gender and therefore, the second hypothesis is rejected.

Hypothesis 3: Gender significantly differentiate Job Satisfaction.
The last hypothesis was checked by ANOVA test.

Table 9: Test ANOVA- Job Satisfaction and Gender

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.900	1	2.900	.103	.749
Within Groups	7912.881	281	28.160		
Total	7915.781	282			

Source: SPSS 20 Software Tool

As p>0.05, there is no statistically significant difference in job satisfaction on the basis of gender. Therefore, the third hypothesis is also rejected.

6. Conclusion

The aim of research was to statistically analyze the impact of engagement level of the non-managerial employee on their satisfaction level in State Bank of India in Raipur region. The results concluded that with one unit increment in the engagement level, the satisfaction level goes up by 0.728 units. The items of satisfaction scale could explain up to 58.1 % variance in engagement scale which more than half of the variance in employee engagement is being explained by the employee job satisfaction. It was also revealed that there is no statistically difference in employee engagement and job satisfaction on the basis of gender of the employee.

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Human Computer Interaction and its Applications

Indraneel Mandal and Lokesh Upreti

Assistant Professors,
Institute of Technology and Science, Mohan Nagar, Ghaziabad

Abstract

Human Computer Interaction (HCI) is the study of the relationship between computers and their human users with a view to improving the functionality and usability of the systems. Apart from facilitating performance, HCI is also useful for identifying ways for enabling participation by disadvantaged sections of the society like the elderly or the especially abled.

This paper looks at the specific role of human beings with regard to the application of HCI. The success of any HCI venture will obviously depend on how humans adopt and use this technology. In addition, we also consider specific uses of HCI in information processing. Like any IT application, the ability to deliver the optimal experience for the end user in terms of the deliverables is always relevant.

Keywords: human computer interaction, functionality, usability, information processing, user experience

1. Human Computer Interaction: An Introduction

Human computer interaction (HCI) can be considered as a design activity related to human beings working with computer systems. The user interface can be thought of as a channel where two different systems (humans and computers) communicate with each other. As human beings and computers obviously have very different ways of communicating, these systems have to be designed properly so that the mutual communication takes place properly. This is precisely the role played by HCI.

One of the essential attributes that is used as a guiding tool in HCI is usability. As per the International Organisation for Standardization (ISO), usability is "the effectiveness, efficiency and satisfaction with which a specified set of users can achieve a specific set of tasks in a particular environment" (ISO 9241). Shneiderman (1992) referred to the five user-oriented attributes of usability: learnability, efficiency, memorability, errors, and satisfaction. According to Dix et. al. (1998) the three main methods for supporting the usability of interaction design are learnability, flexibility, and robustness, each of these principles further consisting of a number of sub-principles.

Table 1 Principles of Usability

	Main Principles		
	Learnability	Flexibility	Robustness
Sub-principles	Predictability	Dialog initiative	Observability
	Familiarity	Task migratability	Responsiveness
	Generalisability	Substitivity	Task conformance
	Consistency	Customisability	

[Hong-In Cheng, Human Computer Interaction in E-Business, Doctoral Thesis, Iowa State University]

It is not surprising that usability forms the bedrock of the design of e-commerce websites. The fact that the design of the website is an important factor for e-commerce can be deduced from the work of many. Grose et. al. (1998) showed after studying 357 websites and 270 traditional interface design recommendations that different considerations enter into the equation in each case. Vora (1998) suggested a methodology for website design which seems to mimic that for general system development. This methodology is shown below:

Table 3: Web Design Methodology

Planning	Establishing the goals of a website
	Understanding user needs and computing environments
	Identifying owner and author needs
Analysis	Analysing content
	Analysing process of interaction
Design and Development	Understanding user behaviour
	Designing individual pages
	Utilising advanced technology
	Designing for international users
	Keeping consistency
Usability Testing	Deciding scope of usability testing
	Conducting usability test
Implementation	Transferring files to the web server
Maintenance	Updating website content
	Checking website integrity
	Monitoring trends
	Evaluating and implementing newer technology

2. Literature Survey and Justification for the Study

Some of the relevant literature in this area are as follows:

Jarvenpaa and Todd (1996) tried to find out the impact of the World Wide Web on the shopping behaviour of customers. For this purpose they interacted with users to decipher their views on areas like product perceptions, shopping experience, customer service and perceived consumer risk. This was done through an open ended survey involving a sample of 220 shoppers.

Jennings (2000) uses input from diverse disciplines like aesthetic experience, flow, landscape assessment and proposed aesthetic framework for the purpose of establishing engaging and immersive e-commerce experiences. He is of the opinion, website development based on aesthetics can lead to positive user experience.

Any transaction is based on the existence of a certain degree of trust between the participants. Manchala (2000) offers a look into models for evaluating trust between vendors and buyers that go beyond the traditional metrics. According to him traditional models do not suffice at a time when there are

anonymous transactions that go beyond territorial and legal boundaries, and traditional value-chain structures. The author suggests that alternative ways of evaluating trust may provide a better measure of the risk inherent in transactions that take place in this changed environment.

Turk (2000) moves in an interesting direction with this take on perceptive media. As he explains, growth and improvements in input/output devices, interaction techniques and software techniques for HCI have not followed the same trajectories. Though GUI systems have made it easier for us to interact with and use devices, with the changes in the methods of using computers and the increasingly ubiquitous nature of computing itself, it may not easy for GUIs to keep up with the increasing number of interactions necessary for user satisfaction. Thus interfaces need to be "natural, intuitive, adaptive and unobtrusive". According to the author, this is where perceptive media - "an interdisciplinary initiative to combine multimedia display and machine perception to create useful, adaptive, responsive interfaces between people and technology".

Tripathi (2011) has considered the issue of interaction in terms of the design, implementation and use of interactive computer systems by people and the effects of such systems on individuals, organisations and society. He feels that in addition to ease of use, this should also cover new methods of interaction for user support, better information access and developing more powerful means of communication.

C.S.Lee (2001) describes e-commerce as a disruptive technology that is changing the traditional way of doing business. A digital economy work in a totally different way compared to a traditional one. There is no established business or revenue models even for companies in the same industry, as far as e-commerce is concerned. As such, the author is of the opinion that an analytical framework is required so as to enable ecommerce managers and planners determine the critical success factors while working out the business plans and strategies for e-commerce.

Chu et al. (2007) have looked at the evolution of ecommerce websites. They suggest four eras based on such evolution covering a period from 1993 to 2001. On the basis of a self-suggested conceptual framework, they have conducted a longitudinal study, which confirms the existence of the four eras suggested earlier.

Constantinides and Boria (2008) have examined how Web 2.0 has played a major role in bringing about significant change in how the retail business is carried out.

Michaelidou et. al. (2011) throw some light on how social networks can play a role in achieving brand objectives. They have dealt with business-to-business (B2B) small and medium enterprises (SMEs) and their social networking practices.

Huang and Benyoucef (2013) examine the development of social commerce. They propose both a model as well as a set of guiding principles for social commerce design. They further utilise these to evaluate two leading social commerce platforms. They conclude by suggesting that a social commerce website should achieve a minimum set of design features, which include the layers of individual, conversation, community and commerce.

3. HCI – The Human Connection

Many of us can still remember purchasing our first computers to be used for research purposes. The primary attributes of these new tools were their utility in solving relatively complex mathematical problems and performing computer-based experiments. However, it was not long after that word processing brought about the demise of the typewriter, and our department secretaries no longer prepared our research manuscripts and reports. It is interesting to us those computers are not so substantively different from other tools such that we should disregard much of what the study of human factors and experimental psychology has contributed to our understanding of human behaviour in simple and complex systems. Rather, it is the computer's capacity for displaying, storing, processing, and even controlling information that has led us to the point at which the manner with which we interact with such systems has become a research area in itself.

Human-computer interaction (HCI) is fundamentally an information-processing task. In interacting with a computer, a user has specific goals and sub goals in mind. The user initiates the

interaction by giving the computer commands that are directed toward accomplishing those goals. The commands may activate software programs designed to allow specific types of tasks, such as word processing or statistical analysis to be performed. The resulting computer output, typically displayed on a screen, must provide adequate information for the user to complete the next step, or the user must enter another command to obtain the desired output from the computer. The sequence of interactions to accomplish the goals may be long and complex, and several alternative sequences, differing in efficiency, may be used to achieve these goals. During the interaction, the user is required to identify displayed information, select responses based on the displayed information, and execute those responses. The user must search the displayed information and attend to the appropriate aspects of it. She or he must also recall the commands and resulting consequences of those commands for different programs, remember information specific to the task that is being performed, and make decisions and solve problems during the process. For the interaction between the computer and user to be efficient, the interface must be designed in accordance with the user's information processing capabilities.

4. HCI as an Information Processing Tool

The methods, theories, and models in human information processing are currently well developed. The knowledge in this area, which we are only able to describe at a surface level in this paper, is relevant to a wide range of concerns in HCI, from visual display design to representation and communication of knowledge. For HCI to be effective, the interaction must be made compatible with the human information-processing capabilities. Cognitive architectures that incorporate many of the facts about human information processing have been developed that can be applied to HCI. The Model Human Processor of Card et al. (1983) is the most widely known, but applications of other more recent architectures, including the ACT model of Anderson and colleagues (Anderson, Matessa, & Lebiere, 1997), the SOAR Model of Newell and colleagues (Howes & Young, 1997), and the EPIC Model of Kieras and Meyer (1997), hold considerable promise for the field. In a typical choice reaction task in which each stimulus is assigned to a unique response, it is customary to distinguish between three stages of processing: stimulus identification, response selection, and response execution (Proctor & Van Zandt, 1994). The

stimulus identification stage involves processes that are entirely dependent on stimulus properties. The response-selection stage concerns those processes involved in determining which response to make to each stimulus. Response execution refers to programming and execution of motor responses. Based on additive factors logic, Sanders (1998) decomposed the stimulus identification stage into three subcategories and the response execution stage into two subcategories, resulting in six stages.

Memory refers to explicit recollection of information in the absence of the original stimulus and to persisting effects of that information on information processing that may be implicit. Memory may involve recall of an immediately preceding event or one many years in the past, knowledge derived from everyday life experiences and education, or procedures learned to accomplish complex perceptual-motor tasks. Memory can be classified into several categories. Episodic memory refers to memory for a specific event such as going to the movie last night, whereas semantic memory refers to general knowledge such as what a movie is. Declarative memory is verbalizable knowledge, and procedural memory is knowledge that can be expressed nonverbally. In other words, declarative memory is knowledge that something is the case, whereas procedural memory is knowledge of how to do something. For example, telling your friend your new phone number involves declarative memory, whereas riding a bicycle involves procedural knowledge. A memory test is regarded as explicit if a person is asked to judge whether a specific item or event has occurred before in a particular context; the test is implicit if the person is to make a judgment, such as whether a string of letters is a word or nonword, that can be made without reference to earlier "priming" events. In this section, we focus primarily on explicit episodic memory.

On the other hand, attention is increased awareness directed at a particular event or action to select it for increased processing. This processing may result in enhanced understanding of the event, improved performance of an action, or better memory for the event. Attention allows us to filter out unnecessary information so that we can focus on a particular aspect that is relevant to our goals. Several significant information-processing models of attention have been proposed.

5. Conclusion

Technological advances have undoubtedly served to

improve the HCI experience. For example, we have progressed beyond the use of computer punch cards and command-line interfaces to more complex tools such as graphical user interfaces, speech recognition, and eye-gaze control systems. As HCI has become not only more effective, but by the same token more elaborate, the importance of the interaction between the various perceptual, cognitive, and motor constraints of the human system has come to the forefront. In our previous chapter, we presented an overview of some topics of research in stimulus-response compatibility in perceptual-motor interactions that we believed were relevant to HCI. In this chapter, we have shifted the focus to current issues in the interaction between attention and action planning. While action-centred models will require additional development to describe full-body behaviour in truly complex environments (e.g., negotiating a busy sidewalk or skating rink), the settings in which these models have been tested are, in fact, very similar to modern HCI environments. Thus, we believe that the relevance of this work for HCI cannot be underestimated. Clearly, considerable research will be necessary to evaluate the applicability of both of these potentially relevant lines of investigation to specific HCI design problems. Nevertheless, the experimental work to date leads us to conclude that the allocation of attention carries an action-centred component.

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Inbound Marketing - The Most Significant and Advanced Advertising Methodology

Prof. Prashant Vashista

Sr. Prof. Marketing and Business, Candor College, Mississauga ON, Canada
prashantvashista@gmail.com

Abstract

Digital promoting has a significant significance in the advertising system of any organization paying little heed to the area, size, or nation of beginning. Consequently, like never before, to stay cutthroat, organizations are compelled to take advantage of this promotion, which basically can bring colossal benefits at low expenses. The principles type of advanced promoting is the inbound showcasing, which addresses a natural promoting structure, in light of the cozy relationship between the organization and its possibilities or clients, who have communicated their advantage in the organization's items deliberately (because of membership to pamphlets, blog, social networks, and so on) and who have been drawn in and included by a top-notch of the substance showcasing.

Key words: inbound marketing, SEO, outbound marketing, life cycle marketing

Introduction

In marketing, from its beginning till today, the thought committed to the customer has been one of its sections. Reasonably, the whole promoting method has continually needed to teach the client, to gain his advantage about the affiliation, in addition, its things, to help him pick the buying choices and to make him provided for the connection's image. In case, by standard displaying, the thought paid to the purchaser has sometimes been expelled by the idea given to the thing into the association's exhibiting framework, by electronic publicizing, the accentuation stays on the purchaser, on his proper distinctive confirmation, on his necessities, to lay the reason of convincing correspondence frameworks towards him. In this particular situation, an exhibiting approach that lone uses content publicizing to help the thing bargains isn't practical because the "splendid standard" practised by associations says that the substance elevating should be based 80% on the buyer's information and guidance, and only 20% on the business' turn of events. Like this, electronic advancing generally incorporates the arrangement of a relationship of trust. Likewise, dependability with the customer and inbound advancing transforms into the essential piece of the mechanized exhibiting.

Inbound displaying licenses an open and "insightful" correspondence towards the customers who coordinated their fixation toward the association's things or organizations and made an individual relationship with them by lifting content acclimated to their needs. "since 2006, inbound exhibiting has been the best advancing method for cooperating on the web. Maybe then the old outbound exhibiting strategies for buying advancements, buying email records, and interesting to god for leads, exhibiting inbound bases on making a quality substance that pulls people toward the association and thing, where they typically should be" (Hubspot, 2016). Essentially, inbound promoting is changing the substance to the "buyer persona" who effortlessly became alright and purposely to the association. That is the explanation, in this particular circumstance, the which means of the "buyer persona" expects a central part since on the off chance that it's not perceived precisely, the entire promoting strategy will transform into a fiasco.

Literature Review

Inbound advertising has significant importance in each organization's showcasing plan paying little mind to industry, size, or spot of beginning devoted Baltes, I. (2016). Especially in online conditions,

promoting is evolving. A web organization can presently don't rely upon customary promoting methods and missions to draw in, hold and develop clients since there is an adjustment of how individuals draw in with organizations opreana, a., and vinerean, s. (2015). Quit pushing your message out and begin attracting your buyers Traditional" outbound." promoting methods including cold pitching, email impacts, publicizing, and regular postal mail is turning out to be less effective halligan, b., and shah, d. (2009). The possibility of inbound promoting, drawing in customer possibilities into an organization through web 2.0 apparatuses and applications including publishing content to a blog, site improvement, and web-based media Steenburgh, t. J., Avery, j., and dahod, n. (2009. Try not to pursue business—carry new purchasers to you! Obsolete deals methods make them pursue leads and looking for new customers mill operator, s. A. (2015). Inbound advertising is a showcasing approach that spotlights on being found by buyers. This idea is connected to relationship advertising and Seth Godin's idea of authorization promoting royo-vela, m., and hünermund, u. (2016). It's between two very surprising ways for getting out the word about your business and getting expected clients in the entryway: outbound promoting versus inbound advertising hawlk, k. (2018). The advanced age has significantly changed the climate in which the traveler administration is given and experienced, adjusting the choice cycles of shopper and corporate plans of action sánchez-teba, e. M., garcía-mestanza, j., and rodríguez-fernández, m. (2020). Showcasing is important for our regular day to day existence; by and by, it has become significantly more intricate. With the expanding innovation, today web advertising is quite possibly the best showcasing strategies lin, c. O. Y., and yazdanifard, r. (2014). Throughout the long term, banks have been purposely using computerized innovation to help change various parts of their organization megargel, a., shankararaman, v., and reddy, s. K. (2018). The consumerization of business-to-business purchasing has incited an adjustment of business-to-business promotion Saarinen, v. (2019). Regardless of the colossal measure of blog entries and distributions tending to the use of inbound and outbound advertising strategies, no investigation considers dissects the tendency of organizations towards these contradicting sorts of showcasing approaches across different countries rancati, e.,

codignola, f., and capatina, a. (2015). Inbound showcasing is a term created to clarify how the promoting cycle begins from bringing issues to light to purchasers settling on a choice moriuchi, e. (2021). Continually developing web innovations impact how clients act while buying labor and products Popova, e. (2019). Inbound promoting has demonstrated to be perhaps the best approach to direct advertising, particularly in a specific area raatikainen, I. (2018). Web-based media has changed the showcasing climate in manners that conventional advertisers might have never envisioned only 10 years prior. It has immediately given away to cooperate on a coordinated premise, empowering advertisers to alter specific informing Huggins, k. A., and Cunningham, j. E. (2019). The improvement of innovation devices, for example, web-based media furnishes the lawful calling with the opportunities for dangerous obligation and uncommon rainmaking Phillips, j. M., Huggins, k. A., and Harding, I. M. (2015).

Meaning of Inbound Marketing

Inbound promoting is on the rise, and it necessitates a particularly careful zeroing in on the audience and engaging communication with it through fantastic content. As a result, inbound promoting is the connection of partners with potential buyers via goods and experiences that they value. Using mediums like online journals and long-distance social interaction, backers must draw in and brief viewers with the information they want without the help of anybody else. Inbound marketing is a kind of content marketing that uses online journals, webcasts, recordings, digital books, bulletins, whitepapers, SEO, web-based media marketing, and other forms of content marketing to help a company grow. m. nosrati, r. Karimi, m. Mohammadi, and k. Malekian (2013). The days of a customer expecting just a fair price for the nature of the goods he purchased are long gone. He needs more information today, but it must be non-obtrusive and moving to pique his interest in the topic stopczyska, k. (2013).

Content Creation and Distribution - make an assigned substance that answers conceivable outcomes and customers' principal requests and necessities, and then offer that substance everywhere.

Lifecycle Marketing - sponsors, don't just arise out of the blue: they get moving as outcasts, visitors, contacts, and customers. Express displaying exercises and instruments help to change those pariahs into sponsors.

Personalization - tailor your substance to the requirements of a ton of people who are seeing it. After some time, you can better tweak your messages to their specific necessities as you study your leads.

Multi-Channel - inbound advancing is multi-divert, basically considering how it approaches people where they are, in the channel where they need to interface with you.

Consolidation - content creation, dispersing, and examination instruments all work together like a perfectly tuned ensemble - allowing you to focus on spreading the suitable substance in the ideal spot at the perfect time.

Fostering a fresh argument that computerized content is a component for inbound advertising efforts is repetitious, given the numerous articles in the essential writing. m. I. C. U., g. E. R. U., and angela-Eliza, m. I. C. U. Adrian, m. I. C. U., Marius, g. E. R. U., and angela-Eliza, m. I. C. U. (2017). Inbound exhibiting changes untouchables into customers and a while later promoters of your business.

Inbound Marketing Developments

Inbound propelling developments are reasonable areas, electronic media crusades, mailing crusades, search engine optimization (SEO), viral records, online studios (online courses, and so on.

Custom Messages

People are bound to open messages sent from an individual than those got from a computerized "no-answer" address. For now, the best bulletin material won't ever be completely utilized until it is conveyed by a precise name of a conspicuous individual in the affiliation. Also, this technique permits the individuals who got the announcement to react to the sender with an assessment. People likewise read messages with names that appeal to them and snap

on an interface that takes them to a site with data they consider significant. Envision the substance of the letter isn't modified to fit the "buyer persona," and it has no impact on them. In such a situation, individuals will withdraw from the email, and their confidence in the connection's capacity to comprehend and address their issues would conclude. Accordingly, in inbound promoting, the beneficiaries of a mailing effort should be homogenous and effectively set up. All together for the mailing position to be conceivable, the substance should be acquainted with them. The pivotal book that pushed organizations all around the globe to quit offering to their clients and begin addressing their inquiries to accomplish results; changed and refreshed to reflect innovation, drifts, the computerized customer's continuous turn of events, and substantially more. M. Sheridan, m. Sheridan, m. Sheridan (2019).

Blog Segments

Articles circled on the affiliation's blog acknowledge a fundamental part in depicting the affiliation's picture across the possible results and the obstruction. Their quality can draw in or lose clients. The quality substance regarding a question of interest for the clients will become their level of trust and dependability towards the affiliation. Conversely, if the meaning is inappropriate and ill-suited, it will affect the affiliation's picture, which will show up abnormal in the correspondence towards the clients. Subsequently, articles should be carefully made dependent upon the SEO assessments. They should follow the interests and needs of the gathering to give all the vast data to influence their buying choices.

Search Engine Optimization

Web structure improvement has a predominant impact on the robotized movement strategy since it impacts the organizing of state of the art channels open to a relationship, for example, areas, locales, social affiliation accounts, and so forth. Along these lines, site pages can be improved to change into "the most engaging" for the web crawlers to be first shown when searches are performed utilizing programs. It ought to be seen that SEO fuses the presence of a stand-apart quality substance which regards some substance rules to be mentioned

reasonably by the pursuit motors. Orchestrating on the main page of the web crawlers is major given that 80% of individuals who play out a solicitation utilizing Google (the most used web list on earth) access essentially the affiliations recorded in the standard page of google. The more the page is recorded ahead of time, the more it will draw in more clients. Site improvement fuses the utilization of the most looked through watchwords by clients and perceived utilizing google analytics device. Show progressing show propelling passes on its publicizing message using text, logos, activities, records, photos, or different plans. To assemble the impact of the types of progress, the show supports reliably target clients with specific characteristics. Treats, which are sudden identifiers of express computers, are frequently utilized by online customers (normally through their progress workers) to pick which advances to offer a specific customer. Treats might follow if a guest left a page without making a buy, permitting the support to retarget the guest with movements from the site they visited. Recipients might make an insidious phenomenal image of a customer's advantages to pass on impressively more consigned headway as they assemble data from various spots in regards to a customer's online new development. Lead focusing in on is the term for this all out the absence of information. Contributors may likewise focus on their crowd by utilizing sensible and semantic elevating to offer show sees that are identified with the substance of the site page where the sees show up. Publicizing experts may likewise utilize geotargeting to give enhancements dependent on a customer's assumed topography. The IP address of a customer sends certain geographic information (autonomous of the customer's nation or topographical locale). Diverse go-betweens or information might be utilized to upgrade and refine the geographic data to limit the scope of potential areas. Promoting masters may once in a while utilize a telephone's GPS recipient or the space of close by portable pinnacles utilizing PDAs. Treats and other reliable data on a customer's PC might help limit the extent of a customer's area considerably further.

Social Media

Youtube, Pinterest, Instagram, and so forth are a particular climate for inbound progressing. Thinking about how possible results can be seen by the affiliation

and the correspondence is adjusted relying on the sort of affiliation utilized and the gathering. For the current situation, the substance advanced inside the inbound advancing system plays a focal work because the achievement or frustration of the marketing methodology relies on its quality.

Benefits and Obstructions of Inbound Marketing

Inbound Propelling A Few Benefits, for Example:

- It permits a speedy, exceptionally extreme, and extended-length relationship with the client;

- It depicts rapid and effectively the "purchaser persona" profile;

- It awards to accomplish better outcomes the degree that the advantages/costs report separated from the standard progressing;

- It grants to empower a substance framework dependent upon unequivocal subjects (watchwords) related to SEO and Google AdWords, for which there is an affirmed interest from the possible results;

- It watches out for an overall advance that depends upon the creation and portion of five-star content. Regardless of whether the possible increases of inbound progressing are essential, this kind of showing presents several insults, for example,

- It is more referencing and complex than the standard progressing;

- It requires the use of the internet, with the target that individuals who don't utilize it can't become the average vested party;

- It permits a segregated correspondence and not an all-over one.

Inbound Marketing versus Outbound Marketing

Standard showing is associated with outbound advancing, which proposes that the showing

procedure hoists the things to the clients. At the same time, advanced publicizing is inseparable from inbound showing, which fundamentally means winning the target interest. Certainly, outbound elevating plans to urge the things and associations to the swarm straightforwardly, while inbound advancing assists with featuring work and items by the idea, in the setting where the clients separate themselves as the affiliation's fair. Inbound marketing is essentially a substance advancing as it is the fragment that can get the customer's idea, pushing it towards the buy. That is the clarification; the whole showing procedure is changing into a substance progressing approach, and the deficiency of massive worth substance indeed prompts the slip-up of the affiliation's significant level showing system. In like way, in inbound showing, perceiving the objective and changing the correspondence to its requirements, assumptions and interest acknowledge a dire part.

Furthermore, outbound advancing is a conspicuous sort of show, while inbound progressing is a lenient one, since the buyer consents to be seen in addition, doled out, and he isn't enraged about the affiliation's correspondence to him. Deliveries, easygoing organizations (Facebook, Twitter, Linked In,...), online courses, and consolidate the purposeful investment. Inbound propelling productivity is better contrasted with the outbound showing ability since it permits an unparalleled focusing of the gathering and an overwhelming difference in the affiliation's correspondence to it. For instance, if people have bought into the declaration, the change rate is 750% higher than the pamphlet addressed to individuals who haven't shown an interest in the affiliation or its things/associations.

Conclusion

Taking everything into account, "because of the internet, buyer conduct has changed radically over the previous decade. Individuals have gotten adroit at blocking out conventional advertising messages.

Examination shows that 86% of individuals skip tv advertisements, and 44% of direct mail is rarely opened. Also, 84% of 25-to-34-year-olds have left a top pick site due to meddling or insignificant publicizing" (bigshot inbound, 2016). Besides, "the absolute democratization of media, the all-out addressability of showcasing interchanges have made it feasible for people to communicate their own free decision for each item and administration they need to purchase. The authority over media utilization is an engaging of another world, where the change from tv to on the web is conceivable, from broad communications to miniature media, from mass advertising to consent to promote" (duguleana, 2008: 31). In this specific situation, the significance of inbound showcasing has developed with the buying conduct of the shoppers who, to acquire data and surveys about the items they expect to purchase and save time and cash, really like to buy things on the web. Accordingly, organizations that prevail through an SEO and content system to rank well on the primary page of the web search tools, giving fundamental data to the client, are the "victors" of the "computerized war" utilizing the inbound showcasing devices. Also, the accomplishment of inbound showcasing was felt not just in the business field yet additionally in different areas like the political or the public space by and large, as attractive to the devices of this customized and direct showcasing structure, government officials, well-known individuals, NGOs are moving toward their crowd, diminishing the physical removes and smoothing out their correspondence towards them. In a cutthroat worldwide climate like the online climate, inbound promoting is undoubtedly the best type of advertising rehearsed by associations. Consequently, this type of non-meddlesome advertising that depends on advancing high-quality substance inside painstakingly considered, thought out and created advertising procedures is best contrasted and the customary showcasing, which appears to gradually lose viability in a dynamic and profoundly redid field, for example, the online climate.

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Effect of Influencer Marketing on Purchase Intention with the Mediating Role of Brand Trust

Dr. Govind Narayan[1] and Dr. Krishna Kumar Sharma[2]

[1] Assistant Professor, R.B.S. Management Technical campus, Agra
[2] Associate Professor, R.B.S. Management Technical Campus, Agra
narayangovind007@gmail.com | kksharmarbs@gmail.com

Abstract

It has been observed that usage of social media is increasing in the current scenario and made it easier to communicate with one another. It gives us platforms to express ourselves and voice out our opinions. It allows us to communicate with our friends and complete strangers. It has allowed consumers to share the information about the companies to each other. Today social media has become an important tool to analyze and study consumer behaviour. It has become one of the company's digital communication tools and is the promotion of products through influential names in digital media. The influencer endorsement through social media in product promotion and brand communication has recently increased as a result of technological development and digitalization. The main purpose of the promotion at social media platform is to create consumers' trust and thus increase both brand awareness and sales. In this regard, the purpose of this paper is to understand impact of influencer marketing on purchase intention with the mediating role of brand trust. The participants of the research are people from Agra who have active accounts in at least one social network. After eliminating incorrectly filled and blank questionnaires, 185 questionnaires were considered for the study. The structural equation model was used in the study. According to the findings, social media influencers have impacts on purchase intention. It has also been confirmed that the expertise and attractiveness of the influencers are more accepted in the society and brand trust creates a mediator effect in this relationship.

Keywords: brand trust, influencer marketing, purchase intention, social media

Introduction

The technological advancement of user-generated networking sites have provided a new way to communicate among our peers. It allows us to connect with other people whether we know them personally or not (Fuller, et al., 2009). Social media has allowed consumers to create their own content of their social media accounts. Social media platforms have served as a facilitator when it comes to sharing information (Chen, et al., 2011). The Social media users are increasing worldwide exponentially. The total number of internet users as of January 2022 in India is 658 million people and 467 million of them are social media users (The global statistics, 2022). This situation forces companies, brands and advertising agencies to look for new methods to interact with target audience. One of these methods is influencer marketing that is, using influencers on social media to promote products to relevant consumers. The term "influencer" is a new concept for both academicians and practitioners. The widespread use of digital marketing trends and the increase in people's access to the internet enhance the orientation of companies from traditional media channels to digital media in communication. Social media influencers, on the other hand, are people who create their own audience with the content they

produce on social networks and have an influence on them. (Alkhuzem.com, 2017).

Influencer marketing is an emerging form of celebrity endorsements which are mainly based on stronger and closer relationships which are mutually beneficial. Influencer marketing should be aligned with company's target market, product, budget and objectives. These days' marketers target the market for every type of products through influencer and it has become an important tool to reach the right target audience by choosing the right influencer. It is known that the main reason why celebrity endorsement strategies are used in product promotion in traditional media channels is the transfer of celebrities' credibility to the brand. Therefore, the main focus here is to sell by taking advantage of their reputation and credit (Veissi, 2017). Moreover, companies using influencer gain the trust of consumers in more than 54% of the cases and enable consumers to recommend the product to others. Trust becomes an important concept to be discussed in this situation (Lou & Yuan, 2019a).

The present study is designed on the basis of the various studies. The study is an attempt to understand the impact of influencer marketing on purchase intention. The study also examines the mediating role of brand trust between influencer marketing on purchase intention.

Literature Review

Influencer Marketing

Influencer marketing is the new paradigm in marketing and that's why it has been discussed by both academics and practitioners over the years. Due to fact that marketing is done on social media, the company-consumer relationship has managed to go beyond the traditional framework. Influencer marketing is not about promotion; however companies focus on opinion leaders, as well as provide expertise with the help of influential celebrity (Hu et. al, 2019). influencer marketing is the science and art of encouraging people who have impact on their audience to share brand messages with their audience in the form of sponsored content (Chatzigeorgiou, 2017). This method is considered as the process of identifying, interacting and supporting effective individuals in social media. Additionally, it is frequently used in public relations, as well as sometimes it also increases purchase intention and brand awareness (Lou & Yuan, 2019).

Influencer marketing directly addresses common sales process barriers, as well as developing strategies and activities through potential customers, or people who have an impact on decision makers. These people who have impact on others are called "influencers". For example, if you are a business operating in the cosmetics or fashion industry, you can find influencers in these sectors on social media platforms such as Facebook, Youtube, Instagram and Snapchat. Today, social media offers people the opportunity to create their own audience and influence them, and this fact shows that anybody can be influencer (Chatzigeorgiou, 2017). This makes social media tools more valuable and an integral part of the average consumer's life. Social media influencers (SMIs) act as independent third parties that shape and direct audience attitudes, behaviors and opinions through the use of blogs, tweets and other social media. Social media influencers (SMI) are online people who have a large follower audience on one or more social media platforms as well as impact to their followers (Lou & Yuan, 2019). Social media influencers are people who are interested in a certain subject and share information about it, as well as they share their evaluation after using a product, and encourage people to buy these products while actively using their own social media accounts (Hermanda, Sumarwan, & Tinaprilla, 2019). For consumers looking for information, social media influencers are a reliable source of information due to their expertise in certain areas (Lou & Yuan, 2019).

In the pre-social media era, public relations were one-sided and the consumer could only see the product in traditional communication channels. But now, the consumer can communicate with the product via social media . Unlike traditional media celebrities, social media influencers are ordinary people who earn their reputation by producing content (Lou & Yuan, 2019). Celebrity use is a very common method for promoting brands, and it is a common method to bring the characteristics of the celebrity to the product and arouse a purchase desire in the consumer. Sometimes celebrities also turn to social media to offer extra value to brands, but their reputation is due to their capabilities, and social media influencers to their content (Schouten, Janssen, & Verspaget, 2019). Traditional celebrities can also become influencers after producing regular content through social networks (Lou & Yuan, 2019). Social media influencers are also used by companies and agencies to reach consumers by creating a kind of reputation by personal branding through social networks.

Brand Trust

Trust is the desire of a party to be vulnerable to the actions of the other party in situations involving risk (Hu et al., 2019). Trust in certain brands and sellers during shopping are also important in terms of attitudes and behaviors (Habibi et al., 2014). For this reason, Chaudhuri & Holbrook (2001) defined the brand trust concept as the willingness of the average consumer to trust the ability of the brand to fulfill its stated function. At the basic level, brand trust is a consumer's trust in that particular brand (Ha, 2004). Trust is the emotion of consumers to meet expectations in situations of uncertainty, where the brand has asymmetrical information. Trust always moves forward from the moment of experience (Delgado-Ballester et al., 2001). The main purpose of building trust is to gain sustainable competitive advantage. Because the sustainable relationship between the seller and the buyer is formed as a result of the company providing the quality that meets its promise (Hashed Ahmed Mabkhot; et al., 2017). Brand trust building is therefore a well thought through and remarkable process (Chaudhuri & Holbrook, 2001). Information sharing is one of the most important practices that create trust by creating value. This information generally consists of product usage patterns and brand stories, reducing asymmetrical information and uncertainty. At this point, social media has a great role in the dissemination of information in terms of the possibilities of re-interaction and long-term relationships (Laroche et al., 2012). Creating and maintaining trust on the web is at the center of company marketing plans. Brand trust improves with the development of some aspects that create loyalty (Ha, 2004). Brand trust is developed by the personality traits of the individual who promotes the brand (Laroche et al., 2012). The information, entertainment and reliability perception of branded posts shared by Influencers affects the perception of trust in consumers (Lou & Yuan, 2019b).

Purchase Intention

The effects of beliefs on behaviors through intentions and attitudes and the factors affecting changes in behavioral intentions were explained with the reasoned action theory (Ajzen, 1985). According to reasoned action theory, knowledge and beliefs play an important role in the behavior of specific behavioral intention. The theory has also been used to identify and explain the purchase intention of young consumers (Belleau et al., 2007). From this point of view, purchase intention is the buyer's real intention towards the product, and it is defined as the combination of their interest and possibilities to buy the product (Cuong, 2020). Approaching company perspective it can also be defined as the process of analyzing and predicting consumer attitudes. Purchase intention may vary according to demographic factors (Khalid et al., 2016). From the consumer point of view, it is the buyer's promise to buy the product at the next arrival (Kudeshia & Kumar, 2017). The use of the internet at the time of purchase will affect purchase intention on the internet and lead to the development of attitudes on this issue (Salisbury et al., 2001). The concept of online purchase intention of consumers has also been developed from this point and is defined as the intention of a consumer to launch a certain purchase behavior through the internet and to participate in online processing (Ling et al., 2010).

The hypotheses of the research were based on the studies about the impact of the use of social media influencers in promotion on purchase intention. Moreover, hypotheses have been developed taking into account the studies mediated by the perception of trust as well as the studies investigating the effect on purchase intention. Following research framework and hypotheses are developed on the basis of literature review.
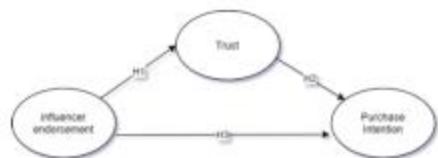

Figure 1: Research Framework

H1: Influencer marketing has an impact on brand trust.

H2: Brand trust has an impact on purchase intention.

H3: Influencer marketing has an impact on purchase intention.

H4: Brand trust has a mediator effect between influencer marketing and purchase intention.

Methodology

The sample of this research contains people from Agra who use social media and have at least one social network account. This study was designed on the basis of the literature, and it was conducted by applying a questionnaire among quantitative research methods and the research model and hypotheses were tested. The questionnaire was constructed using 23 variables and all the variables were measured with the 5-point Likert scale. While developing the survey, the questions were divided into 3 groups: questions related demographic specifications, control questions and scales that measures variables. While selecting the sample, attention was paid to the fact that the participants are from Agra who know influencers among social media users and have an active account in at least one social network. Moreover, the sampling method was non-random convenience sampling. The sample for this research consists of 215 respondents participated in the survey. Due to false filling, we excluded some surveys. Finally, there are 185 surveys for data analysis in the final evaluation. Structural Equation Modeling was used to test the model and AMOS 24.0 application was used to test the hypotheses by making analyzes. The structural equation model consists of 2 stages and proceeds by testing the scale model and testing the structure (Hair et al., 2013). The same steps are followed in this study.

Analysis and Results

Regarding the demographic profile of the respondents, the gender distribution is 40.2% female and 59.8% male, while the distribution in terms of age range is 47.8% between the ages of 16-25, 20.9% each between the ages of 26-35 and 36-45, for people aged 46 and over, it was 10.4%. According to income distribution of the participants, those with an income between Rs. 10000-25000 are ranked first with 47.2%. Regarding the distribution in terms of education, 57.2% of the participants are undergraduate degree. The distribution by marital status is 42.1% married and 57.9% single.

Reliability and Validity

Pilot tests were performed and finally, explanatory factor analysis was performed on the data set of 185 respondents. According to the results of the explanatory factor analysis, the Expertise and Trustworthiness dimensions of the 3 dimensions of influencer marketing combined, and the Attractiveness dimension was considered as a separate dimension. Reliability and validity analyzes of each variable and the resulting dimensions were examined. The reliability of the scale is the measure of its consistency, and its alpha coefficient ranges from 0 to 1. The reliability coefficients of the variables are above 0.7 (Table 1). This situation shows that the reliability and consistency of the scales are high. It is observed that Average Variance Explained (AVE) values are above 0.5. The composite reliability values of the Attractiveness, Expertise -Trustworthiness, Trust, and Purchase Intention variables are 0.869, 0.950, 0.933, and 0.909, respectively. Thus, it is possible to say that the scale has a good reliability.

Table 1: Items Loadings, Average Variance Extracted, Composite Reliability, and Cronbach's Alpha

Construct	Items	Loadings	AVE	Cronbach Alfa	CR
Expert-Tw	Expert1	.825	0.633	.953	0.950
	Expert2	.803			
	Expert3	.783			
	Expert4	.756			
	Expert5	.749			
	Tw 1	.724			
	Tw 2	.714			
	Tw 3	.691			
	Tw 4	.680			
	Tw 5	.670			
Attractiveness	Attract1	.847	0.689	.867	0.869
	Attract3	.811			
	Attract5	.809			
Trust	Trust1	.914	0.738	.932	0.933
	Trust2	.907			
	Trust3	.903			
	Trust4	.881			
	Trust5	.837			
Purchase Intention	Purch1	.909	0.714	.908	0.909
	Purch2	.901			
	Purch3	.892			
	Purch4	.836			

Note: * AVE = Average Variance Extracted, CR = Composite Reliability, CA= Cronbach's Alpha

In order to evaluate the validity of this study, correlation coefficients were compared with the mean square roots of the AVE value. As can be seen from the results in Table 2, the mean square roots of the AVE values are greater than the correlations.

Therefore, discriminant validity is valid. Then, Explanatory Factor analysis was performed to evaluate the Structural Validity by calculating fit indices in Table 3.

Table 2. Correlation Coefficients Between Variables.

Variables	Expertise-Trustworthiness	Attractiveness	Trust	Purchase intention
Expertise- Trustworthiness	0.8			
Attractiveness	0.712	0.830		
Trust	0.65	0.584	0.871	
Purchase intention	0.657	0.579	0.869	0.845
Md	3.3449	3.5528	3.4070	3.4217
SD	1.01647	.99363	.90618	1.10004

Table 3. Fit Indices

FIT INDICES	CMIN/DF	CFI	GFI	NFI	RMSEA	TLI
	2.486	0.952	0.869	0.923	0.069	0.944

According to fit indexes table, all values are at an acceptable level. This is an indicator that the Structural Validity of the model is good.

Structural Equation Model

Further, the hypotheses existing in the research are tested using structural equation model. Table 4 shows the results of the structural equation model. 5 of the path coefficients are valid and 2 of them are invalid. According to the findings in the table, there was a positive relationship (β = 0.527, t = 5.665, p <0.001) between H1a purchase intention and the Expertise-Trustworthiness variables and the hypothesis was accepted. H1b hypothesis showing the relationship (β = 0.692, t = 5.337, p <0.001) between brand trust and expertise- trustworthiness was also accepted. It was accepted because t = 15,695 p <0.001. However, the H4a hypothesis, which expresses the use of Brand Trust as an intermediary variable in the model, was rejected as β = 0.155, t = 1,930 p <0.054. The results confirmed the H3a

hypothesis, which expresses the relationship between attractiveness, another sub-dimension of influencer endorsement, and purchase intention (β = 0.226, t = 2.542, p <0.011).

The results also confirmed the H3b hypothesis, which expresses the relationship between Attractiveness and Brand Trust (β = 0.241, t = 3.011, p <0.003). The hypothesis showing the relationship between Attractiveness and Purchase intention mediated by brand trust was rejected on the basis of the results (β = -0.004, t = -0.086 p <0.931). From this point of view, with the help of 5000 iteration Bootstrap and Expertise-Trustworthiness and Attractiveness variables on purchase intention through brand trust were examined. According to the findings obtained, the effect of Expertise-Trustworthiness dimension on purchase intention through brand trust (L = 0.371; U = 0.789) is significant. The effect of the attractiveness on purchase intention (L = 0.075; U = 0.337) through brand trust is significant. In both dimensions, it is seen that brand trust fully mediates between variables.

Table 4: SEM Analysis

Hipotez	Path coefficient	C.R	SE	P-value	Support
H1a:Exper_TW-> Purchase_int	0.527	5.665	0.126	***	Accepted
H1b: Exper_TW->Trust	0.692	5.337	0.13	***	Accepted
H2: Trust->Purchase_int	0.826	15.695	0.53	***	Accepted
H3a:Attrac-> Purchase_int	0.226	2.542	0.77	0.011	Accepted
H3b: Attrac->Trust	0.241	3.011	0.80	.003	Accepted
H4a:Exper_Tw ->Trust->Purchase_int	0.155	1.930	0.80	.000	Accepted
H4b:Attrac->Trust->Purchase	-0.004	-.086	0.50	.01	Accepted

Discussion

The development and widespread use of digital media tools in the world brought marketing and communication to new channels. Therefore, companies have started to prefer some tools and people through these channels to communicate with their consumer groups. The study proposed a new theoretical model for a more comprehensive research proposal by incorporating brand trust in the influence of social media influencers on purchase intention.

The first assumption of the study was that influencer endorsement had impacts on purchase intention. In this study, the Expertise and Trustworthiness dimensions were combined and gathered under one dimension. The second dimension "Attractiveness" remained separately. This dimension affects trust and purchase intention. However, in compared with other dimension, attractiveness seems to have a low effect on trust and purchase intention. The main reason for this phenomenon is that people use social media actively and people who are watched by masses are the ones who produce content by acquiring expertise in certain fields. Although people know more famous and attractive people, they differentiate experts and rely on them more, as well as, expert influencers` suggestions have more impacts on customers. The resulting new dimension- Expertise-Trustworthiness has an impact on both purchase intention and brand trust. Thus, the effect of influencer marketing on purchase intention was revealed in this study.

The second assumption of the study was that the concept of brand trust had a mediator effect between purchase intention and influencer endorsement. As a concept, "trust" has been analyzed by consumers' trust in branded content (Lou & Yuan, 2019a). Although brand trust is used as a mediator variable, its role in the effect of influencer endorsement on purchase intention has not been examined. For this reason, it has been observed in the research that brand trust has a full mediating effect between the dimensions of influencer marketing, expertise-trustworthiness and attractiveness, and purchase intention. Therefore, the level of brand trust explains the level of influencer endorsement impact on purchase intention.

Managerial Implications and Conclusions

Although celebrity endorsement is widespread in traditional media, the influencer endorsement, which are prevalent in social media, has just started to develop. There are some studies, in this field which examined the effect of social media influencers on purchase intention. Results confirmed that the endorsement of social media influencers in product promotion affects the purchase intention. Further the study also revealed the role of brand trust in the impact of influencer marketing on purchase intention. Based on the findings, it is possible to examine the role of brand trust in the impact of social media influencers on brand loyalty, and the effects of trust to influencers on the relationship between influencer endorsement, purchase intention and brand awareness in future studies.

In this study, there are practical findings and application ideas for advertising agencies, companies, and brands. While paying attention to the impact of social media influencers on purchase intention, it is possible to observe how important the target audience is, if we consider that people were asked about their own influencers in our survey study. Consumers buy the products recommended by the influencers they follow. Therefore, influencer selection according to the interests of the target audience, paying attention to the fact that these people are partially attractive, and at the same time, should be considered as expert in their field and considered as trustworthy by consumers. Especially, most of the young generation is knowledgeable about technology, and this phenomenon increases the importance of these celebrities in the digital world day by day. Companies should also pay attention to the use of the right influencers in their communication strategies and pay attention to the budget allocation in this sector. The findings lay the groundwork for new studies. From this point of view, companies, brands and advertising agencies can be more careful and cautious when choosing an influencer. At this point, it is important to know the target audience and to choose the right influencer along with the company's communication strategy.

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Challenges and Opportunities for Women Entrepreneurship in India

Dr. Balgopal Singh[1] and Nidhi Singh[2]

[1] Department of Management, WISDOMS Campus, Banasthali Vidyapith, Banasthali (Rajasthan)
[2] Research Scholar, Department of Management, Shri Venkateshwara University, J.P. Nagar, U.P.

Abstract

Inspite of forming 50 per cent of the total population of the world women do not own even 1 per cent of the world's property. Their role and contribution in industrialisation has remained unaccounted and unassessed. The lot and the position of women the world over has remained neglected. Their share in business and trade is very low. The specific role of women in the economic effort has not yet been clearly defined but the need for "integration of women into development" is being particularly felt by women themselves. This research article focus on the need and problems for women entrepreneurship and how we can come up with these.

Key words: women, industrialisation, integration, entrepreneurship

Introduction:
Entrepreneurship in Developing Countries

The fourth decade of the twentieth century saw an evolutionary change in the status of men and women in the world. The World War II forced the men-dominated societies the world over, to induce and hand over responsibilities to women out of necessity. Hence the post-World War II decades have witnessed a major and continuing phenomenon in the social, economic, industrial and administrative spheres.

The process of becoming entrepreneur involves learning, unlearning and relearning many things relating to the roles, tasks, functions, responsibilities and problems of entrepreneurs. There has been a rapid increase in the efforts made in the past few years to encourage entrepreneurship in developing countries. They have witnessed the phenomenon of the rapid increase in occupational movement among women as owners of their own business. Currently available statistical data from the USA, Canada, indicate that the percentage of women as owners! managers is continuously increasing since 1945.

.A few women had repeatedly brought into focus the women's feelings of helplessness of being stifled, the dilemma of living for others and having no space for their own being. The being' of a women had been mortgaged to traditional culture, while her becoming' had been mortgaged to the wishes of her husband/family.

Indian Situation — Statistical Data Problem

Women make the second largest target group for identification of potential entrepreneurs being slightly less than 50% of the total population. In India there are 99.4 million women workers in a labour force of 272.84 million. Majority of the women seek work, out of economic necessity, but of these a large number are unable to find employment. Their share in total unemployment (40%) is higher than their share in the labour force (33%). According to the 1981 census, there are only 150,000 self employed women, a mere 5.2% of the total number are self employed, of this a majority are concentrated in low paid, low skilled, low technology and low productivity jobs in the rural and recognised sectors. 90% (79.4 million) women workers are in the rural

area as against only 10% (8.6 million) in urban areas. Only 2.5 million women work in the organised sector, a mere 12.4% of the total employment.

Need for Women EDP

The proportion of educated and skilled women in total employment is increasing. Hence expanding employment opportunities both to provide income and to harness the growth potential of educated unemployed women is very important. Promotion of self-employment of educated women has additional advantage of creating more jobs for desiring uneducated women.

No separate allocation for women's development is made. Action in favour of women is more welfare oriented than development oriented, and no constructive steps are taken t& lead women towards self-employment! entrepreneurship.

It is estimated that an investment ranging between Rs. 500 - 10,000 can, on an average, generate employment for 2.5 persons and depending on the activity every Rs. 1 lakh of investment can generate jobs for 5 27 people.

A package of assistance covering product selection, market information and marketing outlet, training in management was required, to accelerate formation of indigenous enterprise. The success of a programme for promotion of women entrepreneur ship-self depends, to a large extent, on the solid foundations that are laid through preparations of realistic and bold action programmes and on providing necessary organisational framework and to get their financial assistance.

The governmental agencies which are concerned with the training programmes of women and promotion of employment and self-employment avenues for women are the Small Industries Development Organization (SIDO) and its chain of Small Industries Service Institutes (SISI) spread all over the country, the National Extension Training Institute, the Khadi & Village Industries Commission, the All India Handlooms and Handicrafts Board, the Central Silk Board, the Coir Board, etc. There are also State-level organizations which are involved in this endeavour, the Directorates of Industries in the State Governments,

the State Small Industries Development Corporation, State Financial Corporations and the District Industries Centre.

Besides these, there are also National Programmes such as' the Integrated Rural Development Programme which has the objective of lifting the individual families above the poverty line by mobilising institutional credit, organizing training programmes, and taking up a range of activities covering agriculture, animal husbandry, fishery, rural and cottage industries, commercial and service activities, etc.

The national scheme—Training of Rural Youth for Self-Employment known as TRYSEM was introduced with the object of training atleast 2,00,OCO rural youth every year in agriculture and allied sectors and small industries for self employment. The Nationalised Banks can also play an important role in Promoting self-employment by making available credit facilities at 4 per cent

interest to the weaker sections of the community and the disabled persons. Social prestige in any society is closely linked with economic utility of the individual concerned. Unless economic and social importance of women in the society is enhanced vis-a-vis their families, state and nation as a whole, the women would continue to suffer from neglect at national level.

Status of Women Entrepreneurs in India

Nature has made a division of labour entrusting upon men and women different responsibilities for the betterment of the process of evolution. In this division of labour, the women have been endowed upon with the gift of motherhood and up bringing of the future generation. The women, the mother, has been the symbol of continuity of culture, tradition and religion, being the binding force of the family system. Quality of life has depended upon how well or how badly the women have performed this duty of hers. Gradually, women withdrew to the four walls of the home for the care of the children, while man worked outside, forging for food.With the advance of science and technology, a certain amount of change has come about. An increasing number of women are wanting to participate in the economic activities of the nation. Thus we find the emergence of women entrepreneurs.

A woman entrepreneur is a person who is an enterprising individual with an eye for opportunities, and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirit she possesses. Those women entrepreneurs who do not have education or any formal training in management, but have developed skills take to small scale industry. They choose that product with which they are familiar i.e. garments, weaving, pickles, dolls and handicrafts. Some have ventured into engineering, electronics, chemicals and pharmaceuticals. Some also make surgical instruments, furniture and pottery.

These women entrepreneurs need in the initial period, certain special privileges to overcome the practical social handicaps they face for being a woman such as attitudinal reluctance of officers, lack of information, and too many formalities that need to be completed. The third category of women entrepreneurs work in cities and slums to help women with lower means of livelihood. Their is service motivated organization to help economically backward sections. They need Government support in marketing as well as getting finances at a concessional rate for their products. Preferential purchasing policy of government helps such institutions to manufacture and sell to the government items like files, chalk, stationery, etc.

Women in our country always remained a victim of neglect and discrimination and were not allowed to perform their due role in the economic or social life of the society. Recognizing the injustice meted out to women in the past, the architects of our Constitution took special care to guarantee equality of rights and opportunities for women in political and social fields and to specifically prohibit any discrimination particularly in matters of employment, wages and human conditions of work.

The need is now keenly felt that women should also work outside the home for getting better living standards for all. It is in this context, that the question of women entrepreneurs or women's industries has taken a new significance especially when unemployment has become a matter of great concern to all. Better health and decreasing infant mortality is a sufficiently persuasive force for women to come out of their homes. Rapid industrialisation, urbanisation, and socio-political movements have made a dent in the old pattern

Objective of the Study:

To analyses the different problems and challenges facing women entrepreneurship in India after independence. To identify, select and motivate potential women entre preneurs and to guide them into becoming successful entrepreneurs to analyse the available statistical information. And the problems that these entrepreneurs may have encountered.

Methods and Materials:

The complete research work leading to the paper is based on both systematic and ad-hoc research methods. Under systematic methods researcher will adopt both primary and secondary data. Under secondary data the researcher will consult different relevant books, literature, journals, magazines, newspapers, government documents, internet etc Vis-à-vis problems and challenges. In primary data researcher will meet personally the women entrepreneurs and take interviews.

Results and Discussion

Role and Contribution of Women Entrepreneurs

Inspite of forming 50 per cent of the total population of the world women do not own even 1 per cent of the world's property. Their role and contribution in industrialization has remained unaccounted and unassisted. The lot and the position of women the world over has remained neglected. Their share in business and trade is very low. Though they represent half the humanity, their contribution to leadership and management is much less. According to the UN report women receive 25 per cent less wages than men inspite of the law of equal wages for equal work. Time has come for women to come out of the drudgery of housework and give vent to their creativity and entrepreneurship. Political developments in India have also been responsible for determining the role of women in a changing society. It is an accepted fact that the role of

women in national development is a crucial one. Women have an important role to play in synthesising social progress with economic growth of developing countries. Non-aligned and other developing countries have attached a great importance to ensure that women play their full role in the development process. The specific role of women in the economic effort has not yet been clearly defined but the need for Uintegration of women into developmentU is being particularly felt by women themselves. With the increase in the number of women getting educated, there is considerable awareness among women to be self-employed and gradually the role of women is changing in the society.

Entry of women in organised business as entrepreneurs is fairly recent, but women have been contributing to production process since times immemorial by working in cottage industries. It is sad that all their economic efforts remain unacknowledged and unaccounted. Women in India have traditionally been highly esteemed. Indian women enjoyed respect and status since Vedic ages but only during last few centuries they lost the position and have to fight for equality. Though women in India can achieve highest position in any field, majority of them are confined to hearths and homes. In Indian countryside millions of women are engaged in home products or cottage industries combining traditional activity and supplementing income generation. Indian history is replete with stories of courage shown by women who had emerged from their shackles.

Much before women's resurgence witnessed in the West, in the twentieth century, the history of India is made notable by the presence of women in large numbers, shouldering high responsibilities in the struggle for freedom and in the quest for national reconstruction. As our late Prime Minister Smt. Indira Gandhi said UNo society can go ahead if half of it is not given opportunity. Men themselves cannot achieve their fullest if there is a large part of the population which is not by their side and helping them. It is in the interest of all, that women should be able to play a more positive and more creative role in all spheres nationally and internationally. It is heartening that women have excelled themselves in all branches of human activity in the modern age.

Women have all along participated in outdoor occupation, in the fields and taking part in agricultural activities in the farm tending to cattle and poultry. There have always been some professional working women, using their educational skills for being teachers, doctors, nurses, secretaries, hair-dressers, fashion designers, and the like. However, it was realized that they had to play their role in the economic mainstream of the country. The reason for this change was increase in number of educated women and their desire for economic independence and attainment of a separate identity from traditional patterns. Women are engaged in non-traditional activities which were at one time considered exclusively to be the men's domain. These activities relate to production of straw and mill boards, enzymes, electricals, readymade garments, automobile ancillaries, steering gear, assemblies for tractors, foam blankets, printing of text books, crockeries and refractory materials, etc. Electronic is a growing industry—women entrepreneurs can contribute con siderably to this industry as they are best suited for it, especially in software.

Women entrepreneurs today have their own opinion, are self-assured and able to withstand all risks and are efficient managers. Woman is an entity in her own right. She must have a certain self-confidence. Women are more receptive to new ideas and open to change and more confident of the future without disturbing her pivotal role in the. family. She should organise working time with the help of modern technology in such a way as to avoid conflict between time for work and time to family. Secondly, it is convenient for a woman to be in control of a small business. This pattern of working in small business suits her dual roles. It is now more and more realised that the strength of a country is in these small businesses. To be viable they must be financially successful. In our present society, and in spite of equal opportunities for women in our country, women play dual roles: that of housewife and mother and that of business executive. However much some people may deny this, it is a fact; many women plan their lives very skilfully and succeed in filling these dual roles in a smooth and unobtrusive way. The experience gained outside her house enables her to enrich her family relationships through new cut look on tradition in a changing world. By continuously seeking connection with the world of science and culture she can become a better organiser and help to promote growth.

Women should seek qualifications along with economic- resources to keep stride with progress. This will necessitate change in social mores, and

development of the ￼tertiary￼ sector- to help women acquire skills and equip them to enter the busi ness world, women should be motivated to take up administra tive courses by providing fellowship in close contact with universities, update the general and specific executive and pro fessional qualifications and provide a technical and scientific-orientation for the appropriate solution of pressing social and economic problems.

Equal opportunity and equality before law are essential as the social recognition of women's dedication to work is as much a part of her self-fulfilment as that for man. If we recognise the special roles assigned to women in today's world and work with dedication we can herald

a new era. More responsible female- participation in the business world will give fuller expression for the constructive use of technology and science so that economies could expand and crises could be solved in a way that will give more job opportunities. Access to technology will.

also move women from traditional household enterprises t other industries. Commerce, transport, storage and communications are examples of fields which are well within her capabilities. Inherent qualities of patience and perseverance of women help them in dealing with labour and hence labour troubles are rare in enterprises managed by women. Blessed with these-qualities and creative urges women can contribute significantly to economic productivity of the nation.. The Productivity Council through its branches helps entrepreneurs to acquire knowledge-on materials management and other allied productivity subjects. As we go towards the east, we find more and more women taking up employment in different fields from the traditional

occupation in agriculture like cutting and harvesting to modern management in sophisticated industries, women are proving their talent and adaptability. The literacy rate of women was-raised from less than 8% in 1951 to 53.7% in 2001, but it is still very low; and it is because girls do not go to schools that it brings down our average. There are similar increases in figures for the enrolment of girls in schools and colleges; but as the levels of education rise these numbers decline. Women are simply not being given the education which would help in full realization of

their potential. This, in turn, affects the number of women who can become entrepreneurs or provide good material for employment.

Government has been making every effort by giving facilities and exercising persuasion to induce parents to send their daughters in schools. Though such efforts have been successful to some extent, the breakthrough can came only when women :receive equal opportunities along with men Women entrepreneurs have the added responsibility of demonstrating what educated women are capable of. But it is not sufficient that they serve only as examples to others; they must also join, in this task of wider education of persuasion, of motivation. Women entrepreneurs should support schemes for adult education and straining of women, who can afterwards be absorbed in individual concerns.

A woman entrepreneur h to be aware of new trends in business, apart from being fully equipped with uptodate know ledge of technology and innovations. She has to be open minded to changes in administration, changes in values and ever changing social, human and political situations. She must be alert, adaptive and dynamic to keep the concern going. It is this approach that will bring women into development as partners with independent bargaining power and autonomous social goals.

Women should be given all opportunities indecision making process at all levels and in formulation of plans for development. Their identification will not only be beneficial to women but will also improve social relations. Women entrepreneurs can take lead in bringing ethics in business and human approach in socio- economic relations and make this world a better place to live. A woman entrepreneur should not think of profit alone. Everyone has some social responsibility. Problems have to be solved by changing social attitudes. Women are not less capable of achievement, but their circumstances are different to those of men. Women entrepreneurs in India who generally come from elite class with a favoured educational and social background, use their economic- lever if they act as model employers. They can help their less-favoured sisters by

employing larger number of women workers and setting higher standards of management. They can also help the cause of women by motivating girls and their parents for education and training and by showing how education helps to achieve higher goals. The result of women in their examination performance is superior to boys in the same classes but after higher education, the trend is to acquire degrees and then become fall-outs as far as the production effort and the work force of the nation is concerned. Even among the most educated young girls, the first preference is given to marriage rather than a career, hence women tend to make career decisions later than man. This is largely due also to the fact that job opportunities do not exist in proportion to the demand, and with preference being given to the male work-force, the women forcedly have to retire from the scene. However they sometime make an attempt to become ▯working wives▯ in specific situations; when their children are old enough to go to schools, when the budget does not seem to stretch and meet the needs of the family to supplement the family income, then they are motivated.

As eighties have been declared Decade of Women, different organisations should take positive steps for the advancement of women. Women entrepreneurs can contribute to world progress because they represent all that is new in the contemporary world. Women entrepreneurs are leaders of women in industry and therefore should be leaders in giving a new turn to society not only in the developing countries, but even in developed and affluent countries. Women entrepreneurs should try for greater endeavour leading to their achievement. Most of the small entrepreneurs belong to small and medium sized industry and they provide the nucleus and laboratory for future development.

Women in the Third World are at once the most exploited class and a source for great development potential. Self employment programmes are most ideally suited for them. The exchange of information and co-operation between the women entrepreneurs of the developed and the developing countries can provide impetus to enterprise development among women.

Conclusion

The emergence of women in the economic sense as entrepreneurs is a significant development in the emancipation of women and for securing for them a place in the society. Women entrepreneurs should make a success of their entreprise and help economic progress of developing and under-developed countries. The association of women with economic enterprises should also usher in an era of clean business ethics and would provide a healing touch in promoting peace and amity in the strife ridden world of today.

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Dr. G. Sandhya Rani, Associate Professor, Dept. of Women's Studies, S.P.Mahila Visvavidyalayam, Tirupati – 517 502,Email: sandhya_gudipudi@yahoo.co.in ,

Asia-Pacific Journal of Social Sciences, Special Issue No.1, Dec 2010, pp 144-153 153

A Study to Understand Changing Paradigm of Digital Marketing

Prof. Gayathri Rajesh[1] and Prof. Amit Singla[2]

[1] Sr. Prof. (Strategic Management), Mc Gill University, Greater Toronto Area, Canada
[2] Sr. Prof. (Management), PIET, Panipat
rg7475@gmail.com | amitsinglamba@gmail.com

Abstract

This study analyses present & future internet marketing ways. Paper is based on research review & present market developments. Test is based on optional sources. The study is based on recently disseminated information as well as internet sources. The various publications, studies, reports, journals, a wide range of websites and online data were reviewed. We see a significant transition to digitalisation in India. Purchasers gradually use the web to acquire the greatest cost from local vendors. In contrast to conventional or customary methods, India leads the competition. We have seen that advanced promotion such as site improvement (SEO), (SEM) web-based displays, content advertising, advertising, content automation, web-based media streamlining, mail promotion, event promotion, e books, visual circles, and sport, are unbelievable. We have been shown to be fully linked via telegram and instagram and development of the use of web-based medium offers new prospect for the utilize of sophisticated phases for computerised marketers. Shopper inspirations should be regarded as having better knowledge on what motivates people to produce brand or company content. Computerized promotion is practical and has an enormous economic influence. According to the findings of this research, knowing which web-based media locations use the objective market of a business is a further important aspect in ensuring that Internet adversity is successful. Surveying the achievement of Internet promotion compared to various businesses is possible. The test may be expanded to evaluate methods of online advertising used by other types of organisations.

Keywords:- online marketing, e-book, web-search engine marketing.

Introduction

Marketing is changing, dynamic movement in businesses. The marketing itself has definitely altered in response to many crises - material and energy requirements, increases, drops associated with money, high unemployment, bombs of affiliations, illegal threats and warfare and effects because of rapidly inventive modifications in unambiguous enterprises. Such developments, including the Web, have forced the current web pioneer to become more market-driven, necessitating an official process for obtaining precise and perfect data about customers, items and the company area and the general environment. Web development consolidates the use of the Internet for the marketing and sale of goods or organisations. Web display utilises electronics to advertise and publicize items. E-commerce implies some online marketplace. Electronic company continues to sell, buy, exchange stuff or associations via the web. Web development is driving progress in electronics. With the clamour of the online advancement, web progress has become incredibly common. It claimed that E-marketing began in near the beginning of 90s by basically content-riched areas that provided data. With development on the Internet, it's difficult to sell stuff alone, but likewise, data about stuff, boosting spaces, programming, exchanges, stock and matching. Some associations, including as bing.com,

msn.com and netflix, have used the web for promotional purposes. This article provides insights into various existing and future models in the development of online business.

Review of Literature

Various books and research papers provide a thorough overview of e-marketing. The results of literature are shown beneath: -e-marketing was simply expressed as attaining digital technology application advertising goals (Chaffey, 2010). Technology for digital advertising supports marketing efforts to get better buyer experience via fulfilling their wants (Chaffey, 2010). Colombia. Companies recognise significance of advanced innovation advertising in the industrialised world. To succeed, businesses need to combine online with more precisely conventional way to meet customer wants (Parsns, Zeissr, etc.1995). Watman). New tools have given marketers new business freedoms to deal with their sites and accomplish their business destinations (Kiani, 1998). Web based publicizing is an amazing advertising procedure to construct brands and increment organization guests (Song, 2001). Digital marketing outcome expectations and results are cost efficient to assess the efficacy of advertising money spent on the measurement of ROI (Pepelnjak, 2008). Internet marketing is now rooted in everyday advertising and marketing. It is also so powerful that the economy can be restored and huge resources can be generated. The capability of governments to work all the more proficiently (Munshi, 2012). Organizations in Singapore have demonstrated accommodating for the accomplishment of the aftereffects of advanced showcasing innovation. (Teo, 2005). Theo. Theo. Moreover, the ascent of computerized showcasing was energized by quick innovation headways and moving business sector elements (Mort, Sullivan, Drennan, Judy,2002). Advanced materials like availability, route and speed are fundamental showcasing attributes to offer organizations with results in the space of computerized promoting (Kanttila, 2004). Other The utilization of informal exchange is a very much tried strategy for progress by means of advanced promoting. informal exchange by means of online media and to make the site all the more notable (Trsov, 2010). Moreover, verbal exchange is associated with more people and more imperative traffic, which consequently grows promoting phrase receptiveness. A regular illustration of online media has extended

the chance for organizations to send items and administrations to millions and presented new advertising prospects. This can be done only if management is well aware of the communication techniques to involve and improve the experience of consumers (Mangold,2009). Online social marketing strategies and programmes must be understood by marketing professionals and the effective use of performance measurement indicators. Market elements change corresponding to the youthful overall Social media availability and utilization. Key coordination strategies are basic to the organization's advertising correspondence methodology (Rom and Hana, 2010). The above evaluations expect that GST is an obligation change that will help the condition of the country in the audit. Websites have affected income development as a computerized showcasing apparatus, specifically for items that can peruse surveys and remark on close to home encounters. Individual experience. Individual experience. Online appraisals performed amazingly well in the by and large essential promoting plan of organizations (Zang, 2010). Rather than conventional specialized techniques, online assistance apparatuses have a higher impact (Helm, Uroner 2019). The examination demonstrates that clients have more confidence and amusing to adjust to online media, which is a promising sign for organizations and advertisers (Arntt, 2010). Online purchaser choice is influenced and upgraded by web encounters (Dulescu, 2010). The Internet is the most amazing asset for organizations (Ypoulos, 2001). Advertising directors don't use the significance of the Internet in their showcasing plan since the web adjusts its image, evaluating, conveyance and promoting approach.

The Study Rational

The market breakdown and promoting practice are the most entrancing aftereffect of the innovation development and customer admittance to it. The buyer these days is a solid client who screens the intuitive online media, content and correspondence measure.

The force of conventional promoting and specialized strategies decays, and customers have less confidence in the message and brand of the business. The showcasing climate and practice of innovation is developing: advertisers are consistently being compelled to work in a confusing and changing world

in which the media and message are presently not totally controlled. Shopper conduct is evolving, as well: the client loses trust and turns out to be more basic, instructed, educated and proactive than previously. Today just as later on advertisers not just need new data, abilities and strategies to fathom and associate with new clients, yet in addition to comprehend the changing and innovatively suitable promoting climate. Advertising is progressively computerized and proceeding with innovative advances are offering advertisers new difficulties and openings: Portable advancing, Internet of Things, assessment, enormous data, printing, circulated processing, man-made cognizance, customer neuroscience and neuromarketing include the most captivating and testing focuses for future publicists. Following these turns of events and exploiting them is a huge occupation with the quick ascent of advanced innovation and web-based media. This is the reason the creator felt that this investigation should zero in on.

Problem Statement and Study Objectives

On the off chance that the force of the Internet and web-based media isn't decreased throughout the next few years, this issue is essential to each organization The force of cell phones and online media is turning out to be progressively significant for some organizations The second significant point is the proceeding with pattern in the utilization of advanced and web-based media for kids, youngsters and youth. The target of this examination is to contemplate Internet advertising and its strategy with the accompanying goals:

- What are the viable techniques for web advertising utilized today?

- What is the basic distinction among traditional and computerized showcasing?

- What is the most well known web promoting strategy?

- Do organizations support web based advertising as opposed to traditional showcasing?

These inquiries empower us to expect patterns in web promoting and present fitting proposals to organizations.

Methodology

The exploratory test is planned to permit a specialist to take a gander at some ponder and make charming considerations (Reynolds, 1971). This examination is exploratory and incorporates quantitative and abstract investigation. Data has been gathered on all Indian premises as a justification this assessment (fundamental study). The helper data and information for this paper have been taken apart widely. Various scientists and experts have gathered discretionary data and information, scattered computerized books, articles scattered across various diaries, papers, gatherings, business papers, hierarchical destinations for yearly reports and CSR action reports and their inward freebees. The affiliation uses information and data that are open transparently on affiliations' locales. This is an extraordinary practice for an assessment that is a fundamental kind of review.

Study Analysis and Discussion

Web Marketing

The Internet is an interconnected PC association around the world. It is an association comprised of millions of private, public, scholarly, business and legislative associations. "Webworks because of the combination of the expansiveness of progress and the biggest wellspring of information humankind has at any point had for its end. The Web additionally made the structures of some different option from singular information courses till the twentieth century." (Phillips 2003).

There are many definitions in the word Showcasing. Perhaps the most noteworthy definition is that 'advertising is the social interplay between individuals and groups, via the production, trade and value of goods and other people, to obtain what they need and require.' (Kotler 2006). By interfacing with these two regions "We can apply norms for shows inside the web district. This ought to basically be practical by making webpage pages, advertising sites and by introducing concentrate on the web, electronic business and so on In any case, internet displaying requests an altogether different methodology from standard exhibiting." (Stuttgart, 2005). Web based exhibiting, now and then alluded to as web advancement, web publicizing, e-

advancement and I-displaying, is basically the introduction of items or organizations through the web. Indeed, online advancement incorporates utilizing an electronic webpage connected to extraordinary strategies like standard advancement, web crawlers, promoting for PPCs, email and other site associations and organizations to procure new clients. Numerous individuals might feel that site advancement is just a site with its substance, yet is substantially more sudden. Web promotions are a connection between the doorway to the site, Web arachnids, objections of accessories, online diaries, other website associations, B2B assistants, clients, reconsider complices and significantly more. For promoting it is significant to have countless groups possible, as long as the amount of imminent clients requires utilization of the actual web.

Different Internet Marketing Trends/Techniques

The Web Promotion Plan will assist with describing explicit e-exhibit objectives and set up cycles to guarantee that resources are conveyed to use the publicizing opportunity given by the Internet and forestall its dangers. E-publicizing centers around how an association what's more, its brands use the web and other advanced media, email and versatile media for its groups to achieve their progressing targets. To discover and foster the unequivocal frameworks for promoting designs 2021, we crushed all the regions from content and social displays to publicizing development, assessment and chain of command changes.

Search Engine Optimisation

In expressions of layman, Search Engine Optimization or SEO is changing your webpage to remember recorded things for Google, Yahoo Bing or other web crawler as regular or obviously. Google routinely refreshes its calculations with the goal that the applicable outcomes may just be acquired. Numerous specialists accept that the SEO is dead and the work is pointless. In any occasions, Google attempted to prevent the control of computations and the nearby channels not qualified for be at the top sign of SERPs (Search Engine Result Pages). There is no doubt that you ought to use resources for further develop the web searcher work. Subtleties related with content and the coordination, spidering, arranging and decoding of non-text material ought to likewise be remembered for your site. Remember that it is the most learned technique to feature regular traffic into your organization.

Search Engine Marketing

The advertising or SEM Web search apparatus is a sweeping procedure for coordinating guests to your organization, for the most part by means of supported exercises. It is in this way named Paid Search Marketing. SEM's reality is unusual and confounded. Due to your organization structure, you might pick the PPC (pay-per-snap) or CPC models (cost-per-snap) or CPM (cost-per-thousand impressions). There are a couple stages for SEM. Google Ad Words (on Google Network) is similarly truly remarkable for bing notices (on the Yahoo Bing Network). SEM likewise incorporates advancement of showcases, search and site advertising, versatile promoting, and paid social advancement.

Creation of Content

Content could incorporate web diaries, White Papers, computerized papers, contextual analyses, guides for questions and replies, social events, news and updates, pictures, guidelines, data representations, advanced records, online classes, chronicles or smaller than normal substance adding to blog and to web media local people. Content may likewise be presented in various plans. Every single new alteration - Panda, Penguin or Hummingbird - in calculation by Google underline the way that content is the essential estimation when choosing records. You may likewise be imaginative, make content on any subject and afterward connect it to your organization in an indirect way. You might peruse our post on the best way to deal with incorporate substance and advance your expense let loose beginning or organization. You should likewise adjust your material at specific stages. For instance, the material ought to be new and brief for cell phones. Remember that a great methodology interfaces with your perusers and motivates them with more realities. The brilliant substance is shared and is the ideal strategy to recognize your organization.

Promoting of Online Media (POM)

Online media promoting or POM is a crucial piece of your SEM attempts. It incorporates making traffic through very much arranged regions like Facebook,

Instagram, Twitter, Pinterest, Google+, Linked In, etc As we said already, we share and participate in a splendid substance. Make and update material for different online media stages. Guarantee that you are valuable and specific; you need to consistently draw with customers, no less than four to multiple times every day. Your POM attempts may be uncommonly helpful for stepping and driving plans. With the improvement of online media, the machines and techniques to talking about customers have changed widely, and associations ought to in like manner sort out some way to use electronic media reliably with their field-attempted strategy (mangold and faulds 2009). A purchaser should be open for improvement to make a useful progression try using on the web media.

Digital Advertising Display

Once more, this is a subset of your sem endeavors. You could utilize an assortment of show plans to focus on the likely crowd - be it text, picture, standard, affluent media, shrewd or video exposure. You might change your message agreeing on interests, content focuses or the client's circumstance in the purchasing cycle. Note, in any case, that publicizing on advanced showcases is normally costly. You need specialists to drive your organization with great roi.

Mobile Commercialisation

Different publicizing is a somewhat late limited time angle, insinuating two-way correspondence among associations and customers through mobile phones. The site, applications and content for phones are invigorated. The adaptable clients logically develop and are the best method of showcasing. Dushinski (2009) highlights in his article adaptable exhibiting as a high level device for connecting associations, in the ideal way, with their cellphones, in the opportune spot and with a right immediate message, with every one of their shoppers.

Interactive Commercialization

Guarantee that your special procedure is talked about with the likely client. In the expotv.com research, 55% of members liked to need to trade thoughts with the organizations from which they bought and 89% felt more faithful to the organizations in the occasion they

were urged to reprimand. Use apparatuses, for example, devices and pick features to shrewdly screen your site, information and client following. Reach out viably with clients and change contributions relying upon their propensities and exercises.

Marketing Viral

Viral is the current electronic image of the past loosened up style. Viral displaying is a methodology where an exceptional substance is extensively passed on the web as this substance is enormously esteemed, shared and loved. This is a bewildering technique to brand and drive visitors to your site. Any affiliation can recognize content; all you need is inventive brain. Telecasters have gotten the bug and are gradually fitting viral pieces into their openness frameworks. The system isn't simply ordinarily humble, anyway it may similarly be more reasonable than standard headways from time to time." (Howard, 2005)

Marketing Email

The communication is named email publicizing when you pass on an association message through email to an overview of expected customers. With feasible email programming you can screen the email records, which rely a few components, including diverse client tendencies and money the board systems. Assurance that tweaked messages are sent; this helps with making conviction. In any case, review that email exhibiting may moreover be considered spamming and in explicit countries there are laws against it.

Associate Marketing

Branch Marketing is a special mission that pays merchants that bring you, clients. The show might be founded on changes - progress, rules or basically arrangements. You might utilize the chance to be fundamental for various merchants' related drives. The wholesalers will space you on their destinations to advance your organization and help you make changes and pay them on a compensation model premise. You might benefit from an Affiliate Network that gives you an enormous number of merchants just as different benefits like after and revealing developments. Branch showcasing is particularly useful for new organizations as it will get extra guests by means of the great traffic areas. Branch promoting addresses both the transporters and wholesalers a commonly favorable relationship. Associate

Programs work on nearby associations like tatacliq, snapdeal and alibaba. In truth, most web traffic organizations have their auxiliary drives.

Public Relations Online (online PR)

A couple pieces of contemporary publicizing gadgets are enormous in promoting. Affiliations that don't contemplate PR may free customers. The request is what number of customers would you have the option to free? The reaction to this issue is exceptionally problematic since PR is much harder to measure than online advancing, yet PR, for every circumstance, fittingly saw, gives a couple benefits to the business. On the Internet, PR enjoys the upper hand over the standard PR in the shot at faltering and speedy two-way correspondence. Online associations may develop web based promoting by passing on PR articles to online PR records, by appropriating explanations in Online media, by sharing accounts or music containing business message or headway, or by going to a collection of conversation get-togethers related to or consistent of associated focuses.

Advanced Media Arranging and Acquisition

When a media department researches and makes a wide based arrangement of techniques, we call it Advanced Media Planning. Regardless of whether it be to drive arrangements or change, to send another brand or to foster a set-up brand, or to adjust client conduct, it expects to contact the ideal crowd on various stages and associations. It analyzes the degree and repeat of different on the web and adaptable applications. The workplace works with various associates and purchases space and thoughts. This is named media buy. Fundamentally, media acquisition and arranging incorporates all the techniques that we have effectively contemplated.

Analytics of Web

Possibly web examination is the fundamental piece of your mechanized advancing. Web research helps you with social affair, measure, understand, look at, plan, report and expect your business works out. Web Analytics ought not to be confused with Web Statistics. Web Analytics offers you examinations and different perspectives that are against essential affirmations. Google Analytics, Spring Measurement, Woopra, Clicky, Mint and Chartbeat are a piece of the huge Web Analytics contraptions. It's clearly a fact that every distributer should utilize Web Analytics to grasp his association and work on the ROI and the changes.

Traditional v/s Internet Marketing

Differentiating on the web advancement strategies and ordinary conventional practices, there are copious regions and openings now where Internet introductions are prepared and are constantly valued and upheld by the web.

- as opposed to the typical presentation where we need to trust that a specific time will find the client reaction, online showcase is reliable.

- Because we can progressively screen the clients' responses, it is simpler to follow if a specific voyage is working on the thing or not and on the grounds that the information publicist might make fitting changes in the restricted time cruising, it is illogical for us to show such adaptability.

- In standard promoting, it is hard for little retailers to go up against colossal competitors available, superfluous to costs and technique, yet in case of web show you can arrive at your expected vested party more broad with better help affirmation through another site.

- Cost commitment is another point that contrasts considerably among the standard Internet publicizing advancement techniques; the business house can make its exceptionally progressed special framework with very little expense and override standard exorbitant exposure procedures, for example, print media, radio incorporation, TV and magazines.
- Any business time that is accepted to have far more noteworthy reach and consideration by means of Internet publicizing, as is by and large respected by any piece of the world at an optimal expense, examined by customary publicizing endeavors, and assuming any sponsor advances huge content hunt content on the website, it comprises a phenomenal benefit from extremely theory.

- The publicist can settle on decisions with electronic advancements to vivify its ideal

vested party to move positive, visit the individual site, contemplate its things, its features and distinctive organization by the clients of the framework, and convey their view on the thing, its choice to buy and its info, which are seen, as well.

- Through the web, progress ought to perhaps be superior to the standard method of promoting the brand, an inside and out planned Web webpage with incredible data can focus on clients' necessities and increment their suppositions with prominent freedoms. Online publicizing might make a swollen and viral impact on standard mode promoting, and the substance of the message is unmistakably proclaimed immediately when electronic media coordinators, messages and online channels are utilized.

Advantages

Progressed showing has modified the conduct of clients with quick mechanical spots of occasions. It brings numerous benefits to buyers as displayed underneath: -

- Stay invigorated with items or organizations – computerized promoting progresses permit buyers to remain revived by hierarchical information. Today, numerous purchasers can get to the web each time organizations constantly update their data about their items or organizations.

- Greater responsibility – Buyers might take an interest in different exercises with cutting edge advertising. Customers might peruse the website of the association, study products and authoritative data, make buys on the web and censure it.

- Clear information on articles or organizations – Buyers get clear data on articles or organizations through cutting edge There is an opportunity of contortion of the information gathered by a retail sales rep. Nonetheless, the Web gives extensive thing information on which clients may depend and pick a buy. Simple assessment with others – Since numerous organizations attempt to advance their merchandise or utilize modernized

presentations, it turns into the best benefit for the client as in customers might audit items or organizations by various suppliers on a financially savvy and time-arranged premise. To get data about the items or organizations, clients don't have to visit numerous particular retail shops.

- each moment of day by day shopping — the entire day of the site is accessible; when a client needs to purchase a thing on the web there are no time limits.

- Share the substance of articles or organizations - Digital promoting gives watchers an opportunity to impart the substance of the thing to other people. Utilizing present day m e d i a , data about the attributes of a thing or organizations may surely be moved and acquired from others.

- Apparent Pricing - The business shows articles and regulatory costs through an electronic promoting channel, making the estimating truly reasonable and basic for clients. The organization might adjust expenses consistently or give extraordinary outcomes.

- Enables moment buy — Used advancement, clients first screen business and consequently find significant genuine stores for the acquisition of items or organizations. By and by, clients may buy the products or administrations instantly utilizing modernized publicizing.

Study Limitations

Besides, this survey shows that realizing which online media objections an association utilizes on the objective market is another basic factor in guaranteeing viable web show. The reasonability of Internet publicizing in different organizations can be inspected. The assessment can likewise be stretched out to differentiate the web show techniques with different associations.

Conclusion

We are seeing a phenomenal shift to digitalisation in India. The customer moreover takes a gander at the best plan structure in India by glancing through

extra sites to follow the dealers' standard or normal methods. Cha(2009) additionally chose in his survey that more individuals see the drawn out relational correspondence nearby shopping organizations as significant and simple to utilize, the more probable they are to take a gander at things for relational associations. The expansive scope of customers in casual settlements implies that most goal areas might be reached (Cha 2009). Essentially, during its assessment, Shankar (et al. 2011) found that more clients utilize online media (for example instagram, snapchat, koo and google) to understand their shopping decisions, which was fundamentally best in class by these media. In our survey, we perceived that associations truly can profit with computerized exhibiting, for example, smoothing out of the site, advancement of web search apparatuses (SEMs), show of content, robotization of content, electronic undertaking showing, advancement of exertion and online presentation of media, smoothing out of electronic media, email advancement, exposure shows, Vogus (2011) additionally settled that enormous associations are as fundamental instruments concerning electronic media objections, and a couple of associations are selecting laborers to administer their online media pages notwithstanding. Mangold and Faulds (2009) prescribed that online media should be viewed as a fundamental segment of the arranged show

technique for a connection and should not be deluded. It is shown that we are associated together through WhatsApp and Facebook and the creating usage of electronic media gives new open approaches to state of the art marketing experts to draw customers on a computerized stage. Information on buyer thinking measures is huge considering the way that it gives a more noticeable understanding of what impacts customers can make substance about a brand or store. Chu (2011) further built up the linkage between Facebook brand interest, the advancement of responses and the psychological segments of self-openness and viewpoints among individuals and non-individuals from Facebook gatherings. The survey affirmed that clients from Facebook bunches will undoubtedly reveal their data as non-individuals. Chu (2011) additionally found that clients who are Facebook bundle individuals are more able to advance and utilize electronic media. Electronic advancement is proficient and influences the organization fiscally. Little associations are, obviously, prepared at present to reach assigned business sectors at a restricted cost and can contend similarly with bigger organizations (F. Palumbo and P. Herbig., 1998).

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A Study of Internet Banking Services of Commercial Banks in Delhi & NCR

Dr. O.P Yadav[1] and Rajkumar Teotia[2]

[1] Associate Professor, GNIOT MBA Institute, Greater Noida
[2] Assistant Professor, HR Institute of Science & Technology, Ghaziabad
dromprakash@gniot.net.in | rajkumarteotia@gmail.com

Abstract

Internet banking is an electronic system that provides most of the basic services in daily life. Often traditional banking is time consuming process, but using an Internet communication device, the banking can become very fast and accurate. India is one of the fastest growing countries in terms of Internet user. Due to this reason this concept of M-banking becoming popular among people. Main challenges are what the positive and negative factors which influence the adoption of SMS-based Internet banking. Second is focus on the adoption of Internet banking services by customers and usage of Internet banking in India? In some case, a well-developed Internet banking system can actually provide point-of-sale ability similar to an ATM or credit card; it's not surprising the Internet banking is now coming into full vogue. It also gives satisfaction to the customers because customer may does financial transaction at any time & place with lowest possible tools i.e. Internet banking The banking sector is in the industry of its revolution today. In this paper, we aim to determine customer perception about Internet banking services of banks. Customer has different views on Internet banking services provided by their service providers. We examine the expectations of customers from banks towards Internet banking system. In this paper we also evaluate the impact of Internet banking on customer experience after using Internet banking.

Keywords: internet banking, internet payments, adoption behavior, online banking.

Introduction

A Bank is a financial intermediary that creates credit by lending money to a borrower, thereby creating a corresponding deposit on the bank's balance sheet. Due to their importance in HR financial system & influence on national economies banks are highly regulated in most countries. It acts as a backbone of our economic progress & prosperity.

Internet banking as a financial tool has been seeing its time of acceptance occur very much thanks to increasing mobility offered by smart phones. Phones essentially pack the capability of a basic computer and internet access into a communication device. The technological push for increased mobility and function via a phone has begun to take shape with increased capital investment into networks and systems that can support these features.

Banks offer many different channels to access their banking & other services like ATM, call centre, internet banking, online banking; video banking etc. the most common channel is Internet banking. It is a term used to refer to systems that allow customers of a financial institution to conduct a number of financial transactions through a Internet device. It is the most convenient way to stay connected to a bank. It includes Internet phones, PDAs, wireless tablets & other devices that connect to Internet telecommunication network.

Literature Review

Barnes and Corbett [4]; Scornavacca and Barnes (2004) suggest that recent innovations in telecommunications have enabled the launch of new access methods for banking services, one of these is Internet banking whereby a customer interacts with a bank via a Internet device such as a Internet phone or personal digital assistant.

Mishra & Sahoo, 2013 suggests that Internet is one of the alternative channels available to customer for quick and efficient service or anytime and anywhere. It also studies the various incentives and gain by the customers with the usage of Internet banking.

A survey conducted by the National Council of Applied Economic Research (NCAER) and Max New York Life Inc. (Shukla 2007) provides deeper insights into the savings behavior of Indian households. The survey found that over 81 percent of the households save part of their earnings. Further, the survey indicated that over a third of the 205.9 million households still prefer to stash cash at home, even though this does not earn them any interest in return. Another important finding of the survey was that poor households save about 40 percent of their annual income despite being in debt.

Vyas (2009) stated that Indian banks will target non-online banking users who may lack regular access to desktop internet but are very likely to own a Internet device, thus reporting great potential of Internet banking in India.

Objectives of the Study

1. To study the evolution of Internet banking technology in Indian Banking sector in Delhi & NCR region.

2. To analyze the Internet banking services of commercial banks in Delhi & NCR region.

3. To study the perceived utility of various Internet banking services

4. To suggest ways to improve the usage of Internet Banking.

Research Methodology

Data was collected through primary sources. Target population of study is public & private sector banks of India. Data has been collected from Noida, Ghaziabad & Delhi city of NCR region of India where public & private system is flourished. A sample of 90 banking customers have been selected using judgment sampling and this study covers a period of 3 months. A total of 100 questionnaires have been distributed in Noida, Ghaziabad & Delhi city of NCR region.10 questionnaires were returned with blank response or no response. It shows that respondents showed a lack of interest to fill.

Research Design

The data have been grouped into two main categories - primary and secondary data. The secondary data have been compiled from newspaper, web links and research papers. The primary data have been collected through an exploratory research – Questionnaire with user of Internet banking basically Businessmen, servicemen, professionals, students etc.

Tools & Techniques

1. Percentage analysis

Analysis of Socio Economic Profile of Respondents
Table 1: Profile of Respondents

S. NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1.	Male	52	57.78
2.	Female	38	42.22
	Marital Status		
1.	Married	51	56.67
2.	Unmarried	39	43.33
	Age Group		
1.	Below 25	28	31.12
2.	25-40	26	28.88
3.	40-50	16	17.78
4.	Above 50	20	22.22
	Educational Qualifications		
1.	Under Graduate	61	67.78
2.	Post Graduate	29	32.22
	Type of Occupation		
1.	Professionals	15	16.67
2.	Govt. employees	24	26.67
3.	Private employees	41	45.56
4.	Farmers	05	5.55
5.	Senior citizens	05	5.55
	Income wise classification		
1.	Below Rs. 1,00,000	34	37.77
2.	Rs. 1,00,000 to 2,00,000	36	40.00
3.	Rs. 2,00,000 to 3,00,000	12	13.34
4.	Above Rs. 3,00,000	08	8.89

Table 2: Knowledge about Bank

The researcher examined the respondent's knowledge about bank in study area.

S. NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1.	Public sector Banks	64	71.12
2.	Private sector banks	26	28.88
	Period being the customer of the bank		
1.	Less than 10 years	46	51.11
2.	10 to 20 years	26	28.89
3.	More than 20 years	18	20.00
	Type of bank Account		
1.	Saving account	62	68.89
2.	Current account	08	8.89
3.	Recurring deposit account	10	11.11
4.	Fixed deposit account	10	11.11
	Reason for selection of the bank		
1.	Better service	61	67.78
2.	Better outputs	19	21.11
3.	Co operative staff	10	11.11

Respondent of Public & Private Sector Banks

■ public sector banks   ■ private sector banks

29%

71%

Period Being the Customer of the Bank

- ■ Less than 10 years
- ■ 10 to 20 years
- ■ More than 20 years

Type of Bank Account
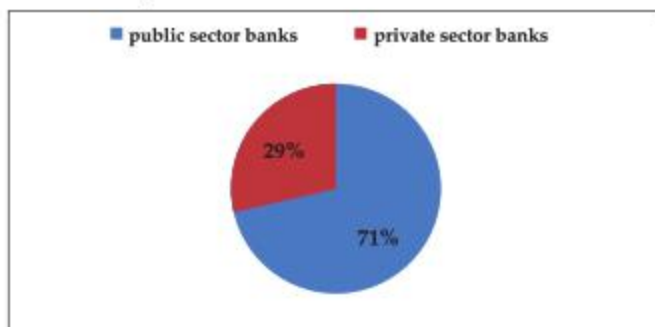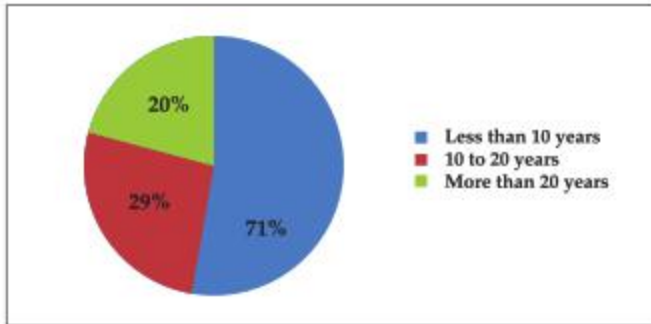
- ■ Saving account
- ■ Current account
- ■ Recurring deposit account
- ■ Fixed deposit account

Reason for Selection of the Bank
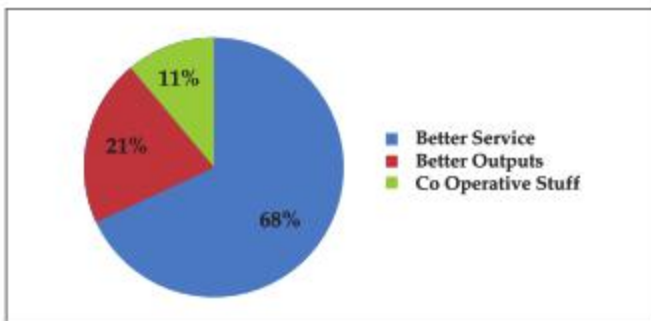
- ■ Better Service
- ■ Better Outputs
- ■ Co Operative Stuff

Table 2: Knowledge about Bank

The researcher examined the respondent's knowledge about bank in study area.

S. No	Particulars	No. of Respondents	Percentage
1.	Customers aware about Internet banking	81	90.00
2.	Customers don't aware	09	10.00
	Investments of banks in Internet banking		
1.	Certainly	39	43.34
2.	Probably	19	21.11
3.	Never	10	11.11
4.	Always	22	24.44
	Sources		
1.	By Advertisements	28	31.12
2.	By relatives	26	28.89
3.	Bank employees	22	24.44
4.	Colleagues	14	15.55
	Use of Internet banking services		
1.	Less than 1 year	49	54.44
2.	1 to 3 years	19	21.12
3.	3 to 5 years	12	13.33
4.	Above 5 years	10	11.11
	Preferred Internet Services		
1.	SMS alerts	28	31.12
2.	Balance Enquiry	12	13.34
3.	Account statement enquiry	11	12.22
4.	Fund transfer	08	8.88
5.	Bill payment alerts	10	11.11
6.	Credit/Debit alerts	10	11.11
7.	Cheque Status enquiry	11	12.22
	Advantages of Internet Banking		
1.	Time saving	40	44.45
2.	Easy accessibility	27	30.00
3.	Error free	11	12.22
4.	Convenience	12	13.33
	Satisfaction of customers about Internet banking		
1.	Satisfied	81	90.00
2.	Not satisfied	09	10.00

Awarness About Internet Banking
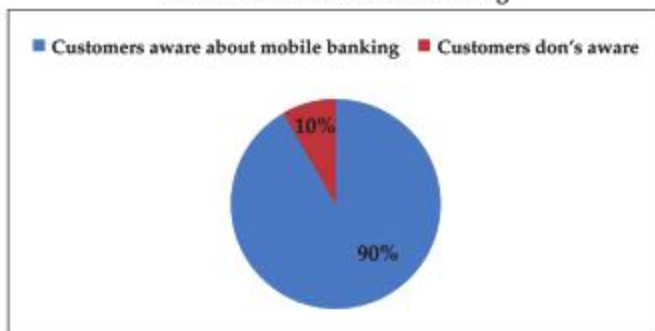
■ Customers aware about mobile banking ■ Customers don's aware

10%

90%

Investments of Banks in Internet Banking

■ Certainly ■ Probably ■ Never ■ Always

25%

43%

11%

21%

Sources of Information

■ By Advertisement ■ By Relatives ■ Bank Employees ■ Colleagues

16%

31%

24%

29%

Use of Internet Banking Services

Legend: ■ Less than 1 year ■ 1 to 3 years ■ 3 to 5 years ■ above 5 years
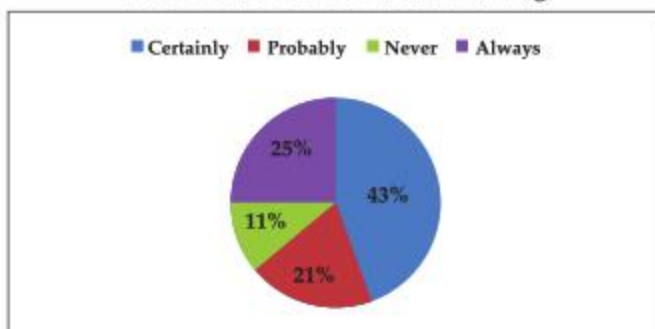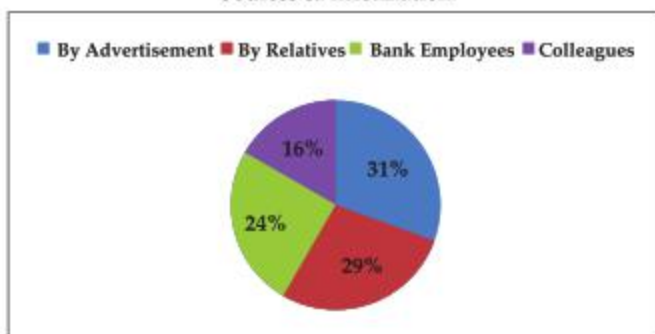
55% — Less than 1 year
21% — 1 to 3 years
13% — 3 to 5 years
11% — above 5 years

Preferred Internet Banking Services

Legend:
■ SMS alarts   ■ Balance Enquiry
■ Account Statement Enquiry   ■ Fund transfer
■ Bill payments alerts   ■ Credit/Debit alerts
■ Cheque Status Enquiry

31%, 14%, 12%, 9%, 11%, 11%, 12%

Advantages of Internet Banking

Legend: ■ Time Saving ■ Easy Accessibility ■ Error free ■ Convenience

45% — Time Saving
30% — Easy Accessibility
13% — Error free
11% — Convenience
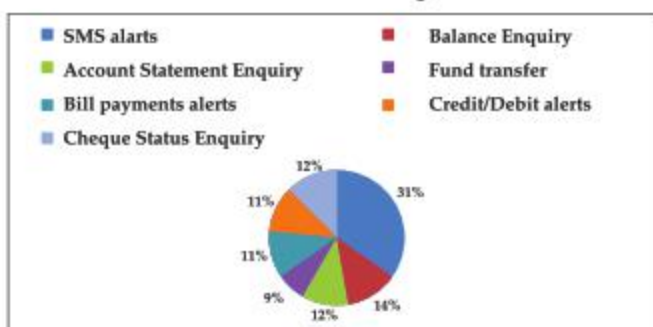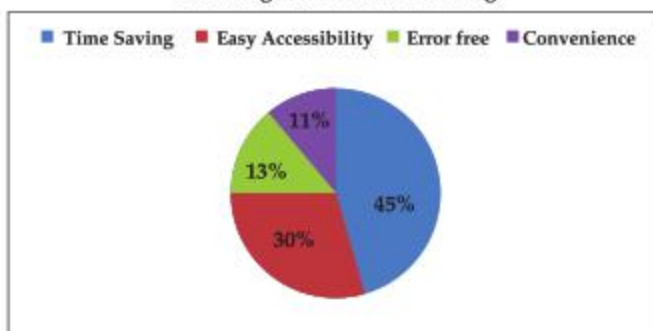
Satisfaction of Customers about Internet Banking
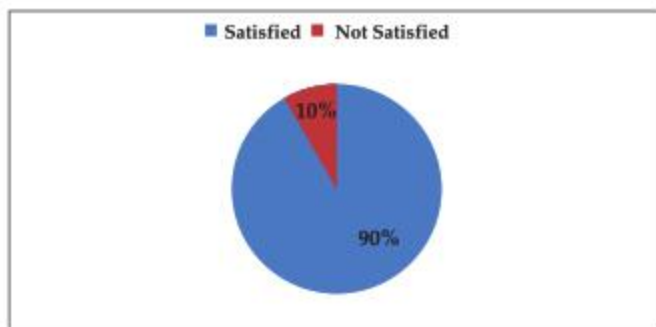
Overall Opinion about Internet Banking Services

S.No	Opinions	Strongly Disagree	Disagree	Neutral	Strongly Agree	Agree	Total
1.	Internet Banking is convenient to use	4	4	20	55	7	90
	Percentage	4.45	4.45	22.22	61.11	7.77	100
2.	Require less mental effort	8	6	14	50	12	90
	Percentage	8.89	6.66	15.56	55.56	13.33	100
3.	It is a less risky mode of to use banking	12	10	15	45	8	90
	Percentage	13.33	11.12	16.66	50	8.89	100
4.	I am concerned about security aspects of Internet banking	15	12	13	30	20	90
	Percentage	16.66	13.34	14.45	33.33	22.22	100
5.	Internet banking is quicker to use in comparison to traditional form	9	6	15	30	30	90
	Percentage	10	6.66	16.66	33.34	33.34	100
6.	Internet banking will allow me to manage my finance more effectively	11	5	14	35	25	90
	Percentage	12.22	5.56	15.56	38.89	27.77	100
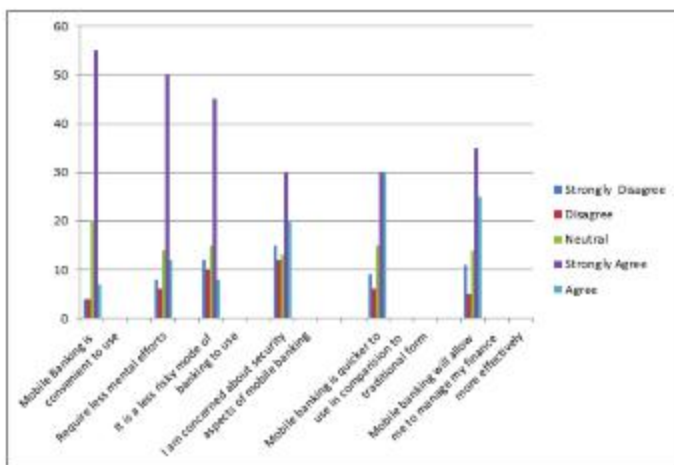
Analysis & Findings

From the questionnaire convenience and flexibility related items clubbed together and average score taken to gauge the respondents' perception about convenience factor. Out of total 90 respondents Approx 61.11 % respondents strongly agrees and Approx 7.77% agrees that Internet banking is very convenient and flexible banking. They felt that it gives benefits like no queuing in bank and one can do anytime and anywhere banking. These benefits include efficient and speedy transfer of funds with lower transaction cost. With Internet banking one can check transaction details regularly without any hassle.

Out of total 90 respondent approx 55.56 % respondents strongly agree and approx 13.33% agree that Internet Banking require less mental efforts while doing any transaction and it is most reliable.

Out of total 90 respondent approx 50 % respondents strongly agree and approx 8.89% agree that Internet Banking is a less risky mode of option.

Out of total 90 respondents approx 33.33 % respondents strongly agree and approx 22.22% agree that Internet Banking is more beneficial for security reasons.

Out of total 90 respondents approx33.34 % respondents strongly agree and approx33.34% agree that Internet banking is quicker to use in comparison to traditional form

Out of total 90 respondents approx 38.89 % respondents strongly agree and approx 27.77% agree that Internet banking will allow them to manage their finance more effectively. These benefits include efficient and speedy transfer of funds with lower transaction cost. Most of the respondents believe that Internet banking is most reliable.

Conclusion

It is well recognized that Internet banking has immense potential of conducting financial transactions. Thus leading the financial growth with more convenience and at low cost perceived ease of use and perceived usefulness are found to be important factors to influence the consumer intention to adopt Internet banking. So bank organizations need to increase the awareness about the Internet banking services. Internet Banking seems to possess the potential to become one of the widely spread and accepted application in the field of Internet Commerce.

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Questionnaire

1.   Name: ....

2.   Age: ....

3.   Qualification: ....

4.   Gender: ....

5.   Marital Status: ....

6.   Profession (Tick the correct answer):
        A. Professional ☐   B. Govt. employee ☐   C. Private employee ☐
        D. Farmer ☐   E. Senior citizen ☐   F. Student ☐

7.   Income Group (Tick the correct answer):

Below one lack	I Lack to 2 lack	2 lack to 3 lack	More than 3 lack

8.   Which Bank do you prefer (Tick the correct answer):
        A. Public ☐   B. Private ☐

9.   Your personal Internet name ....

10.   Price of Internet ....

11.   Period being the customer of the bank(Tick the correct option)
        A. Less than 10 years ☐   B. 10 to 20 years ☐   C. More than 20 years ☐

12.   Type of bank Account (Tick the correct option)
        A. Saving account ☐   B. Current account ☐
        C. Recurring deposit account ☐   D. Fixed deposit account ☐

13.   Reason for selection of the bank (Tick the correct option)
        A. Better service ☐   B. Better outputs ☐   C. Co operative staff ☐

Knowledge about Internet banking

14.   Are you aware about Internet banking (Tick the correct option)
        A.Yes ☐   B. No ☐

15.   Reasons for Investments in Internet banking (Tick the correct option)
        A. Certainly ☐   B. Probably ☐
  C. Never ☐ D. Always ☐

16.   What are the Sources of information for Investments in Internet banking (Tick the correct option)
        A. By Advertisements ☐   B. By relatives ☐
        C. Bank employees ☐   E. Colleagues ☐

17.   Use of Internet banking services (Tick the correct option)
       A. Less than 1 year   ☐   B. 1 to 3 years   ☐
       C. 3 to 5 years   ☐   D. Above 5 years   ☐

18.   Preferred Internet Services (Tick the correct option)
       A. SMS alerts   ☐   B. Balance Enquiry   ☐   C. Account statement enquiry   ☐
       D. Fund transfer   ☐   E. Bill payment alerts ☐   F. Credit/Debit alerts   ☐
       G. Cheque Status enquiry

19.   Advantages of Internet Banking (Tick the correct option)
       A. Time saving   ☐   B. Easy accessibility   ☐
       C. Error free   ☐   E. Convenience   ☐

Overall opinion about Internet Banking Services

20.   Internet Banking is convenient to use (Tick the correct option)
       A. Strongly Disagree ☐   **B.** Disagree ☐   C. Neutral ☐
       D. Strongly Agree   ☐   **E.** Agree   ☐

21.   Internet Banking require less mental efforts(Tick the correct option)
       A. Strongly Disagree ☐   **B.** Disagree ☐   C. Neutral ☐
       D. Strongly Agree   ☐   **E.** Agree   ☐

22.   Internet Banking is a less risky mode of banking (Tick the correct option)
       A. Strongly Disagree ☐   **B.** Disagree ☐   C. Neutral ☐
       D. Strongly Agree   ☐   **E.** Agree   ☐

23.   I am concerned about security aspects of Internet banking(Tick the correct option)
       A. Strongly Disagree ☐   **B.** Disagree ☐   **C.** Neutral ☐
       D. Strongly Agree   ☐   **E.** Agree   ☐

24.   Internet banking is quicker to use in comparision to traditional form(Tick the correct option)
       A. Strongly Disagree ☐   **B.** Disagree ☐   C. Neutral ☐
       D. Strongly Agree   ☐   **E.** Agree   ☐

25.   Internet banking will allow me to manage my finance more effectively
       (Tick the correct option)
       A. Strongly Disagree ☐   **B.** Disagree ☐   C. Neutral ☐
       D. Strongly Agree   ☐   **E.** Agree   ☐

26.   Satisfaction of customers about Internet banking(Tick the correct option)
       A. Satisfied   ☐   **B.** Not satisfied   ☐

Stress and Anxiety Management during the Covid-19 Pandemic: A Study on Students of Higher Education

Rupal Sharma[1] and Neeshu Sharma[2]

[1] Assistant Professor, Sanskar College of Engineering and Technology
[2] Assistant Professor, Sanskar College of Engineering and Technology
rupal.sharma@sanskar.org | neeshu.sharma@sanskar.org

Abstract

Our lives are badly affected during The COVID-19 pandemic. We all are facing challenges that can be stressful, overwhelming, and cause strong emotions in all of us. It is natural to feel stress, anxiety, grief, and worry during the COVID-19 pandemic. Stress management is essential for good physical health, and it's especially important right now as our world addresses the COVID-19 pandemic. To put it lightly, these are unprecedented times. Without a doubt, 2020-2021 has been a challenging years. Whether it's dealing with at-risk family members or patients, a roller coaster economy, trying to juggle work, keeping kids occupied or homeschooling while schools are closed, or simply adjusting to a new, unfamiliar situation, stress can easily pile up and negatively impact you—both physically and mentally.

Keywords: COVID-19 pandemic; stress management, anxiety management; student's mental health

Introduction

COVID-19 entered our life at the end of 2019, threatening the health of millions of individuals throughout the world and reaching pandemic proportions. An outbreak of pneumonia with an unknown origin has been reported in Wuhan, Hubei Province, China, since December 2019. (Wang et al. 2020). Following the outbreak, the World Health Organization identified a novel coronavirus, SARS-CoV-2, as the pandemic's causing virus in China and other areas of the world (WHO). Covid-19 was declared a pandemic by the World Health Organization (WHO) on March 11, 2020. More than 4.5 million people have been harmed by Covid-19 over the world (WHO, 2020). Because of COVID-19's high fatality rate and other causes, this new pandemic is frightening and distressing for everyone.

Objective of Study

Our primary aim in the study was to examine the influence of stressors on college students' stress and health during the COVID-19 outbreak. Specifically, we empirically examine the influence of academic workload, separation from school, and fears of contagion on college students' psychology and physiology health that included perceived stress as a mediator. Based on the literature review, we hypothesized:

1. H1a: Academic workload is positively correlated with perceived stress.
2. H1b: Academic workload is negatively correlated with physical and mental health.
1. H2a: Separation from school is positively correlated with perceived stress.
2. H2b: Separation from school is negatively correlated with physical and mental health.
3. H3a: Fears of contagion are positively correlated with perceived stress.
4. H3b: Fears of contagion are negatively correlated with physical and mental health.
5. H4: Perceived stress is negatively correlated with physical and mental health.

6. H5: Perceived stress mediates the relationship between academic workload and physical and mental health.
7. H6: Perceived stress mediates the relationship between separation from school and physical and mental health.
8. H7: Perceived stress mediates the relationship between fears of contagion and physical and mental health.

Literature Review

"Quarantine" is defined by the Centers for Disease Control and Prevention (CDC) as "the separation and restriction of movement of people who have been exposed to an infectious disease in order to see if they become ill" (CDC, Report, 2020). Living in quarantine, often known as lockdown, can take a toll on everyone's mental health. Quarantine has a significant impact on three aspects of mental health: autonomy, competence, and connectedness. People feel isolated because they are cut off from their pals and unable to go about their everyday routine. Samantha K Brooks' latest study on "the psychological impact of quarantine and ways to mitigate it" revealed how COVID-19 affects people in lockdown. Fear, despair, numbness, insomnia, disorientation, wrath, post-traumatic stress symptoms, and depressive symptoms were common.

"Stress is the nonspecific response of the body to any demand," says Hans Selye (Fink, 2009). At some point in their lives, everyone confronts stress. "Stress as a scientific concept has the problem of being too widely known and too poorly understood," Hans Selye, a physicist who pioneered the concept of stress, observed. Despite being one of the most ubiquitous human experiences, stress is extremely difficult to define. Stress, according to scientists, is a force or event that disrupts normal stability, equilibrium, or function. The following example may help you understand stress.

Because stress is no longer limited to adults, but is increasingly affecting children of all ages, it has become an intrinsic element of life and the body's reaction to a challenge. COVID 19's current status serves as a catalyst for escalating student stress. Without a doubt, stress has become the most commonly reported obstacle to academic success.

Some types of stress can actually be beneficial to our health, as they sharpen our minds and reflexes and drive us to develop and evolve. It's your fight-or-flight reaction to threats you encounter in the real world. This natural reaction has physical repercussions on the body that help you deal with these obstacles more effectively, such as increased heart rate.

Different Stressors Among Students During

COVID-19

Though, everyone experiences it differently and has their own distinct stressors. The common stressors revealed in the current study are:

Academic

This may be the most common long-term cause of stress for college students. Student life has many benefits, but it also imposes inevitable stresses. For those who are already battling depression or have an existing vulnerability to it, these stresses can trigger anxiety and episodes of depression. Academic pressure related stress has been identified as one of the prime types in the stress in student learning process. It is undoubtedly one of the biggest problems faced by the current student force during COVID 19.

Class Scheduling and Credit Score Load.

Scheduling your instructions of various topics might also additionally strain you out. Trying to enroll in the guides at instances that paintings properly for you, and ensuring you're taking all of your vital prerequisite instructions, are simply multiple the various elements which you want to consider. For a few students, this can be the primary time they should create their personal schedules.

Grades and Exams

Academic overall performance is any other stressor that you can stumble upon as a student. You can also additionally experience stress to get positive grades on your lessons because of some of factors, consisting of assembly the expectancies of teachers,

dad and mom or even self. Good grades fulfil your preference to head directly to any other programme and your preferred career.

Types of Stress

Whether college students attend university on-line or in-character, they may maximum probably face new stressors throughout their time at school. As they start to word how they and their frame react to it, they will come to understand signs that handiest seem in sure conditions. Understanding the sort of pressure they're experiencing, once they come across those demanding situations can assist themselves triumph over them with out feeling drained.

Dr. Karl Albrecht, a social scientist, and control representative mentioned 4 major kinds of pressure: time, anticipatory, situational, and come across (Kraag et al, 2006). While these different sorts may be skilled in lots of one-of-a-kind conditions, from the place of job to the domestic, they're particularly applicable to the lifestyles of a student.

Time Pressure

Time pressure happens whilst you sense involved approximately time, and extra especially whilst you don't have sufficient time to perform all important tasks. People frequently revel in this once they worry they can't meet their closing dates or can be past due to a assembly or appointment. As a student, you can sense time pressure in numerous one-of-a-kind ways. You can also additionally fear approximately being past due in your training as you examine the geography of your campus or when you have to get domestic and log onto your laptop for a lecture after completing your private home chores.

Anticipatory Stress

You can also additionally sense this sort of pressure in each a indistinct and urban manner throughout your studies. If you sense stressful approximately a drawing close test, assignment, or presentation, you're experiencing a extra concrete shape of anticipatory pressure. If you've got got a feel of dread or worry of uncertainty approximately your destiny in general, that may be a extra indistinct

manifestation. Students can also additionally sense this sort of pressure extra often as they get closer to commencement and are making choices approximately their lifestyles after university.

Situational Pressure

You revel in situational pressure whilst you are in an provoking or alarming scenario which you can't manipulate like gift scenario of COVID 19. Unlike time-associated and anticipatory pressure, this sort of pressure occurs abruptly and with little - if any- warning. In fact, you can now no longer have predicted the scenario at all.

Encounter Stress

 Also can arise when you have spent an excessive amount of time with others and sense burnt out, even though you want being round them. Students can also additionally sense come across pressure in conditions starting from intimidating professors to unexpected classmates. Further, you may handiest revel in this sense with someone for a restricted quantity of time. For example, you may dread seeing your roommate for the primary time after an argument, however the pressure can also additionally disappear when you clear up the issue

Steps To Manipulate Stress:

1. Exercise Regularly

Aerobic physical games can nevertheless be achieved in the partitions of your private home or the compound of your apartment, including walking, walking or mountain climbing stairs. Even gambling together along with your children or pets can assist burn off a few calories.

Exercising allows launch endorphins inside your machine, which play a important function in raising your temper and retaining a fantastic attitude. Stretching physical games and yoga additionally assist hold you healthy and your thoughts calm. Subscribe to easy-to-observe YouTube films or health and well being web sites for easy workout regimens to do at domestic.

2. Take a Break

The continuously poor information may be plenty to handle. Decide the quantity of publicity to the information that works for you. Especially if there are youngsters involved, make certain you disclose them to most effective age-suitable material. Ever so frequently disconnect bodily and mentally from something to do with the Corona virus coverage. Play with puzzles, examine a book, reorganize or easy instead.

3. Connect with Others

During those instances of uncertainty or worry, it's miles crucial to connect to others. Being in isolation and all of the unwarranted worry can result in strain and depression. Reach out to family, buddies, and associates often thru telecell smartphone calls, messages or emails. Check on folks that are residing via way of means of themselves and the aged individuals of your family. It additionally allows to rationalize your fears and be knowledgeable on how they're doing.

4. Take Adequate Rest

Stress And Tension Created Via Way Of Means Of The Evolving Information And Statistics Overload May Be Annoyed Via Way Of Means Of A Loss Of Sleep. Getting The Endorsed Quantity Of Sleep Aids In Coping With Strain And Staying Centered In The Course Of The Day. Avoid Stimulants Like Caffeine, Alcohol Or Nicotine Earlier Than Bedtime. Having A Bedtime Recurring Is Likewise Endorsed, Including Taking A Tubtub, Or Having A Cup Of Non-caffeinated Natural Tea Earlier Than You Visit Sleep. Planning For Day After Today Additionally Allows Alleviate Strain Because Of Uncertainty.

5. Maintain a Healthy Diet

Unnecessary Strain Can Reason You To Overeat Or Devour Unhealthy, Adversely Affecting Your Metabolism. Avoid Emotional Consuming Via Way Of Means Of Figuring Out Cause Elements And Retaining Farfar From The Urge. Keep Healthful Snacks Round You Including Fruit Bowls, Nuts Or Maybe Granola Bars. Keeping Your Blood Sugar Tiers Solid At Some Point Of The Day Allows Alter Your Temper And Emotions. Good Nutrients

Additionally Maintains Your Immune Machine Healthful.

6. Practice Good Hygiene

Be Greater Vigilant And Observe The Precautions Which Have Been Advised. Keep Your Flooring Easy And Sanitize Difficult Surfaces Often. Make Positive You Are Taking A Tubtub Each Day And Are Keeping A Every Day Private Hygiene Recurring.

7. Find Ways to Express Yourself

Whether via way of means of setting pen to paper, taking pictures films, scrapbooking, retaining a magazine or via way of means of blogging, expressing your self allows to deal with your feelings. You can both write considerably or only a line a day, so long as you discover a interest that works first-rate for you. This maintains the strain away and offers you some thing to look ahead to each day.

8. Get Organized

Being at domestic all day might also additionally encourage you to re-arrange your furnishings or rearrange your wardrobe. Taking up a small task at a time and finishing it may provide you with a experience of achievement. This also can deliver a few modifications that you can have usually desired, however didn't have the time for.

9. Offer to Help People

While You Can If you want assist with groceries or medicines for a person at domestic, do now no longer hesitate to invite for assist. Similarly, in case you are stepping out, you could take a listing of errands from aged or ill folks that can not get out. Helping humans out offers you a experience of success and calms the stressed thoughts.

10. Evade Paranoia

The virus can flip even the sanest humans into hypochondriacs. Reading approximately humans experiencing all types of signs and symptoms at the net could make you begin scrutinizing your self for

the slightest modifications. Your thoughts starts offevolved to race thru the opportunities and attempts to parent out whether or not there may be chance and what to do approximately it. The assignment lies in coping with the tension that includes it.

11. Entertain Yourself Binge

Watch indicates on tv or circulate them on line. Get cushty and get prepared to devote hours of your lifestyles to view a person else's drama. If you've got got children at domestic, play Disney and different lively movies, retaining them occupied for hours at once. Pick up a interest like planting plant life when you have an hobby in gardening, or attempt out new recipes and curate some thing. Have you usually desired to attempt your hand at baking? This is the time to look that want come to lifestyles.

Managing Stress as a Student: Recommended Approach

"Instead of speeding unconsciously into your day set apart a couple of minutes to take a seat down quietly with your self. Make positive you're calm, concentrated together along with your purpose for the day. This manner you're organized for a harmonious superb experience"

In university, strain is inevitable, however it doesn't ought to dominate your existence. Do your first-rate to recognize what sort of strain you're feeling, what's inflicting it, and the way you could reply to it productively. By addressing your strain in a healthful manner, you're doing all that you could to make the maximum of your university education. There are many approaches you could control your strain as a scholar. Just as anyone reports strain of their personal manner, all of us have our desired techniques of dealing with it.

Academic Stress: Increase in workload over inadequate time, new responsibilities, hard exams, difficult classes, low grades, closing dates to meet, scheduling problems to coordinate and a greater unbiased nature are the diverse instructional motives that allows you to set off a scholar's toward strain.

Social Stress: Creating a brand new social network, separation from domestic and locating much less parental support, dwelling with a roommate, balancing college paintings with pals or part-time jobs and handling the needs of younger person relationships are the factors of social strain.

Other Stresses: Daily hassles , economic crisis, reading long, difficult hours and waking up early for classes, logistics of dwelling independently (i.e., laundry) new college students address abrupt extrade from one university to any other university are the important purpose of strain. There are extraordinary approaches of coping with strain; Unhealthy approaches to control strain and healthful approaches to control strain.

Conclusion and Discussion

The conclusion of the study is that students are having the stress level at severe level and by the increasing days stress level is also increasing. Students are also using the coping strategies like yoga, exercise, diversion therapy such as spending time with family and watching television. Academic, environmental, social and health problems all play an important role in the development of stress.

Confronting the COVID-19 outbreak and variously rigorous measures to prevent the spreading of the infection, college students may feel stress and have more or fewer health problems. Academic workload, psychological separation from school, and fear of contagion were positively associated with the perceived stress and negatively associated with physical and psychological health. In addition, perceived stress is a key mechanism in the relationships between three stressors and two forms of health. This study makes not only unique theoretical contributions to the stress and health literature during the COVID-19 outbreak but also offers novel practical implications for joint efforts from all circles of society to ensure students' health.

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Employee Competency Mapping as a Mechanism to Weed Out Competency Gaps: A Conceptual Study

Dr. Kokila Saxena[1] and Ms. Medha Sinha[2]

[1] Assistant Professor,Department of Management Studies,JSS Academy of Technical Education, Noida
[2] Research Scholar,Department of Management Studies,Pacific Inst. of Higher Studies & Research University, Udaipur
kok.asthana@gmail.com | medhaasthana@gmail.com

Abstract

Human resource is of paramount importance for the success of any organisation. It is a source of strength and aid. Human resources are the wealth of an organisation which can help it in achieving its goals. Competency mapping is often heard in all the industries making it apparent the need for assessing the competences among the employees and upgrading them so that right type of persons is assigned with the work. Competency mapping is a process which is designed to consistently measure and assess the individual and group performance as aligned with the expectations of the organisation and the stakeholders. The organisations function in cut-throat competition which necessitates the organisation to identify the set of core competencies which are key differentiators in the market place to be incorporated in the organisation. Strategic HR implementation needs a well-defined Competency mapping in the organisations. The current study is an attempt in this direction to identify how employee competency mapping has evolved over the years as an effective tool in creating and sustaining competitive advantage for the organisations.

Keywords: organisation performance, knowledge, skills, competence, productivity

Introduction

Competency is a cluster of related knowledge, skills, and attitudes that affects a major part of one's job (a role or responsibility), that correlates with performance on the job, that can be measured against well-accepted standards, and that can be improved via training and development. According to Boyatzis (1982) "A capacity that exists in a person that leads to behavior that meets the job demands within" parameters of organizational environment, and that, in turn brings about desired results (Archana. A 2015)1. Organizations seeking to establish a highly effective and efficient workforce must develop a competency mapping technique, but research suggests that most organizations fail to recognize the competencies of the employees and utilize them efficiently, thus disabling the employees to work at their best. When organizations recognize that people are truly their most valuable resource, then one of the roles they accept is helping employees manage their careers. Competency mapping is an important resource in this environment, and is an adjunct to knowledge management and other organizational initiatives.

Description of Competency Mapping

Competency mapping involves the process by which we determine: The nature and scope of a specific job role, the skills required, the level of knowledge required, and the behavioural capacities required to apply those skills and knowledge in that role. Competency Mapping plays a vital role in selecting, recruiting and retaining the right people. When the competency required for a particular position is mapped, an accurate job profile is created

Meaning and Definition of Competency Mapping

Hogg B (1989) defined competency as "competencies are the characteristics of a manager that lead to demonstration of skills and abilities, which result in effective performance within an occupational area. Competency also embodies the capacity to transfer skills and abilities from one area to another".

Strategy: According to Jauch and Glucck (1984) 'Strategy is a unified, comprehensive and integrated plan that relates the strategic advantages of the firm to the challenges of the environment. It is designed to ensure that the basic objectives of the enterprise are achieved through proper execution by the organization. Businesses have strategies, a formal planning cycle; a mechanism is devised to devote the resources to it in the competitive environment.'

Traits: Physical characteristics and consistent responses to situations or information Self-Concept A person's attitudes, values, or self-image.

History of Competency Mapping

The term competency has been defined in the literature from several different points of view. It was originally used in the field of education to describe trainee teacher behaviours. This was implemented and successfully used by Prof. Bowden and Dr. Masters. Then later on this concept became very popular and widely exploited in the management field of management through the work of Boyatzis. However, the term competency was not "owned" by any particular group. In fact, a variety of stakeholders were involved in using the term, each with their own agendas (Mohammad Ahmed Abdullah Alsabri and Beleqes Mutar Alaraqe 2015).

Overview of Competency Mapping

Competency Mapping is a strategic tool in employee recruitment.

1. Competency Map A competency map is a list of an individual's competencies that represent the factors most critical to success in given jobs, departments, organizations, or industries that are part of the individual's current career plan.

2. Competency Mapping Competency mapping is a process an individual uses to identify and describe competencies that are the most critical to success in a work situation or work role

3. Competency profiling is the process of identifying the knowledge, skills, abilities, attitudes, and judgment required for effective performance in a particular occupation or profession. Competency profiling is business / company

4. Competency Modelling are the observable and measurable attributes of an individual that are causally related to enhanced employee performance and organizational success. They typically cover:

- Knowledge—gained through formal education, professional certifications, training, and learned information used for the job.

- Skills—Proficiency acquired through previous work experience and practice.

- Abilities—A demonstrated capacity to acquire skill and/or knowledge that improves performance.

- Work Styles—A preferred style of behaving, frequently attributed to one's personality (i.e., Flexibility).

- Motivation—Recurrent thoughts and tendencies that drive behavior (i.e., Achievement Drive).

Types of Competency

Spencer and Spencer (1993) in their work Competence at Work have defined competency as "an underlying characteristic of an individual that is casually related to criterion-referenced effecting and/ or superior performance in a job situation". An 'underlying characteristic' means that competencies is a fairly deep and enduring part of a person's personality and can predict behaviour in a wide variety of situations and job tasks. 'Casually related' means that it causes or predicts behavior and performance. 'Criterion-referenced' means that the competency actually predicts who does something well or poorly, as

measured on a specific criterion or standard.

Five Types of Competency Motives The things a person consistently thinks about or wants and that cause action. Motives 'drive, direct, or select' behaviour towards certain actions or goals and away from others Traits Physical characteristics and consistent response to situations or information

Self-Concept: A person's perception towards self and the world Knowledge Information a person has in specific content areas, Skill, The ability to perform a certain physical or mental task

Areas of Implementation

The competency mapping can be applied to the areas depicted in the following diagram: Some of these areas are explained below:

Recruitment and selection Competencies can be used to construct a template for use in recruitment and selection. Information on the level of a competency required for effective performance would be used to determine the competence levels that new hires should possess. This results in hiring of an employee who is organizational as well as role fit. This way we can reduce the cost of training of the new hired employees. Employees will be productive from day one and no man-hours will be lost in the training of new hires. A firm that knows how to assess competencies can effectively hire the best at a reasonable price, for example hiring under-priced but highly entrepreneurial management graduates from lesser-known business schools.

Training and Development Requirements It involves identifying the gap between competencies required for the position and those possessed by the employee. Any such gap is bridged by providing training to the incumbent for those particular competencies only.

Career and succession planning It involves assessing employees' capability to take on new challenges. In order to see if an employee is suitable for occupying position at the top management; his current competency level ought to be matched against those that required at higher level position.

Performance Management System It is important to correlate performance result with competencies. Performance management system should be competency based and not just result based. Competency based performance management would focus on "HOW" of performance and not on "WHAT" of performance i.e. not on results but how the results are achieved Effective PMS should provide link to the development of an individual and not just to rewards.

6 Evolving Role of Competency Mapping in HR: Rewards and Recognition Competency linked benefits is a new concept after performance linked incentives. Competency linked benefits focus on the fact that employees should work hard towards developing their competencies as and when requirement arises for performing their job effectively. It rewards employees who not only work hard towards achieving their target but also who put effort in enhancing their competencies

Need for Competency Mapping

From almost three decades we can see that highly skilled and knowledge based jobs are increasing while low skilled jobs exists but they too think on improving scalability of proficiency. This calls for future skill mapping through proper initiatives. Indian organizations are also witnessing a change in systems, technology, cultures and philosophy of management due to the global alignment of Indian organizations. There is a need for multi skill development based on the jobs competitiveness. To endure in this cut throat competition every industry is striving hard to increase high efficiency for more revenue. Industry is basically classified into design, production and service sector. They try desperately to improve the efficiency of the system using various tools. All the methods and approaches for improving the performance and efficiency of the operations points to a basic key factor of skill and competency. Up-skill and Multi-skill Companies are vastly transitioning their approach of having multi-skilled employees and strive to retain. They are interested in knowing the present skill level of their employees so that training can be given to improve their performance. This is where skill mapping or assessment centres gets established, which apart from mapping the skills also helps in identifying the strategies for multi skilling program for the company. Cost Efficiency No doubt, organizations are focusing on optimizing operational efficiency, savings Vs costs, higher productivity models and managing with multi-skilled employees than before

by corporate stages competency mapping into more significant podium. Approach towards Change & Evolve The competence framework approach focuses on coupling business strategies to individual performance. It reassures employees to develop competencies which can be used in diverse work situations rather than being boxed into the job. Development of employees focuses on enhancing their proficiencies rather than preparing them for moving to jobs. In this way they can develop capabilities useful throughout the organization as it changes and evolves. Framework is a three decade old concept. And many organizations have adapted this practice, and have effectively used it in various areas to display the connection to increase human capital. Competency Framework is a gauge that connects right from selection, progression, performance, succession, and recognition. It is remarked to foster the maturity and transparency to the system. Expectation Alignment While Gen Y is today's predominant workforce, and the top five expectations from them areIt is obvious that for creating an interesting job and having a right talent, it's imperative to know what is required for the job and how interesting can it be made and who suits well for it and how do employer extends best of career progression. The three out of five needs are related to what we demand efficiency with productivity having engaged employees. All of them are so entangled to align with corporate objectives defining starting from strategies to bringing in clarity to employees.

Competency Mapping Approaches

Businesses use competency mapping to match the capabilities and talent of personnel with specific job tasks and organizational needs. The technique involves conducting a job analysis to identify core skills and behaviours required to perform the role, drafting a job description based on the key competencies and aligning resources to best fulfil competency needs. Having a competency map makes it easier for firms to identify qualified candidates, assess performance, focus training efforts and enhance overall productivity. Common competency mapping approaches include assessment centre, critical incidents technique, interviewing, questionnaires and psychometric tests.

Assessment Centre: The assessment centre methodology involves situational observation to evaluate performance and growth potential of candidates relative to specified job attributes. The approach uses various types of discussion and simulation exercises to reflect real-life demands of the job. Candidates are asked to work through certain scenarios while a trained assessor observes their behaviour. The situations are designed to reveal skills and aptitude that help identify which individuals are good matches for the current and future requirements of the job.

Critical Incidents Technique: The critical incidents technique uses data gathering and analysis to identify job-specific behaviours that influence the success or failure of an individual or collective business operation performing a certain job. Data about critical events -- exceptional examples of accomplishment or failure -- is collected through interviews or questionnaires as soon as possible after occurrence. The incidents are then categorized according to associated job behaviours to reveal patterns of performance gaps and strengths. Interviews The candidate interview provides first-hand insight into candidate behaviours and is an effective method for collecting relevant information and impressions about prospective employees. The interview record can be compared against the competency map created for the job to determine which candidate offers the best match for the organization's needs. Questionnaires: Questionnaires offer another approach for gathering information about job competencies and work performance. Several types used in competency mapping include the common metric questionnaire that highlights work requirements and activities, functional job analysis that describes job duties and characteristics, occupational analysis inventory that specifies work elements for almost all occupations, position analysis questionnaire that ties job characteristics to human characteristics and work profiling system that measures ability and personality attributes. The multipurpose occupational system analysis inventory highlights tasks and competencies for government jobs.

Psychometric Tests: Psychometric testing provides a consistent approach to measuring and quantifying a sample of behavioural attributes. The two main types of psychometric assessment are aptitude tests and achievement tests. Aptitude tests are used to identify natural inclinations in a specific area, such as art or science, and are designed to help predict

how well a person would perform in a given specialty after being provided with training. Achievement tests measure the level of proficiency an individual has achieved in a certain area, such as mathematics, language skills and ability to reason.

Organisations Using Competencies

Hewlett Packard, Google, TATA Group, Aditya Birla, JK Group, Reliance Industries Ltd, Pepsico, Volvo, United Nations, Nike, Pfizer, 3M, Deloitte, PricewaterhouseCoopers, McDonald's, Starbucks, American Express, Johnson & Johnson, Coca-Cola, Toyota, Bank of America, BP, Wells Fargo, General Motors, HP, Radio Shack, HCA, Carlson Companies, BHP, IBM, Infosys, Wipro, Dr.Reddy Labs, General Electric, PDVSA, Anheuser-Busch, Girl Scouts USA, US Federal Reserve, KPMG, Sanofi, Ingersoll-Rand, Lockheed Martin, Konica Minolta, Luminant, Prudential, Inven-sys, ConAgra, Expedia, DuPont, General Mills, Schlumberger, Grainger, and many more.

Conclusion:

All employees in an organization are unique in terms of their qualities, motivation, skills, and personality traits. The challenge for modern HR professionals is to ensure that each employee perform their duties to the best of their ability by identifying a role which is best suited for them. This matching of jobs and people to facilitate excellence in performance can be achieved through competency mapping. Competency mapping is a technique that involves identifying various competencies/skills that are required to complete a given job/task/role. The process consists of breaking a job into its most basic constituents (managerial, technical, conceptual, and attitude) needed to perform the same successfully. Competency mapping can be done for both roles as well as individual employees in order to assess the suitability of an individual in performing the given role. Competencies are the proverbial holy grail of talent management. Identifying critical competencies can help create detailed role directories that can guide organizations when making hiring or promotion decisions specific to that position. In the present economic environment, employee performance is a primary concern of HR managers and the best way to recognize performance is to observe key characteristics of high performing employees that distinguish them from less productive employees.

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Role of Technology Disruption and Relationship Marketing in Sustaining Business during the Pandemic Covid-19

Dr. Rakesh Kumar Yadav

Professor and Head, Department of Management, School of Business Management IFTM University, Moradabad, U.P.(India)
rkyadav@iftmuniversity.ac.in

Abstract

The Covid-19 was revealed to the world as a true epidemic that affected millions of individuals all over the world. India, the world's second-most populated country, was also hit hard by the disease covid-19. As of December 31, 2020, India had been investigated for 10,305,674 confirmed cases, with 1,48,738 deaths. In December alone, there were over 20,000 confirmed cases of covid-19 across the country. India, like other countries, went through a period of lockdown and unlocked laws and regulations, which had a negative impact on human life and the economy. People realised that human survival on restricted resources was never difficult, but it did have economic consequences. The purpose behind this study was to know the different methods and techniques used by the local vendors during lockdown to survive their livelihood as well as to sustain their business by satisfy their customers. It is an exploratory study based on personal observation and case study methos. The cases have been taken from local vendors of Moradabada. The research problem explains how the local vendors have dealt this covid pandemic situation by applying innovative digital techniques and relationship marketing. During this study, I talked to these vendors and tried to get the answer of the problem mentioned here..

Keywords: covid-19, India economy, lockdown, digital innovation, entrepreneurial opportunities.

1. Introduction

After World War II, humanity can refer to the coronavirus pandemic as the greatest challenge and the most serious global health catastrophe of the century. In December 2019, the first outbreak of Coronavirus was reported in Wuhan, Hubei Province, China. Several people have been infected with a virus that has been linked to the city's famous Huanan seafood market (S. Kapoor & Dubey, 2020). The WHO announced an outbreak in the last week of January 2020, and coronavirus covid-19 was formally designated (Co- corona, Vi- virus. D-disease and 19-2019 the year the epidemic). A Public Health Emergency of International Concern (PHEIC) was announced in February 2020, and Covid-19 declared the sixth PHEIC (A. Ghosh et al., 2020).

India, with the world's second-largest population and a big rural and expanding urban economy, was hit hard by the covid crisis. The Covid-19 impacted tally began at 1,00,000 in July 2020 and reached 10,00,000 as of December 31, 2020. From the 24th of March to the 31st of May 2020, the country was subjected to over 98 days of various lockdown phases. (India, WHO Covid-19, Dec2020).

2. Review of the Literature

The literature was collected through various journals and reports from different national and international governmentsand other news agencies on Covid-19 for 2020-21.
Covid-19 and its impact on the Indian economy
The Indian economic growth rate had already begun to decline in 2017, with a drop from 8.2 percent in

2016-2017 to 6.8 percent in 2018-2019, and the statistics are even more severe, with India's economic growth rate set to 5 percent in 2019-20 owing to the Covid-19 issue.

Tourism, healthcare, information technology, and other sectors contributed significantly to the Indian economy. Nonetheless, there is a significant detrimental influence on the expansion of these industries (Economic Survey 2019-20, 2020). Covid-19 has wreaked havoc on India's still-developing and weak economy. When rich economies collapse, India has a long way to go and has turned to the International Monetary Fund (IMF) for financial assistance.

Economists warned of the harmful consequences of the lockdown and the cost to citizens. Educational institutions were shuttered, as were many shops, offices, dining joints, retail malls, workshops, warehouses, and many other companies. Workers and labourers, usually migrants, were the hardest hurt, with online businesses being impeded. Many people have lost their employment, and some settled for work from home. Educated or uneducated, worker or farmers, upper/ middle or lower, whichever class one belonged, faced severe impact (www.ETBFSI.com, n.d.).

As previously stated, a large portion of our economic society is reliant on their daily paychecks or monthly salaries. Drivers of rickshaws and autorickshaws, plumbers, carpenters, and electricians, delivery boys, domestic servants, scrap collectors, and tea/vegetable vendors, among others, were all affected, and their survival was a major concern. Unaware of the pandemic's termination, every social being is putting out every attempt to return to their pre-lockdown state of existence (Javadekar & Kannur, 2020).

3.   Research Gap

The Covid-19 pandemic was a completely new type of worldwide disaster that had never been faced before. There had been few previous investigations on the Covid-19 issue and its consequences. It was a one-of-a-kind occurrence, thus finding literature on economic lockdowns, entrepreneurial prospects, or human survival and nourishment was difficult. I don't think that this research is ground breaking. However, it has attempted to shed some light on

how our country is dealing with the pandemic and its consequences. I have included a few examples of local vendors who used their imaginative business minds to apply digital innovation and relationship marketing to produce commercial breakthroughs during this historical period, validating the adage "creating opportunities in adversity."

4.   Research Objectives

The study aimed at the following objectives:

1.   To study the impact of Covid-19 on the present Indian economy.

2.   To explore the local vendors who applied digital innovation and relationship marketing as a strategy to deal with Covid-19.

5.   Research Methodology

It is an exploratory study based on personal observation and case study method. The cases have been taken from local vendors of Moradabad. The research problem explains how the local vendors have dealt this covid pandemic situation by applying innovative digital techniques and relationship marketing. During this study, I talked to these vendors and tried to get the answer of the problem mentioned here. The purpose behind this study was to know the different methods and techniques used by the local vendors during lockdown to survive their livelihood as well as to maintain their market share by satisfy their customers.

6.   Some Innovative Entrepreneurial Opportunities during Covid-19 Pandemic

The Indian economy has experienced a dramatic and rippling effect as a result of Covid-19. Most global economies (Bofinger et al., 2020) had enforced the Covid-19 limits protecting the healthcare system to flatten the infection rate. These obligatory closures, therefore, had a severe, immediate, and inevitable impact on most sectors' economic activity (Verma & Gustafsson, 2020). Many small and medium-sized enterprises and corporations experienced insolvency or reduced work output, resulting in increased unemployment and underemployment.

The Covid-19 problem had put new businesses in jeopardy and, in some cases, cast doubt on innovative concepts that may have been feasible under normal circumstances (Kuckertz et al., 2020). The Covid-19 has drastically altered customer demand patterns for several items and services, increasing the danger of fraud, the risk of fragility in local, regional, and some global supply chain networks. When Covid-19 sent the shiver down most corporates and business spines during the lockdown(auto, retail, hospitality, aviation), some businesses (digital and health) were looking out for some opportunities to stand away from the economic crisis crowd. The new opportunities for various businesses were evolved as Drone Technology, Vending & Payment Machines, Digital Educational Platforms, Digital Healthcare, Hygiene Products, Logistics and Transports etc.

7. Cases of Local Vendors Who Adopted Digital Innovation to Sustain Their Business:

The following are the few cases of local vendors of Moradabad who adopted digital innovation and relationship marketing for sustaining their business:

I. **Sharama Provisional Store:**
    It is a prominent provisional store in Deendayal Nagar. The store owner, Chetan Sharma told me about use of KHATABOOK to maintain the records of creditors. He also focussed on the previous order made by his customers and strated to maintain a page of each order delivered by his customers in EXCEL SHEET in his tablet. He delivered his WHATSAPP no and kept sharing the new schemes and new arrivals to his customers through this whatsapp number. He received the order through it and provided home delivery to all his clients. He also started a facility of GOOGLE PAY and PAYTM for the digital payment. He gave even credit to his clients to maintain the relations in the time of this pandemic. He also helped his customers who were quarantine by providing assistance in any sort of need. This bonding of attachment with his customer helped him in maintain his sales and sustaining his business.

ii. **Arpit Medical Store:**
    It is a medical store situated in Naveen Nagar. The owner, Arpit told me that he has tied up with a Doctor for facilitating his customers. The online medical staores did not provide medicine without prescription and in lockdown it was a tough call for any person to go away from his house to get prescription. Here, Arpit helped all his clients by providing this FREE ONLINE CONSULTANCY by doctor. The medicines prescribed by the doctor were sold at 10% to 15% discount even in pandemic when other medical store owners were making profit by selling at premium. This humanity and keeping good relations with his clients helped him in increasing his sales and sustained his business. He also sold on discount as well as on credit. Home delivery was provided. Free MASK were also offered during pandemic at each purchase. He also received orders on WHATSAPP and payment through GOOGLE PAY and PAYTM.

iii. **NOOR Coaching Centre:**
    It is situated in Jigar Colony. The owner, Noorul Hasan informed me that during pandemic, it was very tough to connect with the students due to locodwn. He started using technology. He developed his YOUTUBE videos. He uploaded his notes and study material on his BLOGalso. He also talked to his students through WHATSAPP video call to solve their queries. He started his classes through GOOGLE MEET and ZOOM platforms. He shared notes through whatsapp also. This is how, he maintained his relations with the students and did not leave his students ideal at their homes even in pandemic and kept them busy and motivating.

iv. **Akansha Maruti Dealer:**
    t is situated at Delhi Road. The Sales Manger, Mr. Sunil informed me how did his team manage the sales. He helped his clients by 3D TECHNOLOGY. The sales executive showed the complete virtual tour of the showroom with the help of 3D technology. They showed the new car and features through this technology on their tablet. The customers could experience every thing in the car through this. They can open door they can listen music and see the interiors by only a touch technology. This way they took the show room to the houses of the

people who wanted to buy the product for wedding purpose but who were not able to come physically to show room. Then rest of the formalities like loan facility etc were done DIGITALLY and the cars were delivered at door step of the customers.

8. Conclusion

To conclude, the study's focus was on role of technology disruption and relationship marketing to sustain the business during Covid pandemic. The local cases chosen for this study were from different sectors of business like retail store, medical store, education and automobile. These case studies proved that the use of technology as well as relationship building with the customers helped during pandemic. The adaptation of digital payment system, home delivery and digital communication helped the local vendors in maintain their sales and by providing credit facility and attending the calls of their customers helped in building long term relations with their customers. The study suggests that the role of disruptive technology has increased during pandemic. It also suggests that the relationship marketing always pave path for future bonding and sustainability of business. The study was carried out in Moradabad city only, further it can be carried in other parts of the state and the big picture of local vendors in different parts of the state and nation can be sketched.

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