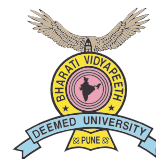




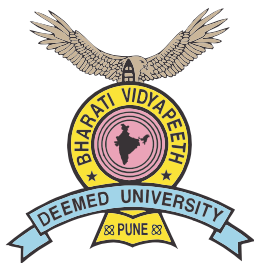
# IMED JMSR



SR. NO	TITLE OF PAPER	AUTHOR/S
1	Goods and Service Tax (GST): Challenges in Working & Filing of Returns	CA. LS Haragapure, Dr. Sonali Dharmadhikari Mr. Ketan S Poojari
2	Issuing of Bharat Bond Exchange Traded Fund	Dr. Ranpreet Kaur Mr. Jagtap Ajinkya Prakash
3	A Study on Recruitment and Selection Process with Reference to Covid-19	Prof. Shreyas Dingankar Ms. Sakshi Shree
4	Supermarket Transaction Analysis using Big Data Analytics	Ms. Gurpreet Kaur Mrs. Bharati Yelikar Mr. Mahesh Aglawe
5	Impact of Advertisement on Sale of Product	Mr. Navneet Raj Dr. Vijay Phalke Mr. Ashish Kumar Sharma
6	Students Behavioral Analysis of Learning from Webinar on Mutual Funds and Investment Banking	Mr. Bharat Munim Ms. Nitisha Gangal
7	Understand the Effectiveness of the Webinar on Insurance and Financial Planning for Students	Mr. Amanpal Singh Chawla Dr. Sonali Khurjekar Ms. Kirtika Bansal
8	A Study on the Effectiveness and Scope of Human Resource Services in an Organization	Ms. Dipanwita Chattopadhyay Ms. Diksha Srivastav
9	Effect of COVID-19 in healthcare centre: Technology can be a Panacea	Dr. Indu Rani Dr. Shradha Vernekar
10	Current situation: Impact of COVID-19 on Indian Economy	Ms. Pratima Gund Mr Md. Ismail
11	Online Grocery Shopping: Understanding Consumer Behavior and Preferences	Dr. Bharati Jadhav Mr. Praveen Singh
12	Perception of Unorganized Sector's Vendors towards Mobile Payments	Dr. Anuradha Yesugade Srinidhi Gupta Komal Verma



**Bharati Vidyapeeth (Deemed to be University), Pune**  
Institute of Management and Entrepreneurship Development, Pune.  
Erandwane Campus, Paud Road, Pune - 411 038,



**Dr. Patangrao Kadam**

M.A., LL.B., Ph.D.

**Founder, Bharati Vidyapeeth, Pune**

**Founder-Chancellor,**  
Bharati Vidyapeeth  
(Deemed to be University), Pune

### The constituent units of Bharati Vidyapeeth University, Pune

1. BVDU Medical College, Pune.
2. BVDU Dental College & Hospital, Pune
3. BVDU College of Ayurved, Pune
4. BVDU Homoeopathic Medical College, Pune
5. BVDU College of Nursing, Pune
6. BVDU Yashwantrao Mohite College of Arts, Science & Commerce, Pune.
7. BVDU New Law College, Pune
8. BVDU Social Sciences Centre (M.S.W.), Pune
9. BVDU Yashwantrao Chavan Institute of Social Science Studies & Research, Pune.
10. BVDU Centre for Research & Development in Pharmaceutical Sciences & Applied Chemistry, Pune
11. BVDU College of Physical Education, Pune.
12. BVDU Institute of Environment Education & Research, Pune
13. BVDU Institute of Management & Entrepreneurship Development, Pune
14. BVDU Poona College of Pharmacy, Pune
15. BVDU College of Engineering, Pune
16. BVDU Interactive Research School in Health Affairs (IRSHA), Pune
17. BVDU Rajiv Gandhi Institute of Information Technology & Biotechnology, Pune
18. BVDU College of Architecture, Pune
19. BVDU Abhijit Kadam Institute of Management & Social Sciences, Solapur
20. BVDU Institute of Management, Kolhapur
21. BVDU Institute of Management & Rural Development administration, Sangli
22. BVDU Institute of Management & Research, New Delhi
23. BVDU Institute of Hotel Management & Catering Technology, Pune
24. BVDU Yashwantrao Mohite Institute of Management, Malakapur-Karad
25. BVDU Medical College & Hospital, Sangli
26. BVDU Dental College & Hospital, Mumbai
27. BVDU Dental College & Hospital, Sangli
28. BVDU College of Nursing, Sangli
29. BVDU College of Nursing, Navi Mumbai

### CENTRAL OFFICE

#### PUNE

Bharati Vidyapeeth (Deemed to be University)  
Institute of Management and  
Entrepreneurship Development,  
Paud Road Erandwane, Pune 411 038  
Tel. : 020 - 25431060,25425517

#### EDUCATIONAL CENTRES

Pune, Navi Mumbai, New Delhi,  
Sangli, Kolhapur, Solapur, Karad,  
Jawhar, Satara

### DIVISIONAL OFFICES

#### NAVI MUMBAI

Bharati Vidyapeeth (Deemed to be University)  
Institute of Management studies & Research  
Sector No. 8, CBD, Belpada,  
Navi Mumbai - 400 614  
Tel. : 27572433,27562582

#### SOLAPUR

Bharati Vidyapeeth (Deemed to be University)  
Abhijit Kadam Institute of  
Management and Social Science,  
Bijapur Road, Solapur - 413004  
Tel. : 0217 - 2302016,2341353

#### NEW DELHI

Bharati Vidyapeeth (Deemed to be University)  
Institute of Management and Research,  
A-4 Rohtak Road Opp. Ordnance Depot,  
Paschim Vihar, Extension New Delhi - 110 063  
Tel. : 011- 25285808,25284396,25276446

#### SANGLI

Bharati Vidyapeeth (Deemed to be University)  
Institute of Management and Rural  
Development Administration,  
Rajwada Chowk, Sangli - 416416  
Tel. : 0233 - 2325776,2377249

IMED-JMSR  
JOURNAL OF BV(DU) IMED, PUNE - 38.

PATRON



Hon'ble Dr. Shivajirao Kadam  
Chancellor, Bharati Vidyapeeth  
(Deemed to be University), Pune



Hon'ble Dr. Vishwajeet Kadam  
Secretary, Bharati Vidyapeeth, Pune  
Pro -Vice Chancellor, Bharati Vidyapeeth  
(Deemed to be University), Pune

---

ADVISORY BOARD

Hon'ble Dr. Manikrao Salunkhe  
Vice Chancellor, Bharati Vidyapeeth  
(Deemed to be University), Pune

Hon'ble Dr. S. F. Patil  
Executive Director, International Relations  
Bharati Vidyapeeth (Deemed to be  
University), Pune

Mr. L. D. Mittal  
Chairman, Sonalika Group

Mr. Pavan Choudary  
Chief Executive Officer, Vygon

Prof. Raj Kumar  
Vice Chancellor,  
Panjab University Chandigarh

Dr. Sudhir K. Jain  
Prof. Jawaharlal Nehru University  
Ex- HOD Department of Management IIT  
Delhi.  
Former V.C. Mata Vaishnao Devi University

Prof. Dr. D K Banwet  
IIT Delhi Professor Emeritus

Hon'ble Dr. Uttamraoji Bhoite  
Executive Director, Bharati Vidyapeeth

Dr. Gurdip Singh Batra  
Director, School of Management Punjab  
University, Patiala

Dr. Veena T. Nandi  
Professor (Management Sciences)  
Majan University College.  
Birdfordshire University UK

Dr. Bernardo Nicoletti  
Professor (Management Sciences)  
University of Temple University Rome  
Campus

Dr. Soniya Billore  
Faculty Department of Marketing School of  
Business and Economics, Linnaeus  
University, Sweden

---

Dr. Ranpreet Kaur  
Editor

Dr. Sonali Khurjekar  
Editor

Dr. Sachin S. Vernekar  
Chief Editor

Volume 11, Issue II  
July - December 2020

©Bharati Vidyapeeth (Deemed to be University), Institute of Management and Entrepreneurship Development, Pune.

Editors:

Dr. Sachin S. Vernerkar (Chief Editor)

Dr. Ranpreet Kaur (Editor)

Dr. Sonali Khurjekar (Editor)

Students Editors :

Ketan Poojari

Alka Pandey

Vyshakh Thankappan

Published and Printed by:

Dr. Sachin S. Vernekar

Director, Bharati Vidyapeeth (Deemed to be University), Institute of Management and Entrepreneurship Development,  
Pune.

More Vidyalay Campus, Erandwane, Paud Road, Pune 411038.

Tele No: (020) 25425517/ 25448005 Telefax: 020 - 24531060

On behalf of:

Bharati Vidyapeeth (Deemed to be University), Institute of Management and Entrepreneurship Development, Pune.

More Vidyalay Campus, Erandwane, Paud Road, Pune 411038.

Laser Printing at,

Bharati Printing Press

More Vidyalay Campus, Erandwane, Paud Road, Pune 411038.

Printed at:

Bharati Printing Press

More Vidyalay Campus, Erandwane, Paud Road, Pune 411038.

Blind Review Committee :

Dr. Anthony Rose

Dr. Sonali Dharmadhikari

Dr. Sachin Ayarekar

Dr. Pravin Mane

Please Note:

- 1) Plagiarism policy will be as per UCG Norms
- 2) The acceptance of Research Paper will be Communicated after plagiarism check and blind peer review.
- 3) The accepted research paper will be published free of cost.
- 4) The acceptance of research paper will be based on the contribution towards body of knowledge
- 5) Kindly send your research paper on below mentioned email IDS  
ranpreet.kaur@bharatividyaapeeth.edu, sonali.khurjekar@bharatividyaapeeth.edu



Prof Dr. Manikrao .M. Salunkhe  
B.Sc., M.Sc., Ph.D.  
Vice Chancellor  
Bharati Vidyapeeth  
(Deemed to be University), Pune

## *Vice Chancellor speaks*

An educational institute has been bestowed with the greatest responsibility of ensuring a place of light in the darkest times, a place of liberty for the unheard, a place of learning for the misguided and a place of wisdom for the foolish. All these can be attained by deep diving into the ocean of information and produce words of knowledge.

Hence, Bharati Vidyapeeth takes major steps for global dominance and “research” is one of those steps. Research-intensive universities are the key to ensure the future of a nation, especially in the increasingly vulnerable and unpredictable global environment when institutes become rapidly irrelevant. Implementing new approaches to ensure critical thinking is vital. These are the values we stand for at Bharati Vidyapeeth.

I appreciate and respect the efforts of IMED to set in motion the JOURNAL OF MANAGEMENT AND SOCIAL RESEARCH -JMSR. It gave the society, liberty for spreading their research, thoughts, strategies, insights, alternatives, excellence, etc. I wish success to the editorial board team, the authors of the research papers and every individual associated with IMED JSMR. Thank you team IMED for the consistent efforts and perseverance.

Prof Dr. Manikrao .M. Salunkhe

## Chief Editor's Message



Dr Sachin S. Vernekar  
Dean- FMS BVDU  
Director-IMED

World is constantly changing its' dynamics. With the fall of the greatest economies, India is still clinging on to the charts with all its might and vigour. India is under a microscope where each and every fallen economy is eyeing for Indian markets for labour, innovation, creativity, potential users and research minds. Through research we can ensure economic growth, global outreach, pioneer in sustenance and innovation.

IMED's Journal of Management and Social Research (JMSR) is an amalgamation of research articles of all business fields including Taxation, Big Data Analytics, Financial services, Behaviour Analysis (Psychology), Human Resources Services, Finance, Sales and Advertisement, Information Technology and Process Analysis. Though JMSR covers all domains of research but it is a doyen in the field of management and focuses on the researches undertaken for blooming sectors and enumerates the applications and usability in societal or consumer or entrepreneurial context whether individual or industrial.

IMED JMSR stands for its core values of countering problems and producing write-ups for effective disbursement of knowledge in the field of management and entrepreneurship. The papers are gone through a critical process of quality checks to ensure its relevancy to the readers in general, academicians, practitioners, professionals and governmental bodies.

My happiness has elevated by the positive response received by all the academicians, practitioners and professionals for IMED JMSR. In situations where many minds are frozen to the mishaps in the worlds, we will ensure that IMED JMSR will thaw the minds to new avenues of growth and creativity. We intend to take this scholastic collaboration to new heights and this very edition ensures research integrity. Long story short! Lot to research before closure

A handwritten signature in black ink, appearing to read 'Sachin S. Vernekar'.

Dr Sachin S. Vernekar  
Dean- FMS BVDU  
Director-IMED

## *From the Editor's Desk*

Dear readers, with great pleasure we bring out the Vol. 11, Issue 2 of IMED JSMR. It gives us a great sense of honor and pride to thank all the authors who have contributed their work of effort to make this issue successful. We also want to thank the readers because it is the constant love and respect received by the readers towards the efforts of the researchers and writers that made IMED JSMR successfully run for so many editions.

The efforts taken were primarily concerning with varied fields of management, human resources, and allied business topics. But on the occasion of the Vol. 11, Issue 2, we also bring forward a new range of research that deals with indirect taxation issues, ETF and its complexities, recruitment study, big data analytics, academic behavioral analysis, etc. with a new hope and hue to solve enlightened problems.

One paper is focused on the GST and challenges in working and filing of returns. The paper compares the legal process of filing GST returns and actual process followed by Chartered Accountants in their professional setup. Bharat Bond ETF issue is also studied in one of the research paper as it is novel way to promote Indian bond market. Research work highlights details and objectives of issue, its comparison with other fixed income securities and benefits to the retail investors.

Another paper stresses upon the usability of Big Data Analytics in analyzing Super market big data and creating satisfactory insights for growth of that supermarket. While two papers focus on the effectiveness of webinars among the students held during the lockdown duration. One focuses on webinar on mutual funds and investment banking and another on webinars of insurance and financial planning.

Other papers are focused on the Human resource aspects i.e. a study on the alternate selection and recruitment process followed in the current COVID-19 pandemic and the other deals with the study of the mere significance of HR in organization and how it is constantly changing its dynamics.

The credit for this edition goes to all authors, Boards of Directors and Review committee for their valuable inputs and only to thank them is to show our gratitude towards their work and effort.

Let the reading begin.

Dr. Ranpreet Kaur  
Dr. Sonali Khurjekar





# Content

<b>SR. NO</b>	<b>TITLE OF PAPER</b>	<b>AUTHOR/S</b>	<b>PAGE NO.</b>
1	Goods and Service Tax (GST): Challenges in Working & Filing of Returns	CA. LS Haragapure, Dr. Sonali Dharmadhikari Mr. Ketan S Poojari	01
2	Issuing of Bharat Bond Exchange Traded Fund	Dr. Ranpreet Kaur Mr. Jagtap Ajinkya Prakash	10
3	A Study on Recruitment and Selection Process with Reference to Covid-19	Prof. Shreyas Dingankar Ms. Sakshi Shree	16
4	Supermarket Transaction Analysis using Big Data Analytics	Ms. Gurpreet Kaur Mrs. Bharati Yelikar Mr. Mahesh Aglawe	22
5	Impact of Advertisement on Sale of Product	Mr. Navneet Raj Dr. Vijay Phalke Mr. Ashish Kumar Sharma	38
6	Students Behavioral Analysis of Learning from Webinar on Mutual Funds and Investment Banking	Mr. Bharat Munim Ms. Nitisha Gangal	46
7	Understand the Effectiveness of the Webinar on Insurance and Financial Planning for Students	Mr. Amanpal Singh Chawla Dr. Sonali Khurjekar Ms. Kirtika Bansal	53
8	A Study on the Effectiveness and Scope of Human Resource Services in an Organization	Ms. Dipanwita Chattopadhyay Ms. Diksha Srivastav	61
9	Effect of COVID-19 in healthcare centre: Technology can be a Panacea	Dr. Indu Rani Dr. Shradha Vernekar	66
10	Current situation: Impact of COVID-19 on Indian Economy	Ms. Pratima Gund Mr Md. Ismail	74
11	Online Grocery Shopping: Understanding Consumer Behavior and Preferences	Dr. Bharati Jadhav Mr. Praveen Singh	79
12	Perception of Unorganized Sector's Vendors towards Mobile Payments	Dr. Anuradha Yesugade Srinidhi Gupta Komal Verma	92



# Goods and Service Tax (GST): Challenges in Working & Filing of Returns

CA. LS Haragapure  
Founder & CEO  
LS Haragapure and Co.

**Dr. Sonali Dharmadhikari**  
Faculty of Management  
Studies, BV (DU)

Mr Ketan S Poojari  
Student, BV(DU)

## ABSTRACT

Goods and service tax i.e. GST is an indirect tax levied on supply of goods and services. It was implemented in India on 1st July, 2017. As known to all, GST replaced the old taxation system in India but with this replacement came the greatest problems in filing returns.

It was stated by World Bank that GST is a very complex taxation system. These complexities gave rise to strikes, errors and many working and filing problems. Though steps were taken to mitigate the issue but the problem transformed into new form which deals with compliance and technicality. Software breakdown, lack of incompetency, loopholes in law, attitude of taxpayer, charges, clearing, input tax credit, etc. are few of the problems that are prevalent in GST working and filing.

The issues also include new reforms made by the CBIC (central board of indirect taxes and customs) and other tax governing bodies in India. Hence this research deals with the challenges that arose after implication of GST majorly during working and filing of returns. This research paper also showcases the dilemma of accounting and taxation professionals in the normal working environment under GST.

## Introduction

GST has various tax slabs according to the business but the basic working remains the same. The major rates under GST are 0%, 3%, 5%, 12%, 18%, and 28%. The rates are changed according to the government amendments based on the situation. If the supply of goods or services is within the state i.e. intra state sale then SGST (State GST) and CGST (Central GST) is levied. The SGST revenue goes to the state government and the CGST is collected by central government.

If the supply of goods and services are between two states then IGST (integrated GST) is levied.

IGST revenue is collected by central government and not by the state. All these taxes have to be collected by seller at the time of sale. Tax on purchases is called input tax and tax on sales is called output tax. Subsequently the seller has to submit the tax to the concerned government body while filing GST return. The seller can claim the amount of GST that has been paid for purchasing certain commodities i.e. input tax by deducting the amount of tax that was paid during purchase. This procedure is called INPUT TAX CREDIT. Hence the working of claiming input tax is as follows:

Amount	
GST on sales	Output tax
Less: Input Tax Credit GST on purchases	Input tax
Total	Amount payable by the supplier/seller to the government

#### Guidelines for input tax credit

Rules to follow to claim ITC under various tax categories while paying the taxes by the seller/supplier	
<b>Paying IGST output tax</b>	ITC can be claimed from SGST, CGST & IGST paid on purchases
<b>Paying CGST output tax</b>	ITC can be claimed from CGST & IGST paid on purchases
<b>Paying SGST output tax</b>	ITC can be claimed from SGST & IGST paid on purchases

The rates applied in GST are segregated by 50-50. E.g. If GST on intra state is 18% of taxable sale value then 9% will be recorded as SGST and 9% will be recorded as CGST. But in case of inter-state sale of GST rate 18%, the entire 18% of taxable sale value will be recorded as IGST.

Bills maintained: the supplier has to maintain bills and other details of sales until the tax of that period (maybe quarterly, monthly, yearly) is filed and paid for. Also s/he has to maintain bills of purchases made for business purpose so that the permissible amount of Input tax credit can be claimed. For maintaining these bills tally, excel, etc. accounting softwares are utilised.

While filing GST there are various forms that are to be filled according to rules and due dates. The major forms are GST3B, GSTR-1, GSTR-2, GSTR-2A, GST-9 and E-way bill for clearance. The description of which will be discussed further.

#### Research Objectives

The objectives of the research are formed on the basis of the current trends and complexities in GST.

- To study the working and filing of GST with respect to major forms involved.
- To study the problems in portal which arise during and after the working and filing of GST
- To collect information about the complexities and grievances of accounting and taxation professionals who do the working and filing of GST.
- The study role of government in problem solving.
- To give solution and suggestion to the problems prevalent.

#### Review of literature

“Common Errors made while Filing GST Returns & How to avoid them” by clear tax talks about the errors that occur while filing. “Goods and services tax: barriers in filing GST return and its impact on accounting” by ShobhaV studies the problems in filing. And all other major papers deals with impacts and problems too but no one provided the solution of the problems. Also, it didn’t focus on the views of the accounting and taxation professionals regarding the working and filing of GST. The uncovered points of the reviewed paper, is base of this research. Hence, the researcher objectified these points and has made attempt to find answers to it. The end result is to form an opinion and provide suggestions to prevalent problems.

#### Methodology

The means and methods used for this research is as follows,

1. Secondary data approach: To get appropriate information for this research, a considerable amount of secondary data is used. The implications, processes, essentials needed, etc. for working and filing of GST are under the ambit of this data.
2. Survey/questionnaire for primary data: To collect data about the problems which arise in working and filling of GST questionnaire method is used. The surveyed includes practitioners, accounting and taxation professionals. The above stated practitioners are selected because they have the experience enough to answer the technical questions. The survey will help the researcher to find whether the problems really exist or not and also the intensity of that problem.
3. Provision of solutions/suggestion after identification of loopholes and problems: The main objective of this research is to provide probable solutions to existing problems. But these solutions are within the knowledge and expertise of the researcher.

#### Scope of the research

The study covers following

- The research not only covers the procedure followed by the GST administration but also the procedure followed by the practitioners to tackle those processes set by administration.
- The research mainly focuses on the forms like GST3B, GSTR-1, GSTR-2, GSTR-2A, GST-9 and E-way bill because these account for 80% of the filling of GST.
- The research also extends its reach to the dilemma of practitioners such as client

problems, holding up with deadlines, changeability of inputs, etc.

- Technical problems also lie within the scope of the paper.

#### Research overview

The following procedure have to followed while working and filing of GST as suggested by a practitioners (identity told not to be revealed)

Exporting of data from accounting software to spreadsheet software: Firstly the professionals and practitioners of GST export the sales and purchase register of client/business from accounting software to spread sheet and check for the authentication of GST number of each party/taxpayer. The rates, amount, date, invoice number, CGST/SGST/IGST, etc. is checked with the physical invoices before it is ready for uploading.

GSTR-1 filing: All the sales invoices are uploaded in the GSTR-1 and the GSTIN (GST identification no) is validated. Once validated the GSTR-1 is filed by logging in to portal and entering OTP.

GSTR-2 uploading: This form is designed to upload all the purchase bills for claiming the ITC. Though one can claim ITC beforehand but all the purchases have to be authenticated by GST admin. Therefore it is necessary to upload GSTR-2 with all purchase invoices.

Comparing with GSTR-2A: One does not have to file GSTR-2A. GSTR-2A is a document in read only format with a list of all of the invoices from the various sellers during the month. You can also download it. It is used to compare your purchase details with that of the seller who sold it you. If the details are not visible it means that the seller has not filled his return and you cannot claim ITC of those bills.

Working and filing of GST-3B: after all above is done the working is done and total taxable amount and tax amount is entered in the respective cells in GST-3B form. Both sales and purchase invoices are entered. And after that final payment is made and after payment the 3B is filed using OTP. Due date being 20th day of following month

Filing of GST-9: it is an Informational/consolidation of all GST returns. The due date is 31 December of next FY. The Late fee is Rs. 200 per day of delay subject to a maximum cap of an amount at 0.25% of total turnover in respective State/UT. It must be attested by the taxpayer.

#### Problems in working and filing

The procedure is reversed: the procedure of filing above is reversed in actual practice i.e. the order is GST3B, GSTR-1, GSTR-2, GSTR-2A, and GST-9. This makes the practitioners to claim ITC even before R-2 is uploaded and compared.

No edits in GST-3B: once filed there's no edit allowed. If any bill is remaining or any wrong ITC is claimed then there's no way other than to face the consequences during final GST return filing.

GSTR-1 edit and filing issues: there is no editing allowed once sales invoices are filed. Omitted invoices can only be entered in next month. This affects the filing of other party because he won't find your invoices and s/he cannot ITC.

GSTR-2 and GSTR-2A problems: if one has entered less purchases but the 2A shows more purchases then one cannot claim for excess GST paid. The excess GST paid is on account of non-inclusion of bills for ITC hence paying more GST. There is no option to correct the paid challan and also huge problems occur while claiming refund.

Unregistered GST dealers' causes to claim wrong ITC: this comes under technical issues where business tends to purchase from unregistered GST sellers who don't have GSTIN. But while filing using reverse procedure they file the amounts that include their bills too. There is a slot that is provided for unregistered but due to negligence they tend to file it under registered dealers. This is non-editable and causes issues further where claim is questioned.

GST-9 issues: the consolidated GST returns is a great problem because unless and until the previous months return is authenticated one cannot file this form. Hence, piling up the late fees. It takes high level of precision to be correct at every level of filing GST correctly.

GST e-way bill concern for interstate supply of goods and services: An e-way bill is a bill which has to be acquired before departing the goods across state borders. It is an authentication by government that the sale is certified and not illegal. It takes a huge deal to get E-way bill. Details like GSTIN, HSN no., details of supplier, receiver, transmitter, etc. have to be submitted. This also affects the accounting of these invoices because GST is to be registered if sale is not complete.

IT problems: not all are expert in handling computing devices and software for GST filing. Most of the businesses being small and medium sized cannot afford a constant displacement of employees due to incompetence.

#### Data analysis

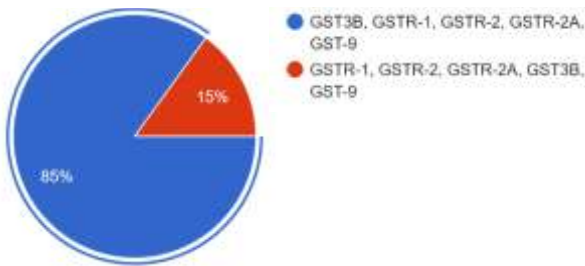
To study the actual reason behind these problems in working and filing of GST, the researcher has surveyed the professionals and practitioners of GST.

Survey method: Questionnaire

Sample size: 20 units

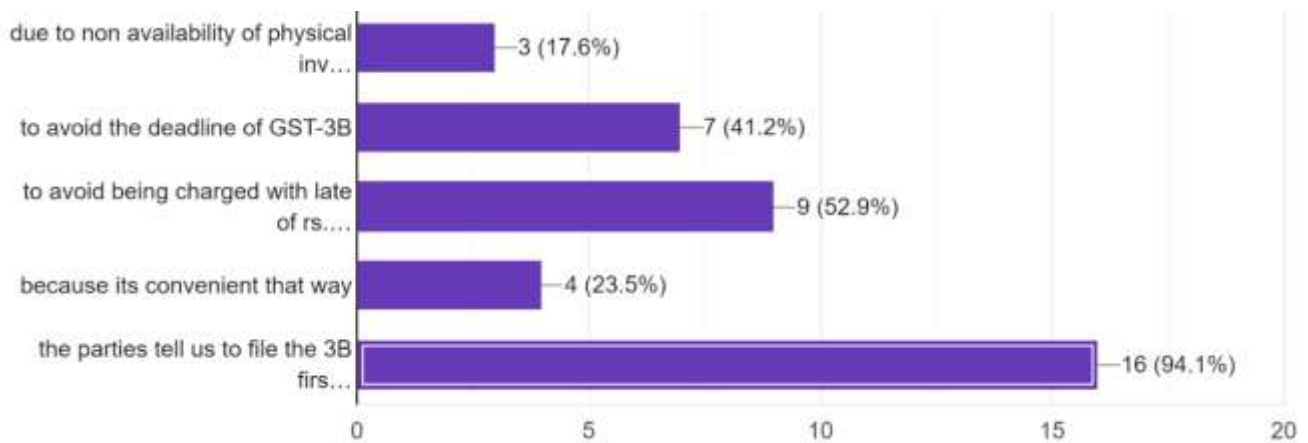
Surveyed: accounting professionals, CA, CS, tax consultant, entrepreneur and others

- Procedure followed by practitioners in working and filing GST



85% of practitioners of GST have selected the reverse mechanism of working and filing of GST i.e. GST3B, GSTR-1, GSTR-2, GSTR-2A, GST-9. The reason is specified further in the data analysis

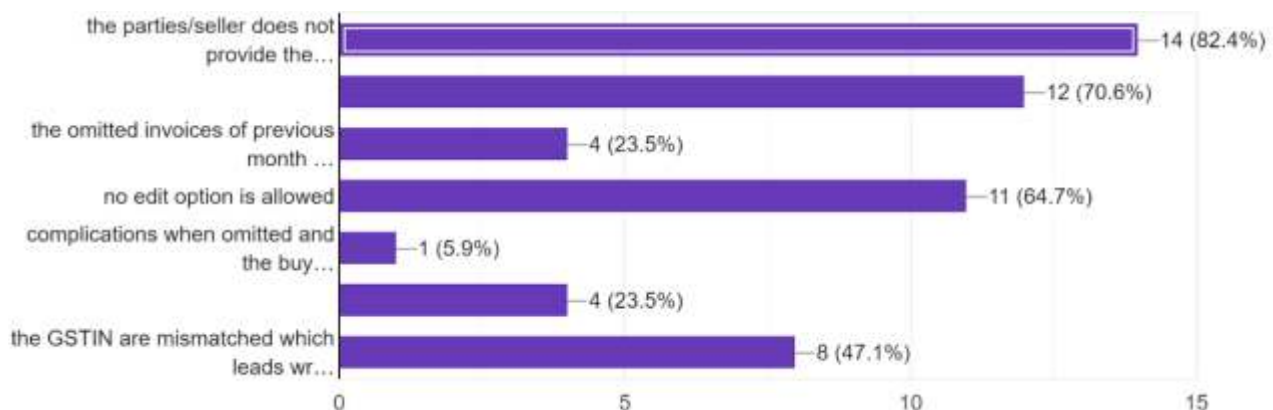
- The reason for following reverse mechanism for filing GST (17 responses)



94.1% of practitioners have selected the reason as “the parties tell us to file the 3B first because they want to avoid late fees”. The option of avoiding late and deadline is given in the survey

but the main reason of practitioners doing it is because of parties order to avoid late of Rs. 50/day each for CGST and SGST.

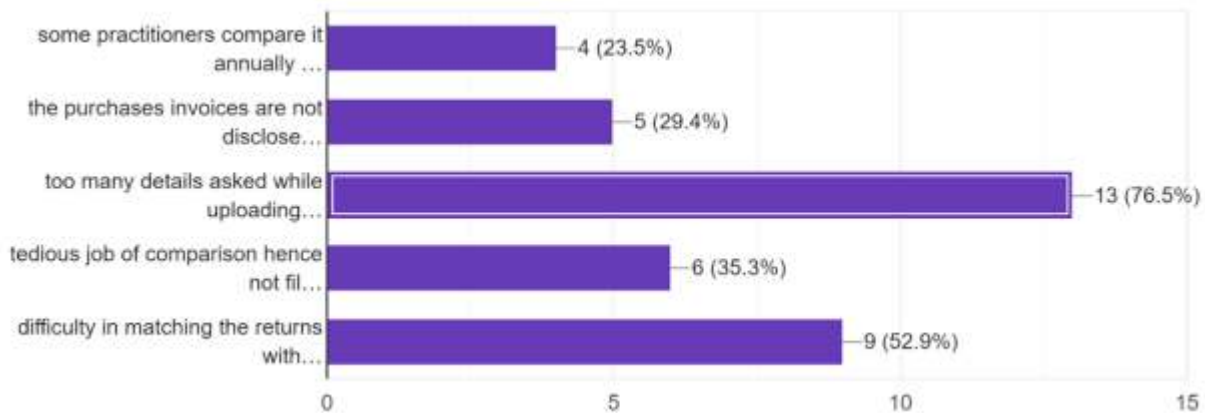
- Reasons for problems in GSTR-1 working and filing.



As GSTR-1 deals with filing all the sale invoices, the practitioners are not able to that because of “the parties/seller does not provide the correct details of the sales invoices” and “the debit note is not provided by seller”. 82.4% and 70.6%

voted for the same respectively. Non availability of correct information causes wrong inputs in filing. Hence no editing can be done late because of non-editing policy government (64.7%).

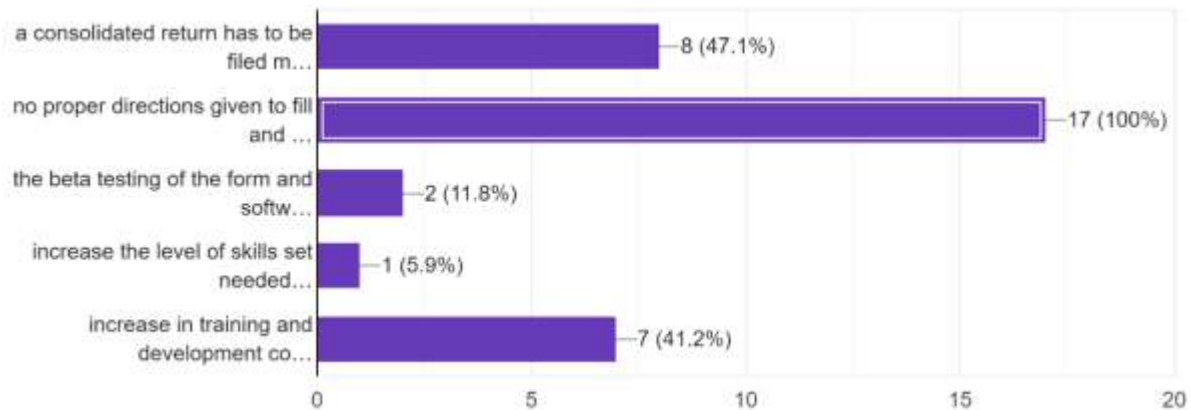
•Problems arising while dealing with GSTR-2 and GSTR-2A



Major problem is “too many details asked while uploading through means of template” (76.5%). And 52.9% voted for “difficulty in matching the returns with the books of accounts with 2A

returns”. Maybe the detailed information is leading to comparison problems and hence people doing it annually.

•Newly introduced GST9 problems

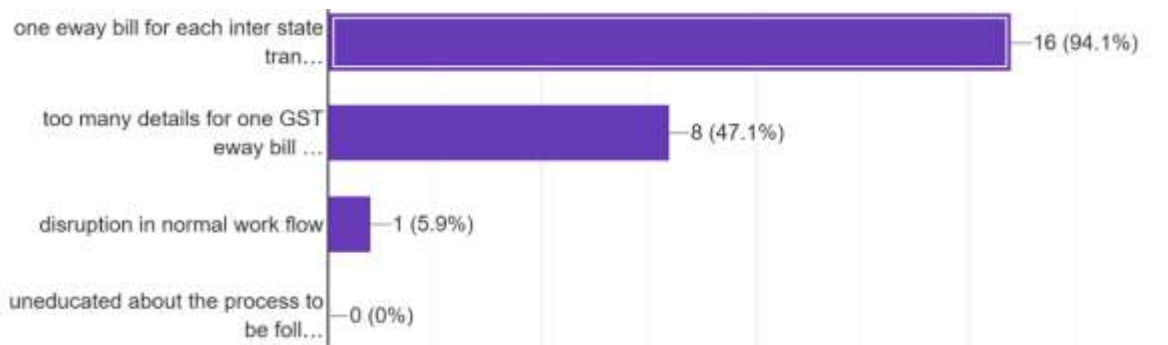


Majority of practitioners voted for “no proper directions given to fill and file the GST-9 form”. 100% voted for the same. Hence it is the reason

behind the problems that arise in GST9. Because without any formal training the GST 9 form is still pending on the sites of GST portal.



•Problems in GST E-WAY bill



94.1% voted for “one e-way bill for each interstate transfer”. Daily interstate transfer businesses cannot afford to waste time in generating the EWAY bill for every truck that is crossing the state borders.

Findings

The data analysis helped to find out the core reason behind the problems that occur in the working and filing of GST. We also found out the issues regarding workplace environment.

- Fear of late fees vs. wrong filing: the clients of the GST practitioners are so concerned about the late fees charged for filing of GST3B after deadline that they insist practitioners to file GST3B without filing GST R1, R2, etc. there is no edit option available hence no changes can be made. If a bill is remaining or miscalculated then no changes can be made in 3B.
- The deadline of GST3B: the deadline of GST3B is 20th day of the following month. Here taxpayers cannot generate all sales bills due to credit sales and also cannot generate purchase bills due to late provision of bills by the suppliers. Hence they hastily file the GST3B without claiming ITC in the current month. Though they can claim it next month but

the practitioners have to deal with immense modulation in the bills which disrupt the normal flow.

- Taxpayers (clients) do not submit all the information of sales for GSTR-1: the reason for following reverse filing of GSTR-1 is because taxpayers/clients do provide all the details of sales. As GSTR-1 is related to sales of taxpayer it should include the sales return as well. For that purpose a debit note is necessary. With wrong information in R1 it will affect the procedure of 3B and the comparison of R2a of the buyer.
- Information overload and tedious comparison task for R2 and R2a: Technically R2 must be uploaded and compared with 4a every month but the job is tedious. One has to export data, arrange data, download R2 template from portal, insert all the minute details (GSTIN, date, amount, input, place, party name, taxable amount, rates, etc.), import to portal, download R2a, compare R2 and R2a, check for discrepancies and so much more. This entire taxing job makes every taxpayer /practitioner is reluctant to file R2 monthly. They do it on yearly basis. But if any discrepancies occur there is a very less chance to correct it and the ITC that is

claimed can be revoked by the government. All this because of tedious process in R2.

- No knowledge about GST9: the newly introduced form is a problem because no practitioner as enough knowledge about how to work on it as voted by it. According to GST administration, they have provided training sessions for the practitioners on appointment basis. Those training session cost money too. This has increased the cost on the pockets of the practitioners for the same. Even after the training they find practitioner/employees incompetent to file GST9. It also takes a great toll on time because past years working is pending with the current years working.
- One GST way bill per supply: a seller who does inter-state sale daily cannot afford to spend time in generating e-way bill for each transaction. It takes a huge toll on time, money, delivery, etc. additionally it demands huge amount of details too.

#### Solutions and suggestions

- At government level
  - o Tackle the reluctant attitude of taxpayers towards GSTR1 and R2 by not waiving off fees/ extending deadline: there is a deadline for R1 (10th of next month) and R2 (15th of next month) but there is no strict rules on late fees to be charged and constant waivers are done by the CBIC. Hence tax payers turn their backs on these forms and jump on to GST3B because rules are stricter.
  - o Don't accept 3B if GSTR1 is not filed: the CBIC should not accept GST3B before GSTR1. This will highly help the

CBIC because to avoid the strict late fees of 3B they have to file GSTR1.

- o Easy design and no cost training instruments for GST 9: the CBIC should design the form/portal of GST 9 in such a way that it is easily understandable by the practitioner. No cost training instruments like online videos, guides, reckoners, etc. should be provided. This will help the practitioners/taxpayers to work on GST9 less troublesome. This will also lower down the training cost of the practitioners.
  - At individual level
    - o Proper record keeping of transactions: the bills that are important for GST filing must be properly maintained and sent for GST purposes.
    - o Unless compared with R1, 3B should not be filed: as no edits can be done in both forms. But it's always secure to make mistakes in R1 than in 3B because amount entered in 3B should match the R1 and one cannot generate excess bills to match it. But fewer amounts in 3B can be managed by pushing the bills to next month. Therefore R1 should be matched before filing 3B for avoiding consequences.

#### Conclusion

In the above research paper we found out that some of the problems are due to government policies and the remaining are due to individual's negligence. The problem of filing all forms on correct date is the duty of the taxpayer but the loopholes in the system helps them to skip the dates. This research found answer to problems of 3B, R1 and 9. The problems pertaining to R2 and e-way are difficult to solve. The governing body of GST cannot ask taxpayer to fill in fewer details in R2 nor can it

reduce the tedious job of comparison. It has to be done no matter what the circumstances. Similarly, each transfer needs away bill because each supply across states must be legal and lawful. Without GST way bill suppliers might conceal the supply and consequently the GST. Both the taxpayer and government have to work coherently to get things. Hope this research is knowledgeable enough to help people understand the problem and subsequently help them find solutions.

## References

- <https://cleartax.in/s/GSTr-9-9c-comparison>
- <http://data.conferenceworld.in/ICSTM10/20.pdf>
- <https://cleartax.in/s/GST-rates>
- <https://cleartax.in/s/common-errors-filing-GST-returns>
- <https://blog.saginfotech.com/GST-issues-india>

# STUDY ON ISSUING OF BHARAT BOND – AN EXCHANGE TRADED FUND

---

**Dr. Ranpreet Kaur,**  
Faculty of Management Studies, BV (DU)

**Mr. Jagtap Ajinkya Prakash,**  
Student BV (DU)

## ABSTRACT

To strengthen the corporate bond market and reduce the cost of borrowing, the Cabinet Committee on Economic Affairs, chaired by the Prime Minister of India, approved the issue of the Bharat Bond ETF on December 4th, 2019. Bharat Bond ETF is different from any of the previous Corporate Debt Mutual Funds (MF) in India. This fund will have investments only in bonds issued by a selected set of Central Government PSUs (Public Sector Units) and other Government organizations with a credit rating of AAA (the highest possible rating that may be assigned to an issuer's bonds by any of the major credit rating agencies).

These ETFs will be available in two maturity series, one maturing in 2023 with a tentative yield of 6% to 6.5% and the other maturing in 2030, yielding 7% to 8%. An Individual Retail Investor can invest a minimum of Rs. 1,000 and maximum Rs. 2, 00, 000, if invested more than 2, 00,000 investors will be counted in a non-retail category. This will be managed by Edelweiss Asset Management Company (AMC), with the Expense Ratio as low as 0.0005%. The Bharat Bond ETF and MF are almost similar to each other, but the primary difference between them is the way they offer to the retail investors for trading. An ETF trade intra-day while Mutual Funds trade at the end of the day. Unlike traditional ETFs, Bharat Bond ETFs have defined maturities. This research work focuses on the concept and details of Bharat Bond, its comparison with fixed income securities and how it is beneficial for retail individual investors.

### KEYWORDS

Bharat Bond; Exchange-Traded Fund; Mutual Fund; National Stock Exchange; Retail Individual Investors.

## INTRODUCTION

In India, the instrument of Bond ETF is newly introduced with the recent issue of the Bharat Bond ETF. The need to issue a Bond ETF is felt by the Government to encourage the new retail investors into the debt market securities. This can be a better and another option as compared to the Mutual Funds options available in the prevailing market. Also, Government is trying

to improve the ongoing situation of the Securities Market, where the yield percentage on the Mutual funds is diminishing year by year due to various reasons. The major reasons identified are demonetization, new taxation policy changes, recession, etc. The RBI (Reserve Bank of India) also trying to control this problem, by effective changes in Monetary policies, the tools RBI used to manage the

Economy of India. The Inflation rate in India for the past few years was as follows: For 2019 was 7.66%, a 2.8% increase from 2018; for 2018 was 4.86%, a 2.37% increase from 2017; for 2017 was 2.49%, a 2.45% decline from 2016; for 2016 was 4.94%, a 0.93% decline from 2015. With increase in inflation, volatile situations in the economy and dramatic changes that were occurring in the securities market, retail investors were anxious to put their money in any kind of market securities. And hence, as a consequence, the notion to introduce an instrument which is backed by the Government, more secured, provides an effective yield percentage compare with other Funds which market is offering and with other more perks of being an ETF is introduced. The Bharat Bond ETF is offered to the investors from 12 December 2019, with the offering price of Rs. 1,000 and is listed on NSE India. This research work attempts to study the details of the Bharat Bond Exchange Traded Fund (ETF) by keeping following objectives in the mind.

#### OBJECTIVES OF THE STUDY

- To study the concept of Bharat Bond Exchange Traded Fund (ETF).
- To Study the objectives behind the issue of Bharat Bond ETF.
- To understand how it is different from other fixed-income securities.
- To study and understand the benefits of Bharat Bond ETF for retail investors.

#### RESEARCH METHODOLOGY

For the research, work data is collected from secondary sources. Researchers have gone through extensive secondary data available for the topic related to research work. Secondary

Data is collected from various articles by online brokerage firms, banks, news, online sites, etc.

#### SOCPE OF STUDY

The study focusses on the information related to Bharat Bond ETF that can help to understand the details of the issue. This study is further focusing on the benefits of Bharat Bond ETF that can assist stakeholders to make an investment decision in it. This study can assist in comparing Bharat Bond ETF with other investment alternatives.

#### BHARAT BOND ETF

Bharat Bond ETF, approved by the Cabinet Committee on Economic Affairs, is a basket of bonds issued by Central Public Sector Undertakings (CPSUs), Central Public Sector Enterprises (CPSEs), Central Public Financial Institutions (CPFIs), and other Government Organizations. This basket of bonds will comprise all AAA-rated Bonds. It will provide an additional source of funding for Government Organizations and a better option of a return to the retail investors.

A retail investor is one who buys and sells securities (all types of investments) through traditional practices or online brokerage companies/firms or other investment accounts.

In simple words, each word of "Bharat Bond ETF" can be defined as follows - Bharat - which means India i.e., for Indians, Bond - a part of Borrowed Fund, ETF - an investment fund traded intra-day on Stock Exchange. By combining all these, we can say- A type of borrowed fund for Indians who want to invest in debt funds and which can be traded on the Stock Exchange.

## THE OBJECTIVES OF BHARAT BOND ISSUE

The objectives were clear as to the issue of Bharat Bond ETFs by the Cabinet Committee on Economic Affairs, chaired by the Prime Minister of India. There were the following objectives that the Committee wants to achieve through the issue: -

- To increase the performance and the returns to the investors from the debt bonds investment,
- To provide a solution from the current market situation for the retail investors,
- To encourage new investors to invest in the borrowed funds market,
- To provide more than ever secure debt fund to the retail investor, with the investment in government-backed companies.
- To provide more tax-efficient than bonds.

## THE DETAILS OF BHARAT BOND ETF

Retail investors can also invest their money in Bharat Bond ETF because of the smaller amount i.e. rs. 1000 for investment with a fixed maturity period. This enable investors to get into the Indian Bond market at smaller cost. Bharat Bond ETF will offer in two maturity periods: 3 years and 10 years. The issue size (of 3 years bond is Rs. 3,000 crores which can be extended by Rs. 2,000 crores more, and the issue size of 10 years bond is Rs. 4,000 crores which can be extended by Rs. 6,000 crores. The offer opened on 12 December 2019 and was valid till 20 December 2019 to penetrate the bond market and allow retail investors an opportunity to participate in it. At the end of the period, the investors will receive the Principal Amount + Interest.

Index will be constructed by the National Stock

Exchange (NSE) and Bharat Bond ETF will be launched every six months, and the as an independent index provider. Edelweiss AMC will launch the first tranche, but there will be other tranches for which other asset managers may be appointed. Edelweiss AMC will manage the ETF which will be traded on stock exchanges. The expense ratio is low as 0.0005% (i.e., equal to Rs. 1 from Rs. 2, 00,000).

It will support Public-sector Companies to fulfil the their fund requirement by raising funds by issue of Debt Instruments and promote for the development of the Domestic Capital Market, which will boost alternative sources of funding for firms. Also, as the liquidity is high in Bharat Bond ETF trading, it will encourage the new and current investors to invest in it. Bharat bond FTF brings opportunity for retail investors as well as for government entities to full fill their fund and investment requirement into the capital market .It is platform which can boost the growth of retail investment into the bond market as well as create an addition way of raising the funds for the government companies.

An investor who does not have a Demat Account and does not want to open one can invest it via the Bharat Bond Fund of Funds (FoF) option. These investors can get a form for the NFO (New Fund Offer) from their official website and submit it to any of the Branches of Edelweiss as they are managing NFOs. There is no compulsion on having a Demat Account to invest in Bharat Bond ETFs by the investors. This option is provided to attract more new investors.

The liquidity of Bharat Bond ETF is of 30 days from the date of allotment. An investor will have to pay an Exit Load of 0.10% if he redeemed or switched his fund prior to the 30 days completion from the allotment date of the units,

otherwise, there is no such exit load after 30 days completions.

Debt taxation will apply to the retail investors, as this is an investment in fixed income securities.

Short Term Capital Gain (STCG) will be taxed at (30%) marginal rate of taxation and Long-Term Capital Gain (LTCG) after 3 years will be taxed 20%.

#### INVESTORS AUTHORIZE TO INVEST IN BHARAT BOND ETF

A list of investors, who can invest in Bharat Bond ETFs

- An adult resident individual, either singly or jointly (not more than 3),
- Non-resident Indians (NRIs),
- Through parents or lawful guardian, a Minor,
- Karta of Hindu Undivided Family (HUF),
- A partnership firm,
- Companies, corporate societies, clubs, the body of individuals, etc.

#### INVESTMENT STRATEGY-

There are Investment Strategy used are-

- Fixed maturity period will be provided by the Bharat Bond ETF.
- Nifty BHARAT Bond ETF Index is followed by Bharat Bond ETF.
- Bharat Bond ETF will put money into bonds of Public Sector Companies that possess the high quality 'AAA' ratings.
- Bonds will be hold till their maturity and coupons received will be reinvested.
- It invests 5% of its allocation towards G-Sec/TREPS to manage liquidity

#### COMPARISON WITH VARIOUS FIXED INCOME INVESTMENT OPTIONS

Bharat Bond ETF has affected various MF, Bank deposits, and various other fixed deposit scheme providers. All this happens because of the attributes that it brings with it, like safety, predictability, and tax efficiency, an open-ended option that provides immense liquidity, and better returns than the current mutual fund schemes, bank FDs, etc. If we compare the factors like the return, tenure, liquidity, return predictability, taxation, and the risk involved we will get to know the benefits of Bharat Bond ETF. The following table shows us the comparison between Bharat bond ETF, Bonds of listed companies, Open-ended debt mutual funds, and Bank fixed deposits.

TABLE 1: Showing a short comparison between various Fixed Income investment options.

<b>Particular</b>	<b>Bharat Bond ETF</b>	<b>Bonds Of Listed Companies</b>	<b>Open Ended Debt Mutual Funds</b>	<b>Bank FDs</b>
<b>Risk Involved</b>	Low	High	Moderate	Very Low
<b>Period Of Investment</b>	3 years & 10 years	3 to 15 years varies between Companies	No minimum period, depends upon exit load	Depends from bank to bank (offers large varieties of maturities)

<b>Liquidity</b>	High	Moderate	High	Very low
<b>Prediction of Returns</b>	Yes (if holds till maturity)	Yes (if holds till maturity)	No	Yes (period is mentioned)
<b>Taxation</b>	STCG – 30% LTCG – 20% with Indexation after 3 years	STCG – 30% LTCG – 20% with Indexation after 3 years	STCG – as per tax slab LTCG – 10% (without Indexation)	As per tax slab

#### WORKING CYCLE OF BHARAT BOND ETF

1. Bharat Bond ETF unit will get listed on the stock exchange,
2. Investor Buy/Sell units of Bharat Bond ETF listed on Stock Exchange,
3. ETF investing in a pool of public sector companies' bonds, which are going to mature on or before the maturity of Bharat Bond ETFs,
4. On maturity, investors will get the Principal Amount + Interest.

#### BENEFITS OF BHARAT BOND ETF TO RETAIL INVESTORS

- Bharat Bond ETF will offer protection and security as these bonds have backing of Government held units so chances of default or credit risk are very low.
- It makes available the liquidity to the investors as available for trading on the exchange. So, Investors who look for liquidity in the investment option can choose it as an alternative option for investments.
- It will also offer an opportunity for retail investors to put their money in bonds with an amount of rs. 1000 which offer lower cost investors entry into bond market.
- It will assist in increasing retail investor's

participation as many retail investors are not presently participating in bond markets because of liquidity and accessibility limitations.

- It offers tax efficiency as compared to other Bonds as taxes are imposed at marginal rates on bond's coupon. Even for capital gains, benefit of indexation is also provided to the retail investors
- It gives retail investors accessibility to be part of the bond market that can help in the circulation of money in a better manner within the economy.
- It offers transparency to the investors as they can track the performance of Bharat Bond as it is listed on NSE.
- Bharat Bond provided Stability and Predictability of return to the retail investors as it is a bond like structure with fixed maturity security.
- Bharat Bond offer no lock-in to retail investors as freely tradable on the stock exchange.

#### RECOMMENDATIONS

Research work focuses on the conceptual understanding of Bharat Bond ETF, its comparison with other fixed income securities, and its benefits to the retail investors. It offers



retail investors an opportunity to be the investor in the bond market at a low cost. It is an additional source of funding for the government enterprises and it is issued by the government enterprises so this makes this ETF less risky as compared to others. Retail investors with a low-risk appetite and seeking a smaller amount of investment in the bond market can invest their money in Bharat Bond ETF.

## CONCLUSION

Bharat Bond ETF issue primarily directing towards a step to strengthen the corporate bond market by reducing the cost of borrowing. It assist in boosting the bond market along with fulfilling the funding requirements of the Government organizations. Study done suggested that Bharat Bond ETF is more

preferable for the retail investors who are looking towards a better option in place of the Mutual funds. The perks it provides to the investors are more superior than those of other funds and as backed by Government more secure with an effective yield percentage with a bearable maturity period. Also, the maturity period will never be going to be an issue as it is there with other funds as this Bond ETF will be available to trade on NSE India. With other great benefits for tax saving, initial investment amount as low as Rs. 1,000 and more, this will be going to be a great option for retail investors to invest in. So It can be said that Bharat Bond ETF provide the prospect to boost the growth of retail investment into the bond market as well as creation of an additional source of raising the funds for the government companies.

## REFERENCES

1. [https://www.youtube.com/channel/UCe3qdG0A\\_gr-sEdat5y2twQ](https://www.youtube.com/channel/UCe3qdG0A_gr-sEdat5y2twQ)
2. <https://economictimes.indiatimes.com/markets/bonds/bharat-bond-etf-why-to-invest-and-who-should-invest/articleshow/72487756.cms?from=mdr>
3. <https://www.livemint.com/market/stock-market-news/bharat-bond-etf-edelweiss-amc-announces-public-issue-to-raise-up-to-rs-15000-cr-11576154939128.html>
4. <https://www.hdfcsec.com/hsl/docs/HDFC%20sec%20-%20Bharat%20Bond%20ETF%20NFO%20-%20Note-201912121530430979447.pdf>
5. <https://www.thehindu.com/business/markets/decoding-bharat-bond-etfs/article30233098.ece>

# A Study on Recruitment and Selection Process with Reference to Covid-19

**Mr. Shreyas Dingankar**  
Faculty of Management Studies,  
BV (DU)

**Ms. Sakshi Shree**  
Student BV (DU)

## ABSTRACT

The Recruitment and selection Process has a great impact on any Organization. This paper is written in the light of analyzing Recruitment and Selection Process during the pandemic situation of Covid-19, and this research studies the change in the process. To drive productivity and engagement in the organization for its growth the employee- facing applications and software will be used as a part of AI Integration. It also analyzed impact of the situation on recruitment policy and job offerings.

Key Words - Recruitment, Selection, Artificial Intelligence, Recruiter.

### Introduction

India has become the fastest growing market in the world at the moment with the fastest growing economy at 7.4% growth rate and it is expected to increase more in the coming 2021. The development of employee skills is being pushed by the HR Leaders. In India, the future of HR will be shaped by considering employee experience as said by 95% of talent professionals. The HR sector is expected to evolve in its role and responsibilities, apart from traditional HR work now this sector is going to focus on the employee branding.

Lou Adler (2007) in his book, "Hire with Your Head: Using Performance- Based Hiring to Build Great Teams" has describe about discarding the prejudice, gut feeling and biasness when conducting an interview and assessing the candidate.

According to Edwin B Flippo

Recruitment as "the process of searching for prospective employees and Stimulating them to apply for the jobs in the organization."

### 1.1. Recruitment

The whole Recruitment process has to be changed by the firm as before the Covid-19 the firms were taking Walk-in Interviews whereas now it needs to be digitalized also the CV of the Candidate needs to be taken by online media. The Interviewers are looking for a better and safer option of recruitment the concept of Work from Home is motivated as to keep the employee safe and to fulfil the objectives of the firm.

The main recruiting forms which the companies are using: -

- Advertising in Social Media (Instagram, LinkedIn)

- Job Portals (Indeed, Fresher's World, Internshala)
- Internal job posting

## 1.2. Selection

The selection process has many primary changes from written examination to online exam also we need to select those employees who has all the basic facility to work from home. This Covid-19 situation has given an opportunity for the firm to work with diverse culture employees as this can become a strength as there will be a change in the thinking process due to diversity which will generate more of the unique ideas for the objective of the firm.

### 1.2.1. Need for Selection: -

- To set the right candidate for the right job.
- Using multiple tools and techniques to find the best match for the post.
- To match the requirement of the job profile with candidates' profile.

### 1.2.2. Selection Process

It is 3 Phase process:

#### 1st Phase-

- Job Description
- Cost Approval
- Source of Candidates

#### 2nd Phase-

- Initial Screening
- Preliminary Interview
- Final Interview
- De-briefing

#### 3rd Phase-

- Salary Proposal
- Salary Negotiation
- Offer Letter

## 1.3. The Difference between Recruitment and Selection

Recruitment is the process of calling the candidate which is a positive process where as Selection is the process of selecting and On-boarding the candidate.

### Objective

- To identify the change in the hiring process due to Covid-19.
- To analyze the Recruitment process.
- To identify the difference between traditional recruitment process and AI recruitment.
- To understand the importance of recruitment and selection in the organization

### Research Methodology

Research is method to gather data and statistics related to the study it plays a very vital role in any gathering of knowledge and solving a problem. The data collected for this study is from a primary source through a questionnaire, keeping in mind the objective of the study.

It is very crucial to select the right method for the study according to the need of data as this data only defines the results and outcomes of the research. The research design used in this study is an explanatory research design which is efficient way for gathering the data according to the study.

## Data Collection

The data is primarily collected in the form of questionnaires through the employees of the firm. No biasness activity is carried during the collection of data. The sampling technique used is simple random sampling in which random people are picked up as sample. Everyone in the population has an equal chance of falling in the sample size. This helps reduce errors and biasness and give equal probability to everyone. After the questionnaire, a personal interview was carried out to identify whether the respondents had filled the questionnaire in good mental health or just filled it for the sake of filling it.

## Data Source

The data has been majorly collected from primary sources. Google questionnaires have been used for the same. Apart from the questionnaire, an individual interview was carried out to check whether there was a biased response or the responses were fair. The questionnaire carried out a total of twenty relevant questions to achieve the objective. The other remaining questions were to understand the demographic profile of the respondents.

## Analysis of Questionnaire

### 1. Source of Recruitment in the Organization

Source	Count of votes
Employee Referral	7
Campus Recruitment	6
Job Portal	12
Advertisement	9
Recruitment Agencies	5

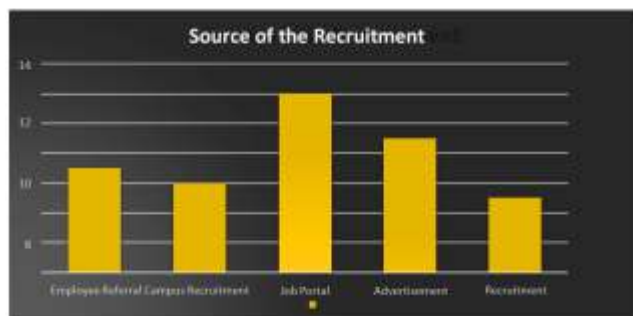


Fig.1.

## Analysis

The firm uses different source of recruitment in which the Job portal is most use source and after that Advertisement and Employee Referral. The Sources like: - Campus Recruitment and Recruitment Agencies are least used source in this firm.

### 1. Use of Technology in the Recruiting

Technology	Count
Telephone	12
Video conferencing	5
Online Support	10
Recruitment Software	7

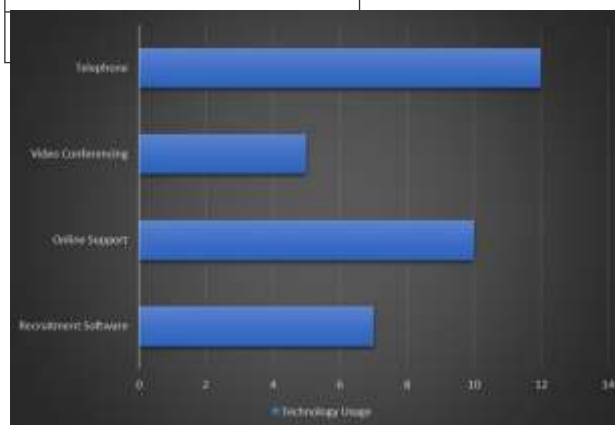


Fig.2.

Analysis: -

In survey, we found that there is major role of the technology in the HR sector and according to this survey the usage of the Telephone is the most and after that the online support portals are use in the organization.

## 2. Employee Verification

Employee Verification	Count
Educational Qualification	12
Legal Background Check	9
Professional Background Check	12
Family Background Check	6

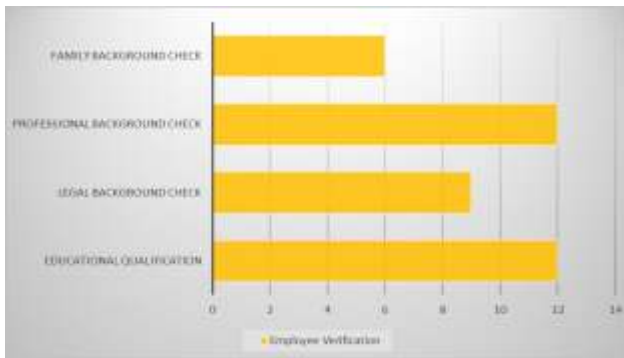


Fig.3.

Analysis: -

In the above figure, we can identify that the Employee Verification is very important in the Selection process. The HR Mangers always do the background check to ensure that they are hiring the right candidate.

## 3. Test taken during Recruitment Process

Recruitment Test	Count
Written	48
Personal Interview	63
Group Discussion	41

Telephonic Interview	72
Medical Test	27
Assignments	52

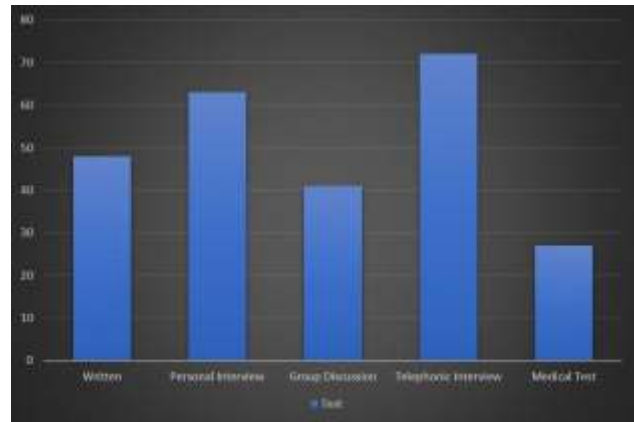


Fig.4.

Analysis: -

Through this survey we got to know that there are different Test taken during the selection process of the candidates and the most taken test are Telephonic Interview and Personal Interview.

## 4. Did Covid-19 effect the Recruitment? (Negative)

Effect of Covid-19	Count	Percentage
Yes	61	84.8%
No	10	15.2%
Total	72	100%

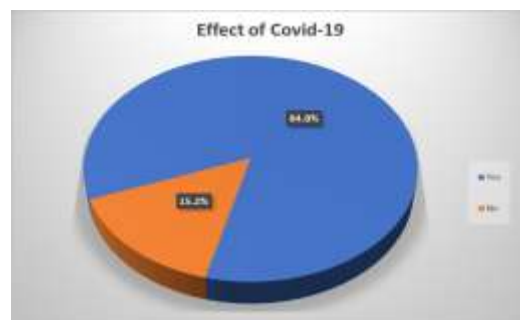


Fig.5.

Analysis: -

In the above chart, 84.8% employee believes that the covid-19 has affected the recruitment and hiring process. Previously, there were more Walk-in interviews but now the online media is used for taking the interviews.

### Findings

The recruitment and the selection process is the most important and crucial process to form a great workforce. The recruiter's plays an important role as he is the one who recruits people for all the departments so the recruiter has to be very careful while recruiting people for the job description given.

The people are selected on the basis of job description of the company and at what percentage it matches with the description of the candidate it is important to use performance-based hiring to build great team also so the use of artificial intelligence is increasing day by day in the recruitment process and also in the selection there are many software's and applications which are used by recruiter all over the world to find the perfect match for the job.

Due to covid-19 the hiring of people is less so the recruiter needs to hire the person who can do multiple jobs and derive the productivity in the organization. In pandemic situation the forms are offering work from home facility to their employees which has increased the recruitment area for the company as now people from all over the world can be recruited as they have to work online with each other this also creates few barriers of communication but with a great team effort those barriers can be resolved.

The external selection process of a companies is costly and lengthy process so farms are also considering external recruitment over internal recruitment the hiring method of the people have shifted to online rather than walking in

interviews due to the change in society e and the occurrence of covid-19 this has reduced the time taken interviewing a candidate and also so as increase the database of the recruiters.

### Conclusion

In the course, we have studied the theoretical aspect of the HR recruitment and selection but through industrial exposure we got to understand the practical approach to it. The firms are gradually shifting towards the use of AI which should speed up. The internal recruitment is a very essential part of the Recruitment process. Through using some low cost or unpaid Recruitment source the Start-up company can balance the cost-benefit ratio. The role of the recruiter is very important in the firm as it provides the workforce of the company. The recruitment process of the firm only includes the interview round. As in Covid-19 situation, the work-from-home has given an opportunity to work with diverse employee base due to which we have more diverse ideas. The start-up firms need to have a strong, skilled, and efficient workforce in order to succeed into the prevailing market.

The people are getting involved in the Human resource field day by day due to which its worth is going up also the HR sector is now not only limited to recruitment and selection but it has many other functions it create the company's goodwill as when employee of the companies are satisfied it gives a better result to the firm. We also found that there will be many changes in coming past 10-15 years and also the International HR process will come into the force as the capital abundant countries will be hiring the workforce from labour abundant countries which will also create a balance between different economies and this way the HR sector scope will also get increased and the employee will have to work in more diversified environment.

## References

- <https://www.ukessays.com/essays/management/existing-recruitment-and-selection-process-itcom-in-india-management-essay.php>
- [https://scholar.google.co.in/scholar?hl=en&as\\_sdt=0%2C5&as\\_vis=1&q=article+on+recruitment+and+selection+process&oq=article+on+recruitment+and+selection+](https://scholar.google.co.in/scholar?hl=en&as_sdt=0%2C5&as_vis=1&q=article+on+recruitment+and+selection+process&oq=article+on+recruitment+and+selection+)
- <https://www.indianjournals.com/ijor.aspx?target=ijor:ijemr&volume=6&issue=3&article=067>
- <http://www.indianjournals.com/ijor.aspx?target=ijor:zijmr&volume=3&issue=2&article=021>
- Hiring activity recovers 5% in July vs June on lockdown relaxations: Naukri JobSpeak; The Economic Times: 12th August,2020
- Global in-house centres in India revive pre-Covid-19 hiring plans, grow headcount; The Economic Times: 12th August,2020
- [https://www.academia.edu/10497695/A\\_STUDY\\_ON\\_RECRUITMENT\\_AND\\_SELECTION\\_PROCESS\\_OF\\_SAI\\_GLOBAL\\_YARNTEX\\_INDIA\\_PRIVATE\\_LIMITED](https://www.academia.edu/10497695/A_STUDY_ON_RECRUITMENT_AND_SELECTION_PROCESS_OF_SAI_GLOBAL_YARNTEX_INDIA_PRIVATE_LIMITED)
- [https://www.researchgate.net/publication/268210664\\_A\\_Study\\_On\\_Recruitment\\_Selection\\_Process\\_With\\_Reference](https://www.researchgate.net/publication/268210664_A_Study_On_Recruitment_Selection_Process_With_Reference)
- Lou Adler- Hire with your Head: Using Performance-Based Hiring to Build Great Teams
- Geoff Smart and Randy Street- WHO: The A Method

# Supermarket Transaction Data Analysis Using Big Data Analytics

**Ms Gurpreet Kaur**  
Intern Guide  
Allsoft Solutions Pvt Ltd  
(IBM Business Partner)

**Ms Bharati Yelikar**  
Faculty of Management  
Studies, BV (DU)

**Mr Mahesh Aglawe**  
Student BV (DU)

## ABSTRACT

The growth of supermarkets in most populated cities is increasing day by day. A superstore avail with all the stuffs makes it easier for the customer to buy. In the supermarket thousands and lakhs of customers visit every day the data being generated about each and every details of the customer and what are the stuff they purchase is necessary for the super marketer to store. Big data analytics can provide the insights to get the sales, profit, inventory analysis etc for hence forth and to formulate their upcoming strategy.

Big data has revolutionized businesses across the globe and the supermarket industry is no exception. Today the application of big data in supermarkets is so extensive that it impacts every aspect of business right from inventory optimizations to transport and logistics management.

1. Analyse customer sentiments
2. Drive-in-store sales
3. Maintain food quality
4. Enhance customer loyalty
5. Create personalized marketing messages

According to Quant zig's big data analytics experts, "big data analytics is a key to unlock insights from your business data, as it empowers you to analyse and integrate all of your data at once to generate the insights needed to drive customer satisfaction and loyalty.

## INTRODUCTION

This project is based on supermarket transaction data analysis which includes the transactional details such as the customer id, product purchase, revenue generated etc of thousands of customers who shopped from the supermarket of three countries including USA, Mexico and Canada belonging to different cities. Through the tools of the Hadoop ecosystem, I made analysis of the following problems.

For resolving these problems, the Apache Hadoop's tools i.e Apache Hive, apache Sqoop, MYSQL, Hadoop distributed system and apache pig are used and for visualization Microsoft excel is used.

Previous researchers have demonstrated that how big data analytics is useful in the supermarket industry.in foreign countries it is also being implemented there. But in India we have a successful supermarket industry having



a leading player like D Mart, big bazaar, central etc where thousands of footfalls are there and the increasing trends of supermarkets attract further more customers. The data generated will also be in a huge quantity. What matters is the useful data for analysis among large data. Records of the sales, customers details, revenue generated, profit gained etc are some aspects which are to be considered for flourishing the company and even gaining a good reputation over the market.

For these we need to maintain the records of transaction data which is a traditional approach but for gaining customer delight phase from the customers of the company it's mandatory not only to ensure a good purchasing but also the after sales services which are not the numerical data. For maintaining the sentiments of the customers, we need a tool that can be provided by big data analytics which helps the company to maintain the records of each and every customer.

Not only this, the storage of inventory also causes space and money to reduce the inventory cost and the analysis of the trend of purchase is necessary. If we knew the taste and preference of the customers it's easy to get those goods which are being preferred by the customers.

To get the target customers is an important aspect for the sales of products. The data can be used to get the information about the gender, choices, income level etc about the customers which helps the company to analyse the potential customers of the company. With the help of this information the company can plan its advertising campaigns marketing campaigns etc so that to increase the sales of the product.

This project proposes a practical contribution to resolve such kinds of problems and get a desired result. big data analytics tool which can be implemented in the supermarkets industry to get their works in some queries.

Big Data refers to non-conventional strategies

and innovative methods used by businesses and organizations to capture, manage, process, and make sense of a large volume of data.

## OBJECTIVE AND SCOPE OF STUDY

The aim of this study is to gain insights into the BDA that it can contribute to the marketing performance of supermarkets. This leads to the main research question: How can supermarkets use Big Data analytics to improve their marketing performance? This will be done by answering the following sub-questions

1. To find out the fluctuation in revenue earned from the sales of every month.
2. To find the percentage of gender of each country those who are engaged in shopping from supermarkets.
3. To find out the highest revenue generating product category, product department and product family.
4. To find the configuration of single and married in each category of income.
5. To find out the revenue accumulated from each category of income in every state.
6. To find out the transaction from each product family.

## MANAGERIAL USEFULNESS OF STUDY

By the study of big data analytics following analysis can be find out:

1. Trend analysis of the product so that production of that particular goods can be increased.
2. Forecasting the future demands of the product.
3. Sales reports can be analysed i.e., the hikes and the downfall can be analysed.

- Analyse the customer information to provide better services.

#### DATA COLLECTION METHOD

The data being used is secondary data. Secondary data is data that has already been collected by and is available from other sources. Such data are quickly obtainable than the primary data.

Kaggle, a subsidiary of Google LLC, is an online community of data scientists and machine learning practitioners. Kaggle allows users to find and publish data sets, explore and build models in a web-based data-science environment, work with other data scientists

and machine learning engineers, and enter competitions to solve data science challenges. The dataset is being extracted from Kaggle.

Source of Supermarket transactional dataset:

<https://www.kaggle.com/josephlovins/supermarket-transactions>

This is a semi structured type data in csv i.e., comma separated value format. In this form of data, the schema is not properly defined, i.e., both forms of data are present. So, basically semi-structured data has a structured form but it isn't defined, e.g., JSON, XML, CSV, TSV, and email. The dataset contains 16 columns in which I had performed by project in 14 columns and 14059 unique rows

column name	details	data types
no	this column includes the serial number from 1 to 14059	int
Purchase Date	gives the date of purchase in the form of dd-mm-yyyy from 18-12-2011 to 31-12-2013	String, if MySQL varchar and pig chararray
Customer ID	a unique single to five-digit customer id number for all 14054 transaction	String, if MySQL varchar and pig chararray
Gender	includes male and female denoted by single character i.e., 'M' and 'F' respectively	String, if MySQL varchar and pig chararray
Marital Status	includes married and single denoted by single character i.e., 'M' and 'S' respectively	String, if MySQL varchar and pig chararray
Annual Income	income from 10K \$ to 150 K \$ divided in 8 different categories	String, if MySQL varchar and pig chararray
City	customers of 23 different cities	String, if MySQL varchar and pig chararray
State or Province	customers of 10 different states	String, if MySQL varchar and pig chararray

Country	customers of 3 different countries including USA, Mexico and Canada	String, if MySQL varchar and pig chararray
Product Family	3 different kinds including non-consumables, food and drink	String, if MySQL varchar and pig chararray
Product Department	includes 22 different kind of departments	String, if MySQL varchar and pig chararray
Product Category	includes 45 different categories of products	String, if MySQL varchar and pig chararray
Units Sold	units sold of the product from 1-8	int
Revenue	amount received from 56.70\$ to 0.53\$	float

### LIMITATION OF THE STUDY

1. The dataset being used is historical.
2. The data study only quantitative factors it doesn't include qualitative factors.
3. The analysis of data requires expertise on the subject.
4. The data being used is of three countries i.e., USA, Mexico and Canada the buying behaviour changes according to the place.

### LITERATURE REVIEW

Motivation and Background: Why Big Data Analytics could be used by supermarkets to improve their marketing performance Why Big Data Analytics? The current interest of companies and scientists in big data is justified, since big data has the potential to improve the operational and strategic processes of companies. Big data is a term used to describe data sets that are so large that it was difficult to store and analyze until a few years ago. The recent growth in storage capacity, computing power, and advances in software development make it possible to begin analyzing this large amount of data. The use of the term big data in scientific literature has increased rapidly in recent years. Leading technology companies like IBM and SAP have contributed by

promoting their analytics products (Watson Analytics from e.IBM and HANA from SAP) for Big Data.

The sources of the data sets that make up Big Data are diverse and can include, for example: Web and social media data, machine data, sensor data, transaction data and even the "Internet of Things" Big data in itself can have little meaning, but when processed, they can improve the decision-making process for managers. To gain insights into big data, it has to be processed, analyzed and put into context. This process is called Big Data Analytics (BDA). BDA is a tool that fits into a business intelligence system. Business intelligence (BI) is all "relevant information and knowledge that describes the business environment, the organization itself and its situation in relation to its markets, customers, competitors and economic problems. BI can "help a company better understand its business and market and make timely business decisions. The analysis of data sets to create BI is not a new concept, and the term business intelligence has been. However, BDA offers new tools and directions to obtain BI and can help companies create knowledge for the delivery of sustained value, measuring performance and establishing competitive advantages.

## Relevance to supermarkets

In industries with strong competition, companies must continually improve their activities to remain competitive (Porter, 1985). The supermarket industry can be classified as such an industry. As explained above, BDA offers possibilities for companies to improve their activities and stay. Another reason that BDA can offer interesting opportunities for supermarkets is that they can collect large amounts of data on a daily basis. Wal-Mart, for example, collects 2.5 petabytes (1 petabyte = 1,000 terabytes = 1,000,000 gigabytes) every hour from its customers' transactions. Wal-Mart is one of the largest retailers in the world, which is why most retail chains supermarkets will likely generate less data. But considering the speed at which this data is generated and the volume of storage it occupies, BDA is an interesting option to process the data sets that are generated and collected by supermarkets. BDA can also be used to identify consumer trends and preferences that are relevant to supermarkets

## DATA ANALYSIS

1. What will be total revenue of every month earned by the sales? And how it change every month?

Step1. to open hive shell and create a table named q1

```
[training@localhost ~]$ hive
```

```
hive> create table q1(no int,purchasedate string, customerid int, maritalstatus string, annualincome string, city string, state string, country string, productfamily string, productdepartment string, productcategory string, unitsold int, revenue float, gender string)
```

```
> row format delimited
```

```
> fields terminated by ','
```

```
> lines terminated by '\n'
```

```
> stored as textfile;
```

Step2. insert data into table q1

```
hive> load data local inpath '/home/training/Desktop/q1data'
```

```
> overwrite into table q1;
```

Step3. create and insert data into static partition table

```
hive> create table dec11(no int,purchasedate string, customerid int, maritalstatus string, city string, state string, country string, productfamily string, productdepartment string, productcategory string, unitsold int, revenue float, gender string, annualincome string)
```

```
> row format delimited
```

```
> fields terminated by ','
```

```
> lines terminated by '\n'
```

```
> stored as textfile;
```

```
hive> insert overwrite table dec11 select no, purchasedate, customerid, maritalstatus, city, state, country, productfamily, productdepartment, productcategory, unitsold, revenue, gender, annualincome from q1 where purchasedate like '%%%12-2011';
```

step4. calculate the sum of revenue

```
hive> select SUM(revenue) from dec11;
```

```
398.35999858379364
```

Table 1. revenue of each month

month	revenue	month	revenue
Dec-11	398.36	Jan-13	9749.11
Jan-12	3500.36	Feb-13	10704.28
Feb-12	4348.49	Mar-13	10784.4
Mar-12	6026.58	Apr-13	10754.59
Apr-12	5314.83	May-13	11316.88
May-12	4940.63	Jun-13	10440.06
Jun-12	4850.5	Jul-13	11132.75
Jul-12	4701.17	Aug-13	11102.47
Aug-12	5035.97	Sep-13	10602.19
Sep-12	4507.58	Oct-13	10815.38
Oct-12	5335.04	Nov-13	10601.49
Nov-12	5134.43	Dec-13	3897.75
Dec-12	6835.14		

Step 5. Similarly, we will perform step 1 to step 4 for calculation of revenue of each month.

2. How the composition of gender buying goods differs in each country?

Step1. to create a dynamic partition table on the basis of gender

```
hive> set hive. exec. dynamic. partition=true;
hive> set
hive.exec.dynamic.partition.mode=nonstrict;
hive> set
hive.exec.dynamic.partition.pernode=200;
hive> create table q1a (no int,purchasedate
string,customerid int,maritalstatus
string,annualincome string,city string,state
string,country string,productfamily
string,productdepartment
string,productcategory string,unitsold
int,revenue float)
> partitioned by (gender string)
> row format delimited
```

- > fields terminated by ','
- > lines terminated by '\n'
- > stored as textfile;

Step2. load data into partition table

```
hive> insert overwrite table q1a
partition(gender)
>select
no,purchasedate,customerid,maritalstatus,ann
ualincome,city,state,country,productfamily,pr
oductdepartment,productcategory,unitsold,re
venue,gender from q1;
```

Step3. to open a pig shell through mapreduce mode then create a bag named genm and to group the table by country, count the no. of males and finally store the values

```
[training@localhost ~]$ pig
grunt> genm = load
'/user/hive/warehouse/q2a/gender=M'
using PigStorage(',') as
(no:int,purchasedate:chararray,customerid:cha
rarray,maritalstatus:chararray,city:chararray,st
```

```
ate:chararray,country:chararray,productfamily:
chararray,productdepartment:chararray,produ
ctcategory:chararray,unitsold:int,revenue:float,
gender:chararray,annualincome:chararray);
```

```
grunt> b = GROUP genm BY country;
grunt> result = FOREACH b GENERATE
COUNT (genm);
```

```
g r u n t > S T O R E r e s u l t I N T O
'/training/pig/malevisitores';
```

step4. to show the data stored in HDFS

```
[training@localhost ~] $ hadoop fs -cat
/training/pig/malevisitores/part-r-00000
```

4821

436

1632

Table2. number of males and females in each country

country	females	males
USA	4741	4821
Canada	373	436
Mexico	2056	1632

Step 5. Same step 1 to step 4 to be followed to get the no of females in each country.

3.What are the product's transactional details which earned highest revenue in each month?

Step1. to open hive shell, create a static partition table and finally to load data into static partition table

```
[training@localhost ~]$ hive
```

```
hive> create table feb12(no int,purchasedate
string,customerid int,maritalstatus string,city
string,state string,country string,productfamily
string,productdepartment
string,productcategory string,unitsold
```

```
int,revenue string,gender string,annualincome
string)
```

```
> row format delimited
```

```
> fields terminated by ','
```

```
> lines terminated by '\n'
```

```
> stored as textfile;
```

```
hive> insert overwrite table feb12 select
no,purchasedate,customerid,maritalstatus,city,
state,country,productfamily,productdepartme
nt,productcategory,unitsold,revenue,gender,an
nualincome from q1 where purchasedate like
'%%02-2012';
```

Step2. To open a pig shell through mapreduce mode then create a bag named feb13 then to order the revenue in descending order and finally to fetch the first row value and store it

```
grunt> feb13 = load
'/user/hive/warehouse/feb13' using
PigStorage(',') as
```

```
(no:int,purchasedate:chararray,customerid:cha
rarray,maritalstatus:chararray,city:chararray,st
ate:chararray,country:chararray,productfamily:
chararray,productdepartment:chararray,produ
ctcategory:chararray,unitsold:int,revenue:float,
gender:chararray,annualincome:chararray);
```

```
//to create a bag in pig
```

```
grunt> p = order feb13 by revenue DESC;
```

```
grunt> q = LIMIT p 1;
```

```
grunt> STORE q INTO
'/training/pig/maxvalfeb13';
```

Step3. to show the stored data from HDFS

```
[training@localhost ~]$ hadoop fs -cat
/training/pig/maxvaluedec11/part-r-00000
```

```
1 18-12-2011 7223 M Los Angeles
CA USA Food Snack Foods Snack
Foods 5 27.38 F 30K - 50K
```

4. How the composition of marital status differs according to the income?

Step1. to create a table in hive then to load data into table

```
hive> create table q2a(no int,purchasedate string,customerid int,maritalstatus string,city string,state string,country string,productfamily string,productdepartment string,productcategory string,unitsold int,revenue string,gender string,annualincome string)
```

```
> row format delimited
> fields terminated by ','
> lines terminated by '\n'
> stored as textfile;
```

```
hive> load data local inpath
'/home/training/Desktop/q2data'
```

```
> overwrite into table q2a;
```

Step2. to create a dynamic partition table according to annualincome and then load data into partition table

```
hive> set hive.exec.dynamic.partition=true;
hive> set
hive.exec.dynamic.partition.mode=nonstrict;
hive> set
hive.exec.dynamic.partition.pernode=200;
```

```
hive> create table q2a(no int,purchasedate string,customerid int,maritalstatus string,city string,state string,country string,productfamily string,productdepartment string,productcategory string,unitsold int,revenue string,gender string)
```

```
> partitioned by (annualincome string)
> row format delimited
> fields terminated by ','
> lines terminated by '\n'
> stored as textfile;
```

```
hive> insert overwrite table q2
partition(annualincome)
```

```
>select
no,purchasedate,customerid,maritalstatus,city,
state,country,productfamily,productdepartment,productcategory,unitsold,revenue,gender,annualincome from q2a;
```

Step3. Open pig shell in mapreduce mode and then create a bag named k then to group the data according to martialstatus and finally to count the number of singles and married and store it

```
grunt> k = load
'/user/hive/warehouse/q1a/annualincome=10K - 30K' using PigStorage(',') as
(no:int,purchasedate:chararray,customerid:chararray,maritalstatus:chararray,city:chararray,state:chararray,country:chararray,productfamily:chararray,productdepartment:chararray,productcategory:chararray,unitsold:int,revenue:float,gender:chararray,annualincome:chararray);
```

```
grunt> b= GROUP k BY maritalstatus;
```

```
grunt> STORE g INTO '/training/pig/10k-30k';
```

```
grunt> g= FOREACH b GENERATE
COUNT(k);
```

```
grunt> STORE g INTO '/training/pig/10k-30kresult';
```

Step4. To show data stored in HDFS

```
[training@localhost ~] $ hadoop fs -cat
/training/pig/10k-30kresult/part-r-00000
```

```
1511
```

```
1579
```

5. How many units are sold of each product category and product department?

Step1. Create a table in hive then to insert data into table

```
hive> create table q6(productcategory
string,unitsold int)
```

- > row format delimited
- > fields terminated by ','
- > lines terminated by '\n'
- > stored as textfile;

```
hive> insert overwrite table q6 select
productcategory,unitsold from q1;
```

Step2. To open MySQL shell and to create a table

```
[training@localhost ~]$ mysql -u root
```

```
mysql> use d1;
```

```
mysql> create table ques7(productcategory
varchar(100),unitsold int);
```

Step3. To export data from hive to MYSQL through sqoop

```
[training@localhost ~]$ sqoop export --connect
jdbc:mysql://localhost/d1 --username root --
table ques7 --export-dir
/user/hive/warehouse/q6 --m 1;
```

Step4. To display data group by productcategory

```
mysql> select productcategory,SUM(unitsold)
from ques7 GROUP BY productcategory;
```

```
mysql> select productcategory,SUM(unitsold) from ques7 GROUP BY productcategory;
```

productcategory	SUM(unitsold)
Baking Goods	1945
Bathroom Products	1498
Beer and Wine	1460
Bread	1749
Breakfast Foods	1687
Candles	189
Candy	1448
Canned Anchovies	176
Canned Clams	225
Canned Oysters	143
Canned Sardines	161
Canned Shrimp	157

Fig.1. screenshot of MySQL select,SUM,GROUPBY command

PART 2:

Step1.to create table in hive and load data into the table

```
hive> create table q7 (productdepartment
string,unitsold int)
```

- > row format delimited
- > fields terminated by ','
- > lines terminated by '\n'
- > stored as textfile;

```
hive> insert overwrite table q7 select
productdepartment,unitsold from q1;
```

Step2. open MYSQL shell and to create database use it and create table

```
[training@localhost ~]$ mysql -u root
```

```
mysql> create database d1;
```

```
mysql> use d1;
```

```
mysql> create table ques6(purchasedepartment
varchar(100),unitsold int);
```

Step 3. to export hive table to MYSQL using sqoop

```
[training@localhost ~]$ sqoop export --connect
jdbc:mysql://localhost/d1 --username root --
table ques6 --export-dir
/user/hive/warehouse/q7 --m 1;
```

Step4. show data group by puchasedepartment

```
mysql> select
purchasedepartment,SUM(unitsold) from
ques6 GROUP BY purchasedepartment;
```



```
mysql> select purchasedepartment,SUM(unitsold) from ques6 GROUP BY purchasedepartment;
```

purchasedepartment	SUM(unitsold)
Alcoholic Beverages	1466
Baked Goods	1749
Baking Goods	4329
Beverages	2761
Breakfast Foods	737
Canned Foods	3944
Canned Products	446
Carousel	245
Checkout	320
Dairy	3732
Delis	2874
Eggs	808
Frozen Foods	5575
Health and Hygiene	3676
Household	5738
Meat	376
Periodicals	815
Produce	8271
Seafood	415
Snack Foods	6487
Snacks	1448
Starchy Foods	1163

22 rows in set (0.17 sec)

Fig.2.screenshot of MySQL select,SUM,GROUPBY command

6.what will be the amount of unit sold and revenue collected from each product family?

Step1. to open hive shell then to create a table

```
[training@localhost ~]$ hive
```

Hive history

```
file=/tmp/training/hive_job_log_training_202007180530_1593561596.txt
```

```
hive> create table sumunits(productfamily string,unitsold int,revenue float)
```

- > row format delimited
- > fields terminated by ','
- > lines terminated by '\n'
- > stored as textfile;

Step2. insert values with sum command

```
hive> insert overwrite table sumunits select productfamily,SUM(unitsold),SUM(revenue) from q1 GROUP BY productfamily;
```

Step3. to show the contents of table

```
hive> select* from sumunits;
```

Drink 5095 15873.99

Food 41480 132760.94

Non-Consumable 10794 34195.5

7. What will be the amount of revenues collected from each income group belonging to different states/provinces?

Step1. to create a table and to insert data into table

```
hive> create table q9(state string,revenue float,income string)
```

- > row format delimited
- > fields terminated by ','
- > lines terminated by '\n'
- > stored as textfile;

```
hive> insert overwrite table q9 select state,revenue,annualincome from q1;
```

Step2. to open MYSQL shell then use database and to create a table

```
[training@localhost ~]$ mysql -u root
```

```
mysql> use d1;
```

```
mysql> create table ques9(state varchar(100),revenue float,income varchar(100));
```

Step3. to export data from hive to MYSQL through sqoop

```
[training@localhost ~]$ sqoop export --connect jdbc:mysql://localhost/d1 --username root --table ques9 --export-dir /user/hive/warehouse/q9 --m 1;
```

Step4. to display data using sum function

```
mysql> select state,income,SUM(revenue) from ques9 GROUP BY state,income;
```

```
mysql> select state,income,SUM(revenue) from ques9 GROUP BY state,income;
```

state	income	SUM(revenue)
BC	10K - 30K	2325.39999568858
BC	110K - 130K	629.689999656677
BC	130K - 150K	654.680002689362
BC	150K +	131.689999818882
BC	30K - 50K	3897.06999599934
BC	50K - 70K	1981.62000155440
BC	70K - 90K	1107.51999897358
BC	90K - 110K	419.440001696941
CA	10K - 30K	7504.29001516104
CA	110K - 130K	1681.14000213146
CA	130K - 150K	1545.56999611855
CA	150K +	791.899998889355
CA	30K - 50K	11547.7999830246
CA	50K - 70K	6072.63001872487

Fig.3. screenshot of MySQL select,SUM,GROUPBY command

**FINDINGS**

1.It is to be expected that according to time the

revenue generated increases but the revenue  
Fluctuates every month.



Fig.4 sales revenue analysis

2.It is to be expected that the males would be more in count but in Mexico the number of female customers is greater than that of male.

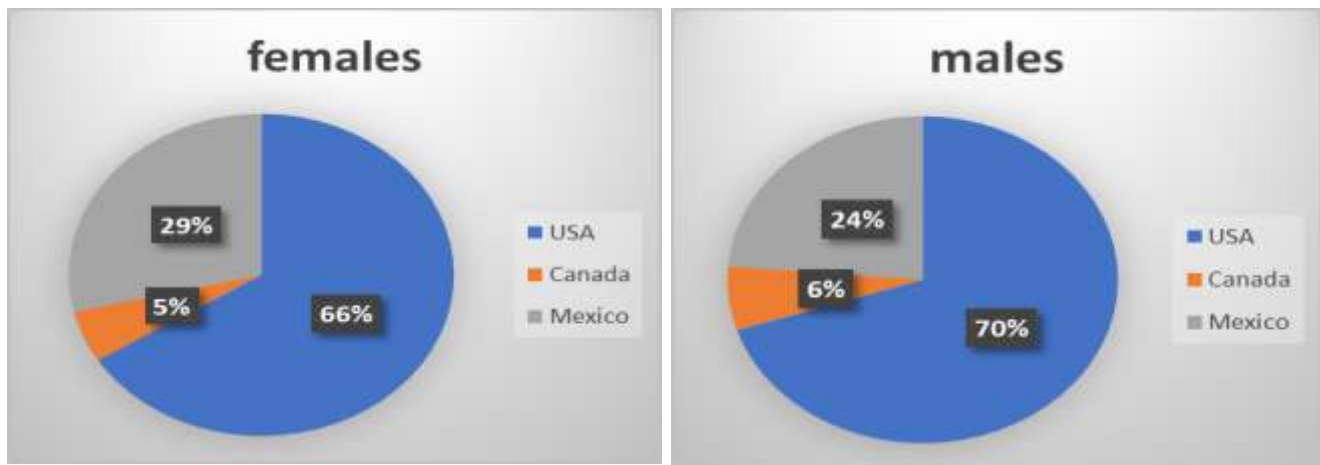


Fig.5. gender composition

3.The comparing maximum revenue generated from every month the maximum revenue of entire data set is 56.70\$.

Following details are mentioned in the table:

Table 3. details of highest revenue generated product

Purchase Date	City	state	Country	Product Famil	Product Department	Product Category	Units Sold	Revenue	Gender	Annual Income
18-12-2011	Los Angeles	CA	USA	Food	Snack Foods	Snack Foods	5	27.38	F	30K - 50K
22-01-2012	Salem	OR	USA	Food	Produce	Vegetables	4	44.78	F	30K - 50K
14-02-2012	Yakima	WA	USA	Food	Starchy Foods	Starchy Foods	6	49.25	M	10K - 30K
24-03-2012	Bremerton	WA	USA	Food	Frozen Foods	Frozen Desserts	5	44.2	F	50K - 70K
24-04-2012	Tacoma	WA	USA	Non-Consum	Health and Hygiene	Cold Remedies	5	49	F	30K - 50K
28-05-2012	Los Angeles	CA	USA	Non-Consum	Household	Electrical	4	35.52	F	30K - 50K
15-06-2012	Los Angeles	CA	USA	Food	Frozen Foods	Meat	5	42.44	M	70K - 90K
23-07-2012	San Diego	CA	USA	Food	Produce	Vegetables	6	41.69	F	30K - 50K
24-08-2012	Tacoma	WA	USA	Food	Frozen Foods	Meat	5	50.17	M	90K - 110K
14-09-2012	Los Angeles	CA	USA	Food	Produce	Vegetables	5	48.25	F	10K - 30K
01-10-2012	Tacoma	WA	USA	Food	Meat	Meat	7	44.55	M	50K - 70K
03-11-2012	San Diego	CA	USA	Food	Snack Foods	Snack Foods	5	39.72	F	10K - 30K
07-12-2012	Portland	OR	USA	Food	Starchy Foods	Starchy Foods	5	53.19	M	10K - 30K
01-01-2013	Tacoma	WA	USA	Food	Starchy Foods	Starchy Foods	6	46.8	M	30K - 50K
02-02-2013	Hidalgo	Zacatecas	Mexico	Non-Consum	Periodicals	Magazines	7	50.54	F	110K - 130K
26-03-2013	Hidalgo	Zacatecas	Mexico	Food	Dairy	Dairy	7	49.75	M	30K - 50K
13-04-2013	Camacho	Zacatecas	Mexico	Food	Snack Foods	Snack Foods	7	56.7	M	10K - 30K
03-05-2013	Bremerton	WA	USA	Food	Dairy	Dairy	5	44.24	M	90K - 110K
14-06-2013	Orizaba	Veracruz	Mexico	Non-Consum	Household	Hardware	7	52.8	F	30K - 50K
15-07-2013	Spokane	WA	USA	Food	Dairy	Dairy	6	47.4	F	50K - 70K
11-08-2013	Beverly Hills	CA	USA	Non-Consum	Health and Hygiene	Pain Relievers	4	46.08	M	10K - 30K
21-09-2013	Vancouver	BC	Canada	Food	Snack Foods	Snack Foods	6	54.46	M	10K - 30K
19-10-2013	Portland	OR	USA	Non-Consum	Household	Hardware	5	49.28	M	90K - 110K
06-11-2013	Vancouver	BC	Canada	Non-Consum	Periodicals	Magazines	6	54.3	M	110K - 130K
06-12-2013	Los Angeles	CA	USA	Food	Starchy Foods	Starchy Foods	6	42.56	F	30K - 50K

4. The findings suggest that the income of maximum customers are 30K -50 K dollars annually while the income of minimum customers is 150K dollars annually.

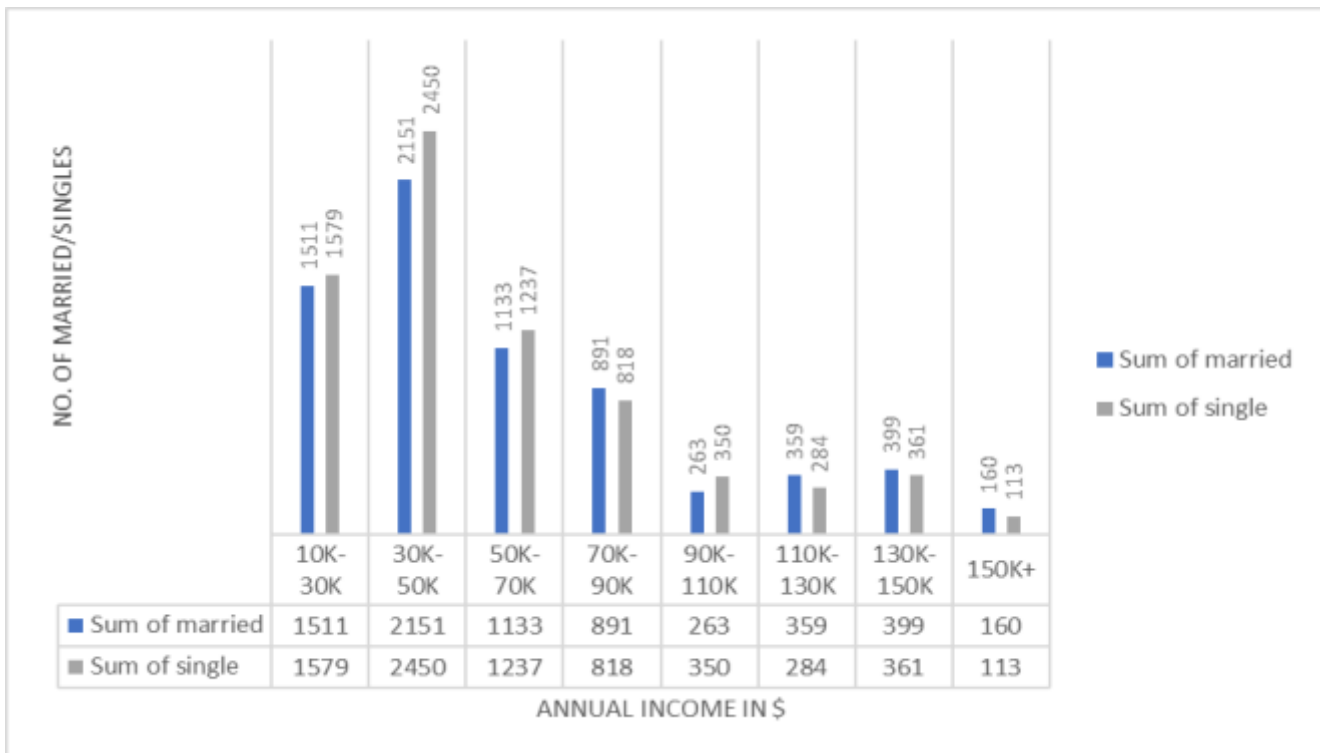


Fig.6. column graph of annual income versus no of married/singles

5.i) the maximum units sold in product category is vegetables i.e., total 7023 units while the least

units are sold of canned oysters i.e., total 143 units

Table 4. product category and the number of units sold

<b>Product category</b>	<b>Units Sold</b>	<b>product category</b>	<b>unit sold</b>
Vegetables	7023	Pizza	798
Snack Foods	6487	Pain Relievers	789
Dairy	3732	Cleaning Supplies	788
Fruit	3195	Pure Juice Beverages	655
Meat	3114	Carbonated Beverages	634
Jams and Jellies	2384	Side Dishes	631
Baking Goods	1945	Drinks	564
Bread	1749	Plastic Products	549
Breakfast Foods	1687	Hardware	531
Canned Soup	1620	Frozen Entrees	467
Bathroom Products	1498	Seafood	415
Beer and Wine	1460	Cold Remedies	382
Candy	1448	Canned Tuna	359
Paper Products	1411	Decongestants	352
Electrical	1406	Canned Clams	225
Frozen Desserts	1306	Packaged Vegetables	204
Specialty	1202	Candles	189
Starchy Foods	1163	Canned Anchovies	176
Hot Beverages	908	Canned Sardines	161
Kitchen Products	865	Miscellaneous	161
Magazines	815	Canned Shrimp	157
Hygiene	813	Canned Oysters	143
Eggs	808		

ii) the maximum units sold in product department is produce i.e., total 8271 units while the least units are sold of carousel i.e., total 245 units

Table 5. product department and the number of units sold

Product dept	Units Sold
Produce	8271
Snack Foods	6487
Household	5738
Frozen Foods	5575
Baking Goods	4329
Canned Foods	3944
Dairy	3732
HealthandHygiene	3676
Deli	2874
Beverages	2761
Baked Goods	1749
AlcoholicBeverages	1460
Snacks	1448
Starchy Foods	1163
Periodicals	815
Eggs	808

Breakfast Foods	737
Canned Products	446
Seafood	415
Meat	376
Checkout	320
Carousel	245

6. the maximum units are sold of foods i.e., 41480 and the revenue generated is 132760.94\$ while the least sold product family is drink i.e., 5095 units and the revenue generated is 15873.99\$.



Fig.7. bar graph of product family versus total unit sold and revenue generated

7. the maximum revenue is created from the WA state/ province i.e., 12778.64 from the customers whose income are 30K-50K \$ annually.

Table 6. revenue generated according to the income in each state

STATE=BC		STATE=CA		STATE=DF	
Annual income	revenue	Annual income	revenue	Annual income	revenue
10K - 30K	2325.4	10K-30K	7504.29	10K - 30K	2262.22
30K - 50K	3897.07	30K - 50K	11547.8	30K - 50K	3814.26
50K - 70K	1901.62	50K - 70K	6072.63	50K - 70K	1772.01
70K - 90K	1107.52	70K - 90K	3974.5	70K - 90K	1032.14
90K - 110K	419.44	90K - 110K	1613.38	90K - 110K	428.2
110K - 130K	629.61	110K - 130K	1681.14	110K - 130K	446.3
130K - 150K	654.68	130K - 150K	1545.57	130K - 150K	797.17
150K +	131.69	150K +	791.1	150K +	142.06

<b>STATE GUERRERO</b>		<b>STATE ZECATECAS</b>		<b>STATE OR</b>	
Annual income	revenue	Annual income	revenue	Annual income	revenue
10K - 30K	1582.61	10K - 30K	3623.44	10K - 30K	6893.84
30K - 50K	1513.92	30K - 50K	5364.98	30K - 50K	9697.56
50K - 70K	760.26	50K - 70K	2709.73	50K - 70K	5180.59
70K - 90K	535.83	70K - 90K	2714.74	70K - 90K	3479.5
90K - 110K	190.23	90K - 110K	720.45	90K - 110K	1676.67
110K - 130K	242.26	110K - 130K	1055.85	110K-130K	1176.73
130K - 150K	162.54	130K - 150K	767.49	130K-150K	1681.63
150K +	173.66	150K +	153.54	150K +	351.92

<b>STATE VERACRUZ</b>		<b>STATE WA</b>		<b>STATE YUCATAN</b>	
Annual income	revenue	Annual income	revenue	Annual income	revenue
10K - 30K	1129.92	10K - 30K	12778.64	10K - 30K	1441.03
30K - 50K	2019.79	30K - 50K	19110.9	30K - 50K	3005.59
50K - 70K	1434.54	50K - 70K	9841.31	50K - 70K	1117.77
70K - 90K	521.85	70K - 90K	7306.84	70K - 90K	1425.59
90K - 110K	124.47	90K - 110K	2385.03	90K - 110K	717.4
110K - 130K	549.49	110K-130K	2547.95	110K - 130K	302.84
130K - 150K	398.22	130K-150K	3076.28	130K - 150K	542.68
150K +	66.94	150K +	1372.72	150K +	187.55

<b>STATE JALISO</b>	
Annual income	revenue
10K - 30K	211.97
30K - 50K	67.06
50K - 70K	91.37
70K - 90K	94.84
90K -110K	28.32
110K-130K	9.57
130K - 150K	20.19

## CONCLUSION

The project provides an insight for the use of big data analytics in the field of supermarket sector. The supermarket sector is one of those industries that benefits from the use of big data analytics, as supermarkets tend to generate a large amount of data at a very high rate. Overall usage Hadoop apache tools such as apache hive, apache pig, apache Sqoop and MySQL the output showcased the track on revenue i.e., the sales analysis, spot the region where the crowd of customers are more, get the stock of inventory

whose selling raises and to avoid the storage of inventory which are not demanded, to understand the individual customer over the crowd and to meet his/her particular needs.

Researchers hereby conclude that this training programme and project have been positively executed and declare it as a successful venture.

#### BIBLIOGRAPHY

1. <https://hadoop.apache.org/docs/current/hadoop-yarn/hadoop-yarn-site/YARN.html>
2. <https://zookeeper.apache.org/>
3. [https://en.wikipedia.org/wiki/Apache\\_Hadoop](https://en.wikipedia.org/wiki/Apache_Hadoop)
4. <https://sqoop.apache.org/docs/1.4.6/SqoopUserGuide.html>
5. <https://www.kaggle.com/datasets>
6. <https://cwiki.apache.org/confluence/display/Hive/LanguageManual>
7. [https://www.w3schools.com/php/php\\_mysql\\_intro.asp](https://www.w3schools.com/php/php_mysql_intro.asp)
8. [https://www.tutorialspoint.com/hive/hive\\_partitioning.htm](https://www.tutorialspoint.com/hive/hive_partitioning.htm)
9. <https://www.tutorialspoint.com/mysql/index.htm>
10. [https://www.managementstudyguide.com/secondary\\_data.htm](https://www.managementstudyguide.com/secondary_data.htm)
11. <https://en.wikipedia.org/wiki/Kaggle>
12. <https://trailhead.salesforce.com/en/academy>
13. [https://en.wikipedia.org/wiki/Cisco\\_Systems](https://en.wikipedia.org/wiki/Cisco_Systems)
14. <https://www.allsoftsolutions.in/about-us.php>
15. <https://en.wikipedia.org/wiki/IBM>

# Impact of Advertisement on Sale of Product

---

**Mr. Navneet Raj**  
CEO & MD  
Innerwork Solution Pvt Ltd

**Dr. Vijay Phalke**  
Faculty of Management  
Studies, BV (DU)

**Mr. Ashish Kumar Sharma**  
Student BV (DU)

## ABSTRACT

The sole purpose of the study is to find out the factors which impact the sale of product or services through advertisement. And to conduct the study of the research primary data was collected from the focused groups through the questionnaire via Google form through which an inference is formulated as an analysis. The theoretical framework from the study explains various factors which are impacting the sale of the product through advertisement. Based on the data analysis it was concluded that advertisement plays vital role in sale of product as it creates awareness about the product and services, and today's generation is turning more towards digitalization and online ads are more relevant to people as compared to traditional advertisement tools.

Keywords - Behavior, Sales, Marketing, Advertisement, Customer

## Introduction

The essence and quintessence of being in any business by the business outlets or outfits is to produce the products for sales and profits. Thus in order to remain in business and make their own position in the market the business organization must generate sufficient sales from its products and services so to cover the operating costs and make reasonable profits. In most of the organization, sales estimation is the starting point in making the budgets or profit. It is done because it is necessary to determine in most of the cases before production units could be arrived and while production those units will be in turn affect the material purchases. However the decision which is taken on sales is the most difficult task which is faced by many business executives. This is because it is very difficult to estimate, predict or determine with full accuracy about the potential customers

demand as they are uncontrollable factors which are external to an organization. Therefore, the importance on sales on business survival and existence are the connection between customers and sales, it is expedient for organizations to indulge in programs that can influence the customers decision to the purchase product and services. This is where advertising and brand management plays a very important role. Advertising is a sub set of promotion mix which is one of the 4p's marketing mix, i.e. Product, price, place and promotion. As a part of a promotion strategy advertising or advertisement serves as a major tool in creating product value, awareness, brand image, brand position and affect the mind of a potential customer to take eventual and fruitful purchase decision.



When we talk about advertising it is very essential tool of marketing as it helps the business to achieve the competitive advantage by producing awareness of the products and services and by selling its products and overcoming the rivals. Any company or organization spends money on advertisements and publicity of their products just in order to make sure that the customers and consumers are aware of the products and services about their features and about the advantages over the competitors. The very basic purpose of advertisement in business is to increase the sales of the advertised products and companies which in written produces the profit for the organization. It has been observed that sales cannot cause advertisement but advertisement can cause sales i.e. the sales revenue can cause the advertisement expenditure but sales do not simultaneously cause advertising. In recent years the marketers have been discussing about the pros and cons of advertisement that is whether it is a good way to promote the product awareness or not because in one hand where the company which is getting more profit for from the sale of his product can put a lot of money in the advertisement of their products and services but in other hand the company which is not getting enough sales revenue cannot do so. If you talk logically then there has to be some impact of advertisement on sales because this is the main reason why lot of companies put their money in spending on advertisements.

### Objectives of the Study

#### Objective

- To analyze the relation between advertisement and sales and study the impact of advertisement on sale of product.
- To understand the influence of advertisement in customer buying behavior.

- To study the impact of Digital marketing on purchase decision of consumers.
- To study the influence of Digital Marketing Advertisement over traditional advertisement.
- To examine the growth of digital advertisement over time.
- To understand the advertisement pattern and how it affected the sale of product during this pandemic.

### Conceptual Background

#### Advertisement

Advertising are thought or considered as one of the most important tools when we talk about marketing communication. They are important because they are influential in attracting the attention by showing the way to satisfy their need to the customer which at the end results in building the brand equity. Sales and Advertising promotions are very effective which affects the consumer purchase decision or buying behavior of a particular brand or product.

#### Sales

Sales as well as advertising are both considered as the function of Marketing, which converts the idea stage of the product to the consumers. It also tells you which age group or which market one needs to target or focus on. In many companies, the firm runs the advertisement of the product and services first just in order to support the selling function of the product. Advertising helps the business customer or consumer to get aware of the product and services the company is offering them and how they are relevant to them.

It is the most important tool in marketing communication. They are important because they are influential in attracting the attention by showing the way to satisfy their need to the

customer which at the end results in building the brand equity. It converts the idea stage of the product to the consumers. It also tells you about the market segmentation to focus on sale is the main art of any organization.

## Research Methodology

### Research Design

The research carried out is an exploratory research. Exploratory research is usually conducted for a problem, which has not been studied clearly before. It usually takes place when the problems are in the initial phases. Since there is no previous studies carried out remotely for the same, the entire study is, based on exploring the problem in depth. An excavation sort of activity was taken into consideration to understand the real behavior of the consumers. In addition to the exploratory research, a descriptive Inference of the data has been done for the same. This is done to analyze the data collected and to understand it in a quantitative form, which is rather easier than its qualitative form.

### Data Collection Method

The data is collected in the form of questionnaires through random sampling. No biasness activity is carried during the collection of data. The sampling technique used is simple random sampling in which random people are picked up as sample. Everyone in the population has an equal chance of falling in the sample size. This helps reduce errors and biasness and give equal probability to everyone. After the questionnaire, a personal interview was carried out to identify whether the respondents had filled the questionnaire in good mental health or just filled it for the sake of filling it.

## Source of Data Collection

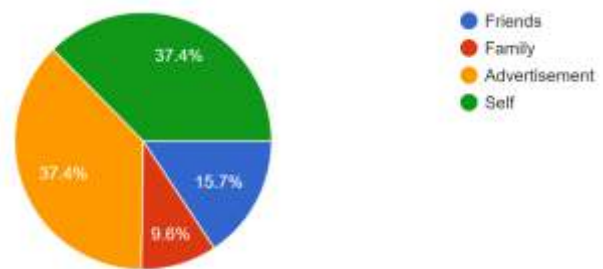
The data has been majorly collected from primary sources. Google questionnaires have been used for the same. Apart from the questionnaire, an individual interview was carried out to check whether there was a biased response or the responses were fair. The questionnaire carried out a total of twenty relevant questions to achieve the objective. The other remaining questions were to understand the demographic profile of the respondents.

## Methods And Techniques Of Data Inference

### Primary Data Inference

The data was collected in form of questionnaire in the company itself. As it is a start-up company the workforce is small. The data is collected from 115 Respondents.

### 1. What is your Inspiration for New Purchase?

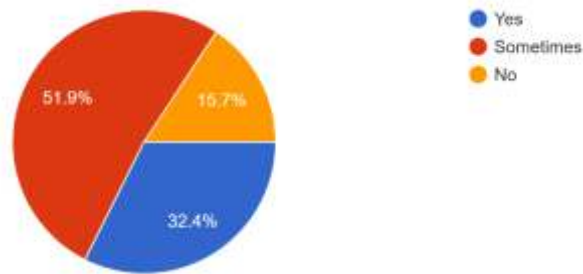


New Purchase	Count	Percentage
Friends	18	15.7%
Family	11	9.6%
Advertisement	43	37.4%
Self	43	37.4%
Total	115	100%

Inference: -

- From the above figure, it can be seen that most of the consumers have self-inspiration and effect of Advertisement to make a new purchase. Nobody depends on others decision to buy something new. With 43% of the respondents opting for self-inspiration and Advertisement, 18% of the respondents listen to their friends, 11% follow their family's opinion. The segment of respondents that refer to the internet search for product features like quality, size and colour and so on. They are easily influenced by digital form of Advertisement or a simple advertisement, which is the prime focus of the study.

2. How do you respond to Online Advertisement?



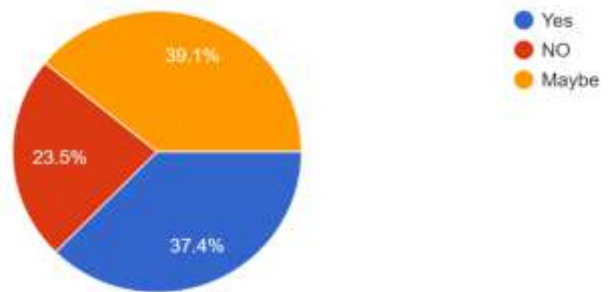
Response to Online Advertisement	Count	Percentage
Yes	36	31.3%
Sometimes	62	53.9%
No	17	14.8%
Total	115	100%

Inference: -

The above figure shows the number of respondents as to how they respond towards online advertisements. This in turn helps

identify the attractiveness of the online advertisements and their influence of purchase decisions of the consumers. 17 of the total respondents never click on any sort of advertisements online. 36 of the respondents click on almost all sorts of advertisements. The remaining 62 of the respondents only click sometimes on the advertisements online. This category of respondents usually looks in for the relevance before clicking on the advertisements. The survey of 115 different people shows that people have almost different perceptions and believes and they respond differently towards online advertisement

2. What is your Engagement with Digital Promotion?



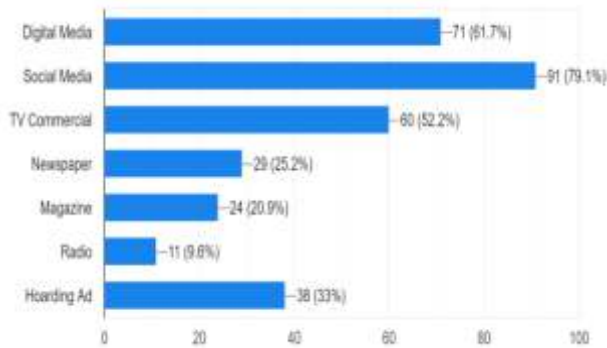
Engagement with Digital Promotion	Count	Percentage
Yes	43	37.4%
Maybe	45	39.1%
No	27	23.5%
Total	115	100%

Inference: -

This figure shows the amount of interest a consumer has towards the digital form of advertisements. It shows that around 37.4% people are engaging with digital promotions and it is mainly the people who are at the age of 18-25. And rest 39.1% people stands in the area

wherein they may and may not engage in digital promotion, or gets engaged sometimes.

3. Which is the Preferable Advertisement Channel according to you?



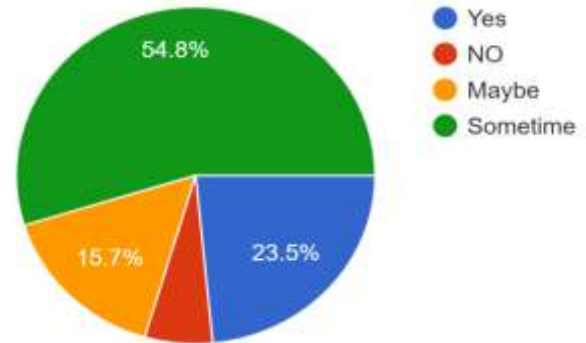
Preferable Advertisement Channel	COUNT
Digital media	71
Social media	91
TV commercial	60
Newspaper	29
Magazines	24
Radio	11
Hoarding ads	38

Inference: -

- The figure shows the data of the people about their choice and preference which they feel or believe about the preferable Advertisement channel. In the study, I found that 71 people will choose digital media, 91 will choose social media, 60 will choose TV commercial, 29 will choose newspaper, 24 will choose magazine, 11 will choose radio and 38 will choose hoarding. The above data concludes that people are more towards the digital media Advertisement as they preferred it to a large

extent following this, TV commercial and hoarding are the one which people prefer after the digital media and social media Advertisement. Newspaper, Magazine, and Radio are the least preferred Advertisement channel.

4. Do you get influenced by the Ads?



Do you get influenced by Ad	Count	Percentage
YES	27	23.5%
NO	07	6.1%
May Be	17	15.7%
Sometimes	63	54.8%
Total	115	100%

Inference: -

The above picture shows that whether the individual or person gets influenced by the ads or not. The analytics shows that out of 115 people around 27 people gets influenced by the ads which is 23.5% of the total people. Around 7 people said No, i.e. they do not get influenced by any such ads, which is 6.1 % of the total people. 18 people said that they may get influenced by the ads which is 15.7% of the total sample and 63 people said that they sometimes gets influenced by the ads which is 54.8% of the total which

means that only ads are not enough to attract the customer or traffic but a relevant and attractive ad can take the attention of the consumer and help in the sale of the product.

5. What do you think, Ads are relevant and important for sale of product?

Relevance of Ads in sales	Count	Percentage
Yes	99	86.1%
No	05	4.3%
Maybe	11	9.6%
Total	115	100%

Inference: -

In the study of whether the ads are relevant or not, the above study shows that 99 people out of 115 thinks that YES the ads are relevant, which is 86.1% , 11 out of 115 people feels that maybe the ads are relevant which is 9.6% of the total and around 5 people out of 115 feels that NO , the ads are not relevant which is 4.3% of the total.

#### FINDINGS

- From the above study and data analysis it's been observed that The gap between Advertisement and sale is not much, with a good Advertisement one can easily make a sale of the product or service. And Advertisement do play a vital role in the sale of the product. Also, it's been seen that the gap between the digital medium Advertisement and the customers are decreasing as the screen usage time by the customers is slowly increasing.
- Also, in the study many it's been seen that the current trend in Advertisement and marketing is shifting to digital media and

Digital media is affecting the mind of people and influencing their buying behavior. Digital marketing Advertisement is increasing very much as compared to traditional Advertisement marketing tools, the result of which is Digitalization. Consumers are slowly finding themselves attracted towards digital promotions as they feel it has more engaging effects than the traditional promotional methods. The frequency of online purchasing is increasing at a faster pace.

- According to sample size, Advertisement if done properly, with a good content and storyline, then it affects the sale of the product and people buy the product by getting influenced from ads. People refer to Advertisement to understand trends that are going into the market.
- When it comes to factors which influences people for new purchases, People usually get self-inspirational purchases depending very little on others and through Advertisement they get influenced to buy the products.
- The consumers are still not getting carried away by online promotions easily. It is still a challenge for the digital marketing to influence the consumers.
- Also, the consumers feel that social media platforms like Facebook, Instagram, YouTube etc. are the best way to promote any product or service.
- The relevancy of the Advertisement is increasing as consumers are flowing more into e- commerce platforms to purchase even their daily needs.

## SCOPE OF THE STUDY

The study was carried out in order to understand the different digital mediums that are being used to display advertisements, and how advertisement affects the sale of the product before and after the covid-19 pandemic. The study is based on customer side reviews on their behavior towards advertisements. This Inference will help to identify the areas of improvement and give the adequate techniques for the behavioral aspect of the customers regarding advertisement and purchasing.

The study focuses majorly on digital forms of advertisements and neglecting a little bit about traditional advertisements. The sample size contains only sixty responses so it may not be generalized for all the population. The study only focuses on the customer viewpoint, neglecting the marketers' point of view for the given form of promotional activity.

Since the questionnaire was in an open source, the data is collected from many parts of the world. This creates a slight chance of error, as there is no geographical boundary for the data accumulated.

### Suggestions

- With increasing usage of screens, the marketers have the right opportunity to increase its market segment and attract more customers towards their products and services.
  - Since there is a perfect competition in the market due to information availability, the marketers need to put more than 80% of their focus on online promotional activities.
  - The marketers need to understand the relevancy of Advertisement, and how they affect the consumers mind and influence them.
- Marketers need to put more focus on digital promotional methods like search engine optimization, website designing and social media marketing and advertise their products there.
  - The customer buying behavior is changing and the marketers need to cope up with the change.

### Conclusion

Going through a detailed research, it can be concluded that the customers are slowly changing their buying behavior. They are more attracted towards advertisements that appear on their handheld devices. The customers are familiarizing more with the digital marketing methods and prefer it to the old traditional marketing and promotional methods and tools. From transactions to purchase, all activities have increased online and the marketers need to keep up with the trend. They need to focus more on the online promotional tools and Advertisement like search engine optimization, website designing and social media marketing, if they want their products and services to succeed in the market. This has become a major challenge for today's marketers and they are coping quite well for the same.

## Reference

- Journal from Tashrifa Haider (2017)  
<https://www.abacademies.org/articles/a-study-on-the-influences-of-advertisement-on-consumer-buying-behavior-7177.html>
- Research paper of Shamily Jaggi and Dheeraj Nim (2019)  
[https://www.researchgate.net/publication/339375820\\_Impact\\_of\\_Advertisements\\_on\\_Consumer\\_Buying\\_Behaviour\\_for\\_Jewellery\\_Purchase](https://www.researchgate.net/publication/339375820_Impact_of_Advertisements_on_Consumer_Buying_Behaviour_for_Jewellery_Purchase)
- Research paper of O. Johnson Adalakun (2015)  
[https://www.researchgate.net/publication/332082745\\_Analysis\\_of\\_the\\_Effect\\_of\\_Advertising\\_on\\_Sales\\_and\\_Profitability\\_of\\_Company](https://www.researchgate.net/publication/332082745_Analysis_of_the_Effect_of_Advertising_on_Sales_and_Profitability_of_Company)
- Research paper of Pallavi Sharma and Priyanka Bhardwaj (2017)  
<https://www.semanticscholar.org/paper/Impact-of-advertisement-on-consumer-buying-with-to-Sharma-Bhardwaj/0ca21d21bf56ddd7dc0956edc5737855d8c8bb69>

# Students Behavioral Analysis of Learning from Webinar on Mutual Funds and Investment Banking

---

**Mr Bharat Munim**

Director  
ACBM Global Mentor Academy

**Ms Nitisha Gangal**

Student BV(DU)

## ABSTRACT

This study is a behavioral analysis of students from webinars on topic Mutual Fund and Investment Banking. Behavioral analysis is needed in order to determine whether the students have learned the concepts what has been taught to them in the sessions. This study has been conducted in order to determine the effectiveness of the webinars conducted on these topics and how many people are interested in investing their money in Mutual funds and whether people are interested in pursuing their career in these fields. In this study people from different age group have participated and I have used both primary as well as secondary method of Data collection. This paper traces student understanding and knowledge gained from sessions and it also focuses on problems faced by students while attending sessions.

Keywords: Mutual Funds, Investment banking, Financial planner

### Introduction

Behavior analysis is the science of behavior, consisting of basic research and an applied technology. The focus is on observable, measurable behavior and the role of the environment in establishing and maintaining behaviors. The very purpose of this study or research is to find out how many people are already aware of the term mutual fund and investment banking and what are student behavior or we can say respondents after attending sessions.

As a result of COVID-19 webinars have been carried out with a view to providing literacy and making people aware of the basic terminology which they are unaware of and my study focuses on the impact of these sessions and what are the key take away from these sessions.

Mutual fund is nothing but a tool of investment where the asset management companies pools investment from several individuals who are interested in investing their money or we can say who have common objectives. There are various types of mutual funds where one can invest their money.

Investment banking is a specific division of banking related to the creation of capital for other companies, governments and other entities. Investment banks underwrite new debt and equity securities for all types of corporations, aid in the sale of securities, and help to facilitate mergers and acquisitions, reorganizations and broker trades for both institutions and private investors. Investment banks also provide guidance to issuers regarding the issue and placement of stock.



The very purpose of conducting this study is to understand the behavior of the respondents after attending the sessions as this will eventually go to help our company or organization in knowing whether they should conduct few more webinars like that or not.

This study also helps us in knowing whether the respondents who have attended the session found it useful or not and whether they are implementing this knowledge which they have got, because this will help our company in understanding the efficiency of the webinars.

This also helps us in determining or analyzing the problems faced by the respondents after attending the sessions and how we can improve or overcome these errors to increase the effectiveness of the webinars.

#### Literature Review

Speaking on the need for introducing the plan for financial literacy, Atul Kumar Gupta, president, ICAI says, "India is home to around 17% population of the world and the literacy rate here is around 74%. While, out of the total population, only 24% population is financially literate. This reveals the pressing need to educate the masses about finance and savings."

In order to spread literacy during this pandemic situation these webinars have been conducted.

Some research paper which has helped me in my study is listed below:

- "The Impact of Online Learning Activities on Student Learning Outcome in Blended Learning Course". This paper was written in 2017 and this provides emphasis on impact of online learning activities on learning outcomes of students who participated in the blended learning course, focusing specifically on skill-based courses. The learning outcomes or results

of a learner are usually measured by scores, knowledge or skills gained in the course.

- "The impact of webinar-webcast system on learning performance" This paper was written in 2015 and it discusses the initial results of a longer research project and investigates the effect that the availability of online videos introduced to complement live presentations has on learning performance.

#### Objectives

The objectives of this study are to:

- Study the concepts which were there in the webinars
- To analyze the effectiveness of these webinars.
- To determine whether these webinars are useful for the attendees or not.
- To analyze whether these webinars have changed the mindset of the people.
- To find out that how many people prefer to invest in Mutual Funds after attending the webinars how many of them will invest.
- To determine the amount of money invested by people in Mutual funds by respondents.
- To identify whether the respondents who have attended the webinar got a clear picture of investment banking.

#### Research Methodology

In this project report a sincere effort has been made to study the behavioral analysis of students after watching the webinars. During this study, I analyzed what people learned out of the webinars which were conducted and how they implemented those learning in their real life. At

last, I have given interpretation and conclusion of the study.

### Data collection method

**Primary data:** primary data means data that are collected by different techniques questionnaire, depth interview, survey, schedules, etc. In this report my primary data is that I have collected a questionnaire from the master blasters, little masters and people who have attendee the webinars.

**Secondary data:** secondary data means data that are already available that is they refer to the data which have already been collected and analyzed by someone else usually published data are available in various publications of the central, state- local government or foreign government, technical and trade journals, etc. The secondary data involved in this project has been gathered from the internet and the company websites. In this report my secondary data was company websites and companies YouTube channel videos.

### Sample design

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique to the procedure adopted in selecting items for the sampling designs are as below.

### Sample size

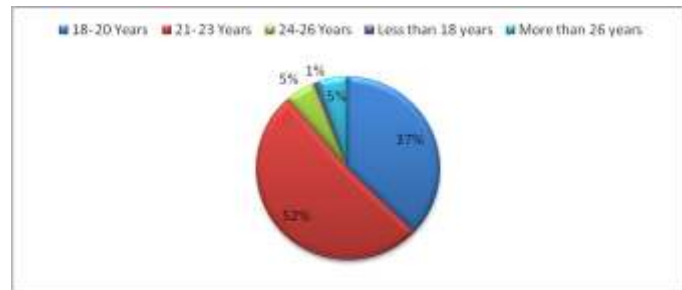
The sample size of my study is 130 (approx) in which there are master blasters, little masters and all those who attended the webinars.

### Data analysis

Data analysis is defined as a process of cleaning, transforming, and modeling data to discover useful information for business decision-

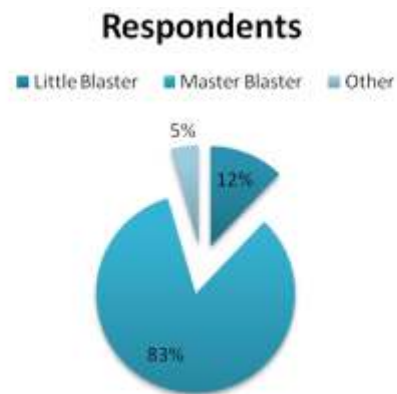
making. The purpose of Data Analysis is to extract useful information from data and taking the decision based upon the data analysis.

### 1. Age Group



**Inference:** The above graph illustrates that the maximum respondents are from age group 21-23 years i.e. 52% then 18-20 years i.e. 37% then 24-26 years and more than 26years i.e. 5% both and then the least are from less than 18 years i.e. 1%

### 2. Respondents Type



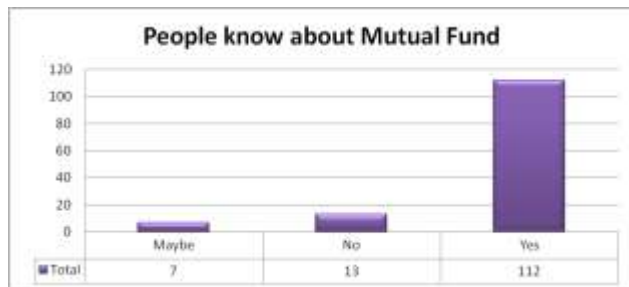
**Inference:** The above graph illustrates that the maximum numbers of respondents are Master Blasters i.e. 83%, 12% are little masters and remaining 5% are others.

### 3. Effectiveness of Webinars



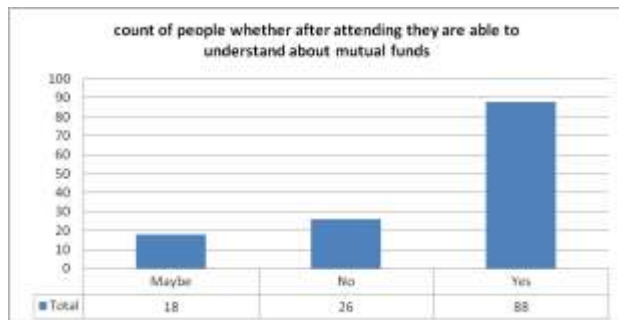
Inference: The above graph illustrates that according to 62 respondents the effectiveness is 4, according to 48 respondents effectiveness is 5, then according to 20 respondents its 3 and according to 2 its 2.

#### 4. People who know about Mutual Funds



Inference: As we can observe from the above graph that 112 respondents already knew what mutual fund is all about.

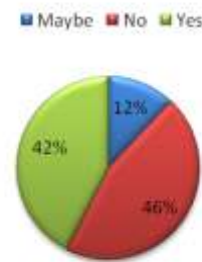
#### 5. Awareness after attending webinars



Inference: According to the above graph 88 respondents were able to understand the broader concept of Mutual Funds, 26 respondents didn't and remaining 18 may or may not.

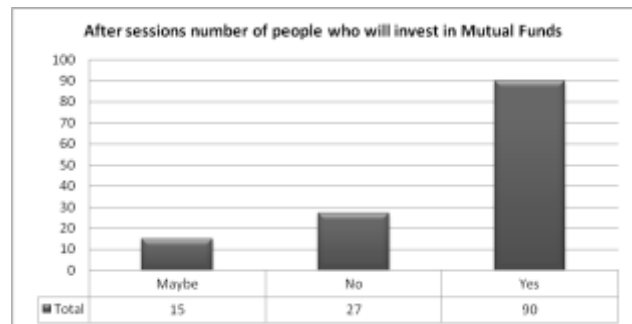
#### 6. Respondents who invest in Mutual Funds

Count of people investing in Mutual Funds



Inference: As the above graph illustrates that 42% respondents already used to invest in Mutual funds and 46% didn't.

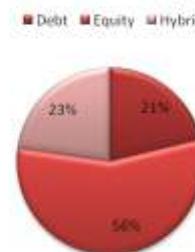
#### 7. After sessions how many respondents will invest?



Inference: As the above graph indicates that 88 respondents will invest their money in mutual funds after attending sessions and 27 respondents will not and remaining 15 may or may not invest in Mutual funds.

#### 8. Mutual Fund type

Count in which mutual fund people invest

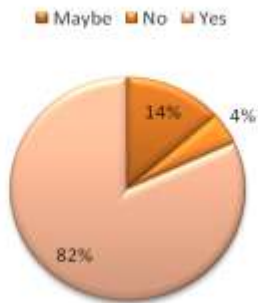


Inference: As the above graphs shows that 56% respondents will invest in equity mutual fund

schemes, 21% will invest in debt and remaining 23% will invest in Hybrid.

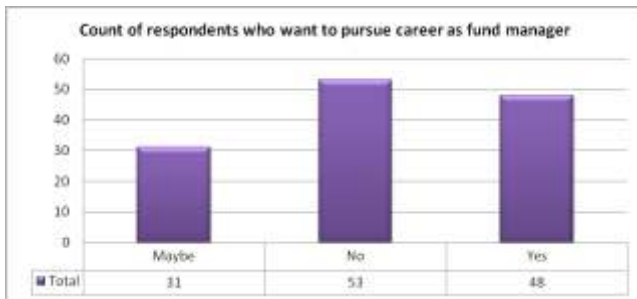
9. Importance of Investment

Importance of investing after attending webinars



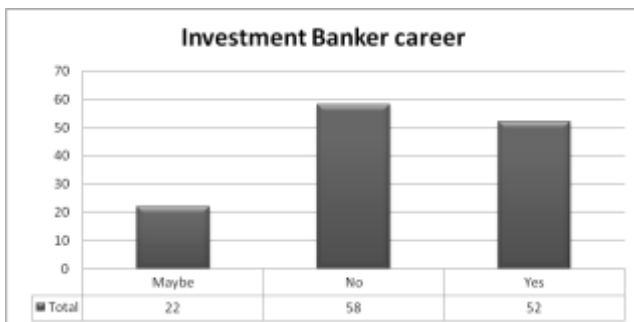
Inference: According to the above graph 82% respondents know the importance of investment after attending the sessions, 14% don't and 4% may or may not.

10. Respondents who want to become Fund manager



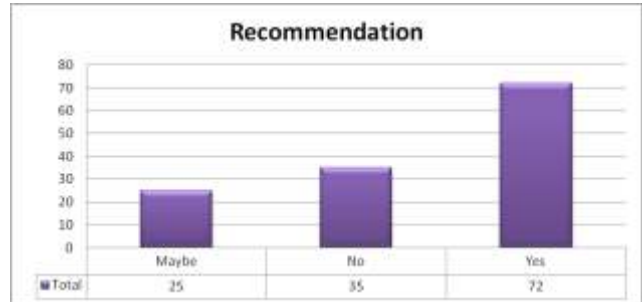
Inference: As we can see that 48 respondents want to pursue their career as fund manager, 53 respondents will not and remaining 31 may or may not want to pursue their career as fund manager.

11. People who want to pursue their career as Investment Banker



Inference: As the graph indicates that 52 respondents want to pursue their career as Investment banker, 22 of them may or may not and 22 of them don't.

12. Recommendation



Inference: According to the graph 72 respondents will recommend other people to invest their career as investment banker.

13. Respondents who want to become Financial Advisor



Inference: As the above graph illustrates that 78 respondents want to be a financial advisor, 28 of them may or may not and 22 of them don't want to become financial advisor.

FINDINGS

Following are the findings from my study:

- From the data I have collected 59% females respondents are there so the company can focus more to literate females as they are comparatively more interested.
- Maximum numbers of respondents are from age group 21-23 i.e. 52% then 37%

more than 26 years so we can focus more on these age group people.

- The respondents are from different fields and courses like people are from commerce background, science background as well so we can focus on people with these streams.
- 85% people have attended all the webinars so we can easily determine that the respondents find the sessions effective and informative.
- 112 respondents are already aware about mutual funds and after webinars they are able to understand broader concept of Mutual Funds.
- 46% respondents already used to invest in Mutual Funds and after attending sessions 90 respondents will invest in mutual funds now.
- 48 respondents want to pursue career as Fund manager and 52 respondents want their career as Investment Banker.
- 78 respondents want to pursue career as Financial advisor, it shows that people are interested in advisory
- 109 respondents will recommend these videos to other people so it means we are able to get more views and spread more literacy.
- There were few problems which were faced by respondents are connectivity issues, time constraint, etc and this will help the company by solving these issues.
- Few suggestions were given by respondents are they want more such sessions, more practical examples, more interactive sessions etc

## SUGGESTIONS

- The company should conduct many more sessions like that.
- The sessions need to be more participative and interactive in order to create more understanding.
- The time of the sessions should be more in order to under the concept properly.
- There must be more practical examples and case study in the sessions.
- The company should not restrict the age limit of master blasters as it was there previously.
- The firm can focus more on female candidates because of more number of female respondents.
- The company has to make sure that there should not be connectivity issues from their end.
- They have to have more strategies for promoting their events and sessions.
- They have to conduct one topic for two or three days so that the respondents will understand the minute details of the topics as well.

## CONCLUSION

Learning can never be stop, even in COVID-19 situation ACBM Global Mentor Academy aims at spreading literacy to as many people they can. According to the study researchers have conducted we can conclude that in various points:

- There were both male and female respondents but the number of female respondents is comparatively more than male respondents so it means females are more interested in attending sessions as

compared to male candidates.

- The respondents were of different age groups it means that there is no age for learning.
- Maximum numbers of respondents have attended all the webinars which shows that the people found those webinars informative and effective that's why maximum number of respondents attended all the webinars.
- The respondents got a clear picture of the topics discussed in the sessions like Mutual Funds, Investment banking and Mergers & Acquisitions.
- From the study I have conducted pretty much good number of people want to invest their money in Mutual Fund schemes and in derivatives as well even after knowing the involvement of risk in these investments which indicates that people are ready to take risk.
- The minimum amount of investment differs from person to person as per their income and savings, but people are ready to invest the amount which they are saving to generate more money after taking risk.
- There are few respondents who want to pursue their career as Financial Advisor in order to create financial plans for families.
- There were good numbers of respondents who will recommend these videos to other people so that they can spread financial literacy.
- The respondents have shared the problems they have faced and the suggestions what the company can have according to them in order to improve the sessions and have many more sessions so that they can spread more financial literacy.

## References

- <https://www.researchgate.net/publication/282546798> The impact of webinar-webcast system on learning performance
- <https://www.researchgate.net/publication/319978673> The Impact of Online Learning Activities on Student Learning Outcome in Blended Learning Course
- <https://www.google.com/search?q=how+many+people+in+India+are+financially+literate&oeq=how+many+people+in+India+are+financially+literate&aqs=chrome..69i57.34784j0j7&sourceid=chrome&ie=UTF-8>

# Understand the Effectiveness of the Webinar on Insurance and Financial Planning for Students

---

**Mr. Amanpal Singh Chawla**  
Managing Director  
ACBM global mentor academy

**Dr. Sonali Khurjekar**  
Faculty of Management Studies,  
BV (DU)

**Ms. Kirtika Bansal**  
Student BV(DU)

## ABSTRACT

The goal of this research paper is to study the behavioral analysis of students after learning from webinar on topic insurance and financial planning. During COVID-19 lockdown many webinars were conducted by different experts and this study reflect the learning which students gain after attending the webinar. I have chosen topic insurance and financial planning because I think these both terms played an important role during pandemic. For medical security people needed insurance so that they can lessen the financial burden. Financial planning was equal important during this time how much to save, where to invest, how much to invest. This can be learned through webinars. Through this paper I want to reflect what people learned and gained out of the webinars and how they implemented those learning's in their real lives.

Keywords: online learning, webinars, insurance, financial planning, COVID 19 pandemic situation.

## INTRODUCTION

What made me to write on this topic? During this lockdown many students didn't knew how to gain knowledge while sitting at home all were clueless because we all had the habit of going to the class take lectures and come back home. But because of this lockdown webinars became new normal for us. During this lockdown many organization, colleges, experts started doing initiatives to take the webinars on the topic in which they are expert in. That's why I choose this topic to see after attending the webinars do students learn and gain some knowledge about that topic. I am specifically focusing on topic insurance and financial planning.

In this project I am doing the behavioral analysis of students after they attend webinars specifically on topic insurance and financial

planning. This topic was important to investigate because during this pandemic time many online webinars were being conducted by different domain experts and to find out that do students really learn smoothing out of their online webinars I choose this topic to investigate on. I knew very little about this topic and never thought about this topic before because attending online webinars was equally different for me also but while I was attending these webinars I thought of this topic and decided to take up this topic.

## OBJECTIVE OF THE STUDY

The role objective of the project is to study the behavior of the students after attending the webinar.

## OBJECTIVE:

1. To identify the behavior of the students after attending the webinar
2. To identify what learning students got after attending the webinar on insurance
3. To identify what learning students got after attending the webinar on financial planning
4. To identify what insurance people prefer and after attending the webinar did they go for insurance
5. To identify whether people have applied the concept of financial planning
6. To identify the problem they faced regarding webinars

## RESEARCH METHODOLOGY

### Literature review:

In a research named as “the impact of online learning activities on student learning outcome in blended learning course” - Author: Viet Anh Nguyen. There are many factors affect the student learning outcomes in the blended learning course. Find out the specific factors and considering the extent of its impact on learning outcomes is an intricate problem. This paper conducted to examine how interactive types and interactive factors impact on student learning outcomes. Research has developed the chain of online learning activities reflect the operational interaction between actors: student - teacher, student - content, student - student and student - technology. The findings indicate that the online learning activities in the blended learning model that affect student learning outcomes, in which the student - student interaction is the significant impact on student

results. Based on analysis of these factors, this study proposes a model to assess the incidence of the learning outcomes based on interactive learning through learning activities.

## SCOPE OF THE STUDY:

The project scope involves the study of the behavioral analysis of the students after watching the webinar and to understand what all they have learned out of these webinars. The project scope involves the finding of how practically they have implemented those learning's in their daily lives and the problem faced by the respondents in webinar and how to solve those problems from the collected data.

## RESEARCH METHODOLOGY

In this research report a sincere effort has been made to study the behavioral analysis of students after watching the webinars. During this study, I analyzed what people learned out of the webinars which were conducted and how they implemented those learning in their real life. At last, I have given interpretation and conclusion of the study.

Particularly where an issue arises, in such circumstances it is not necessary to give up we can try something else likely to be more productive- you haven't the time to spend on lengthy negotiation. The initial work of an organization is to solve their problems by using different strategies and to reach their goals.

The questionnaire used in my research surely helps us in getting the required information in the least time.

## SAMPLE SIZE

The sample sizes of my study are 130.

## LIMITATIONS OF THE STUDY



- The sample area and sample size has been limited.
- Respondents are reluctant for their feedbacks and opinions authenticity of their statement can't be verified too.

**DATA ANALYSIS:**

Data analysis is a practice in which raw data ordered and organized so that useful information can be extracted from it. The process of organizing and thinking about data is key to understanding what the data does and does not contain. For this reason it is important to take attention when data analysis is presented, and to think critically about the data and the conclusion which are drawn.

I have taken 22 set of questions to collect the information because these set of questions tell about the respondent, how effective were the webinar, have they attended all the webinars and after watching the webinar have they learnt something out of that and implemented those learning's in their real lives.

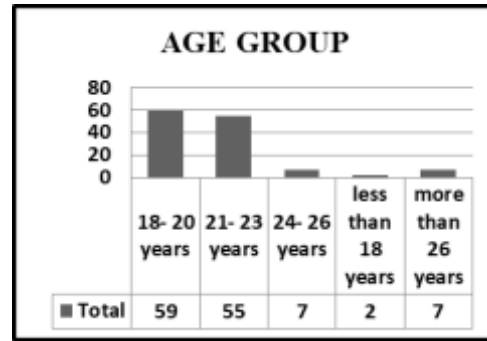


1. GENDER:

INTERPRETATION:

Above graph depicts the ratio between female and male participants. From the above graph we can see that female participants were more.

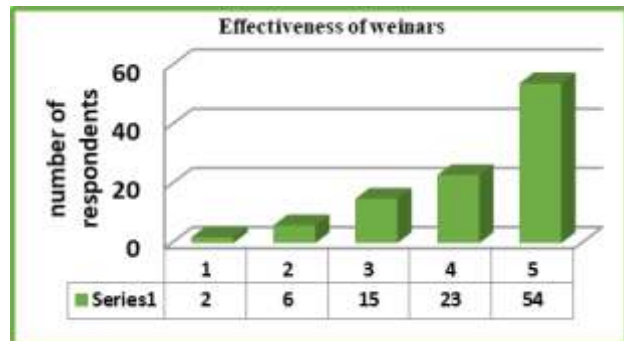
2. AGE:



INTERPRETATION:

Above graph depicts the age group of the participants and the maximum number of participants were from age group of 18-20 years and then 21-23 years.

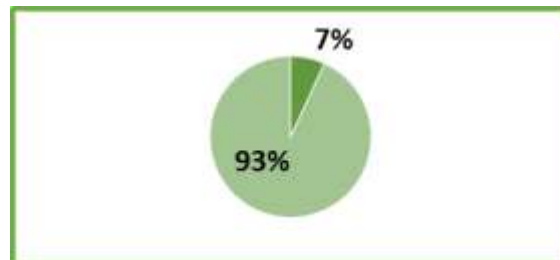
3. HOW MUCH THESE WEBINARS ARE EFFECTIVE?



INTERPRETATION:

Above graph depicts the effectiveness of the webinars we can see that the rating is between 4-5.

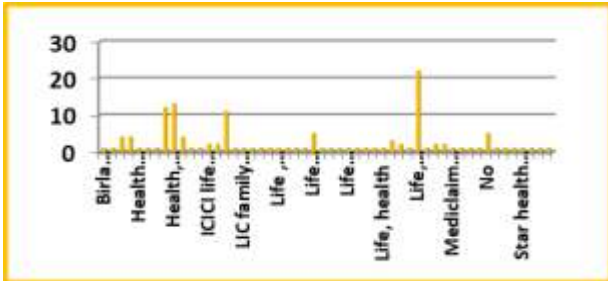
4. DOES YOUR FAMILY HAVE ANY EXISTING INSURANCE POLICY?



**INTERPRETATION:**

Above graph depicts that 93% of the respondents have an existing insurance policy.

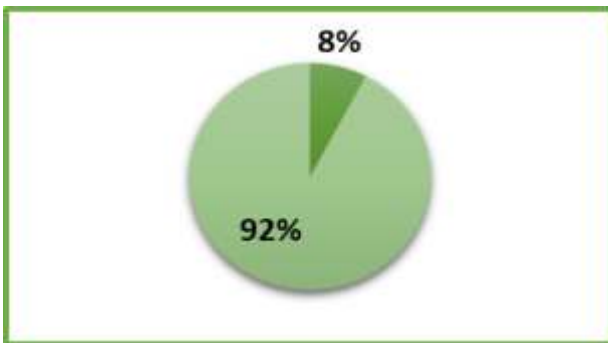
**5. IF YES, THEN SPECIFY?**



**INTERPRETATION:**

After seeing the above graph we can say that numbers of insurance which are taken by families are life insurance, health insurance and term insurance.

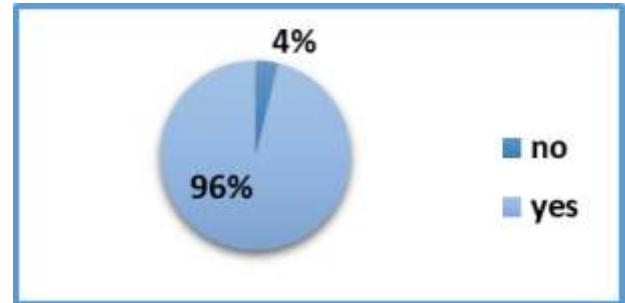
**6. IF NO, AFTER WATCHING THE WEBINARS HAVE YOU SUGGESTED THEM TO TAKE DIFFERENT INSURANCE POLICIES?**



**INTERPRETATION:**

Above graph depicts that 92% of the respondents have suggested their family to take different insurance policies.

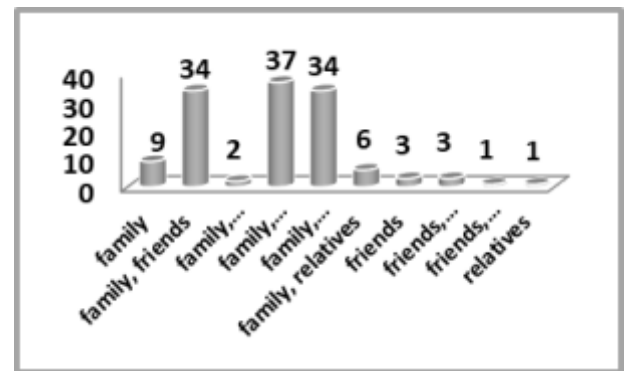
**7. NOW DO YOU KNOW THE DIFFERENCE BETWEEN MEDICLAIM AND HEALTH INSURANCE?**



**INTERPRETATION:**

Graph depicts that after watching the webinar 96% of the respondents now know the difference between mediclaim and health insurance.

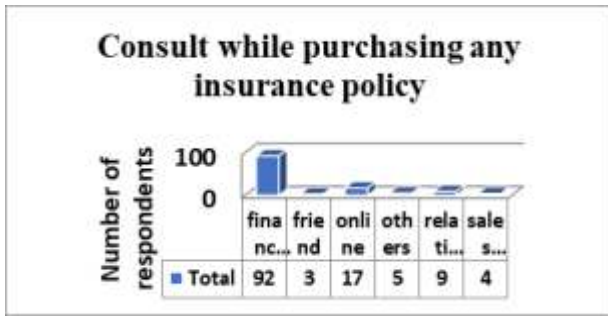
**8. TOO WHOM YOU HAVE SUGGESTED TO TAKE THE INSURANCE POLICY?**



**INTERPRETATION:**

From the above graph we can see that most of the respondents would like to suggest the insurance policies to their family, friend, relatives and neighbor. This shows that people are ready to spread the financial literacy amongst themselves and in their surroundings.

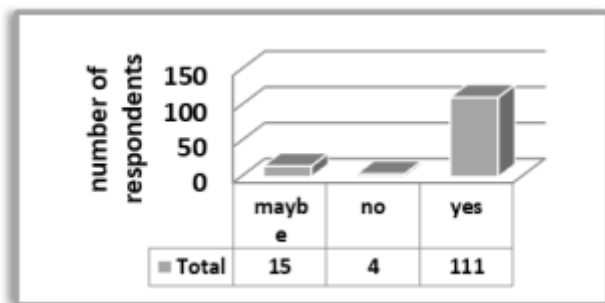
**9. TOO WHOM YOU WILL CONSULT WHILE PURCHASING ANY INSURANCE POLICY?**



INTERPRETATION:

Above graph depicts that major respondents prefer financial advisor while purchasing any insurance policy.

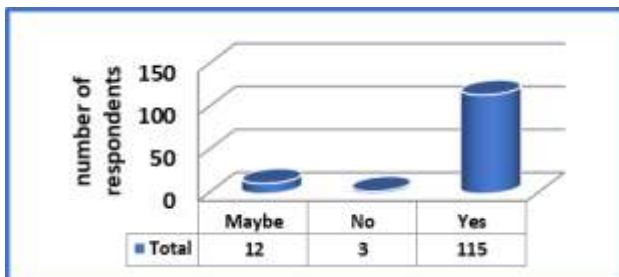
10. ARE YOU ABLE TO UNDERSTAND THE CONCEPT OF HOW TO CALCULATE PRESENT VALUE AND FUTURE VALUE BY USING FINANCIAL CALCULATOR?



INTERPRETATION:

Above graph depicts that majority of the respondents understood the concept of how to calculate present value and future value by using financial calculator.

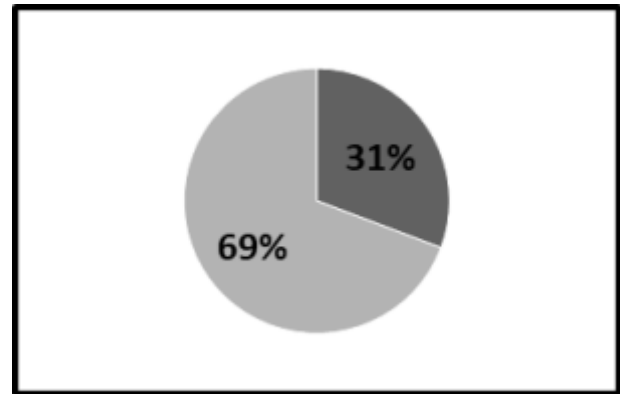
11. DID YOU GET THE CONCEPT OF FORMING FINANCIAL PLANNING?



INTERPRETATION:

Above graph depicts that majority of the respondents have got the concept of forming financial planning.

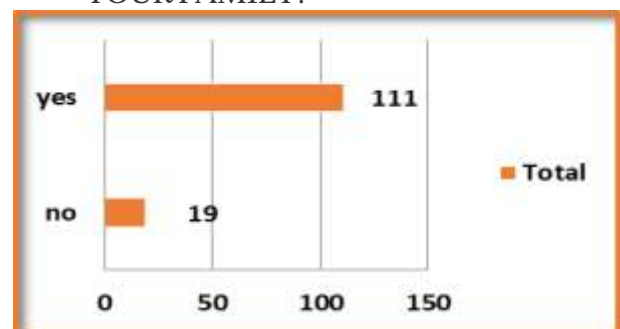
12. DOES YOUR FAMILY ALREADY HAVE FINANCIAL PLANNING READY WITH THEM?



INTERPRETATION:

Above graph depicts that 69% of the respondents family already have financial planning ready with them.

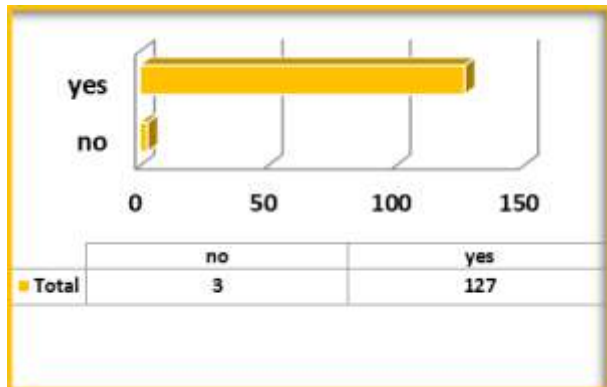
13. IF NO, THEN HAVE YOU TRIED TO DO THE FINANCIAL PLANNING OF YOUR FAMILY?



INTERPRETATION:

Above graph depicts that after watching the webinar people have tried to do the financial planning of the family.

14. AFTER WATCHING THE WEBINAR HAVE YOU REALIZED THE IMPORTANCE OF FINANCIAL PLANNING WHICH EACH FAMILY SHOULD HAVE?



**INTERPRETATION:**

According to the graph we can say that 97% of the respondents after watching the webinar have realized the importance of financial planning in each family.

**FINDINGS:**

1. The total data was collected from 130 respondents out of which 69 are female respondents and 61 are male respondents.
2. As per the data collected it is observed that the maximum number of respondents is from age group of 18-20 years and then 21-23 years.
3. In the above graph we can see that the maximum numbers of respondents are from MBA course and BBA finance.
4. In the above graph we can see that out of 130 respondents 54 respondents that is the maximum number of people have rated the effectiveness of webinar as 5 out of 5. This says that maximum people like the webinars which were conducted.
5. On the above graph we can see that 93%

respondent's family have an existing insurance policy which shows that people are aware about the insurance policies in India and we all are becoming financially literate.

6. According to the above graph we can say that maximum numbers of insurance which are taken by families are life insurance, health insurance and term insurance.
7. According to the above graph we can say that 92% of the respondents after watching the webinar have suggested their families to take up different insurance policies. This shows that not many people were earlier aware about the insurance policies but if we literate them they can surely take up the right decisions for their families.
8. On the above graph we can see that 96% of respondents after watching the webinar are now aware about the difference between mediclaim and health insurance. This shows that the webinars were effective, simple and easy to understand.
9. On the above graph we can see that most of the respondents would like to suggest the insurance policies to their family, friend, relatives and neighbor. This shows that people are ready to spread the financial literacy amongst themselves and in their surroundings.
10. According to the above graph we can say that 98% of respondents have learnt and understood about the importance of insurance. This indicates that webinars were effective and companies' motto of spreading financial literacy was achieved.
11. According to the above graph we can see that maximum number of respondents i.e. 92 people take an advice of financial

advisor while purchasing any insurance policy

12. According to the above graph we can say that maximum number of respondents have understood the concept of how to calculate present value and future value by using financial calculator which is very important individual lives.
13. After seeing the above graph we can say that 115 this is maximum number of respondents have understood the concept of forming financial planning. This shows that webinars were effective and maximum respondents do gained some learning from the webinar.
14. According to the graph we can say that 69% of the respondents family already have financial planning ready with them which is indicating a positive sign.
15. After seeing the above graph we can say that 111 that are the maximum respondents have tried to do the financial planning of their family after watching the webinars. This shows that if people will get educated they can independently plan their finance for themselves and their family.
16. After seeing the above graph we can say that 127 that are the maximum respondents after watching the webinar have realized the importance of financial planning which each family should have. This can be a counted as the steps to financial literacy.
17. The maximum problems which were faced by major respondents were networks issue; questions answered by YouTube viewers were not answered all the time, some speakers were too fast.
18. The maximum number of respondents

suggested that the channel should continue uploading such informative videos, make sessions more interactive, more depth knowledge is required for some topics and some live case studies and examples should be given for some topics.

#### SUGGESTIONS:

- A. Can upload such informative videos on its YouTube channel on regular basis.
- B. Sessions should be more interactive.
- C. Some live case studies and examples can be given related to the topic.
- D. Some topics required depth knowledge that has to keep in mind.
- E. Can focus on more age groups.
- F. More marketing and advertising can be done so that large number of participants can participate in these sessions.
- G. Can tie-up with different colleges
- H. Can tap housewives so that they can learn how to manage their personal finance.
- I. Can tap working men and women so that they can learn about financial planning and managing their own finance.

#### CONCLUSION:

1. During this pandemic time many company, institutions, firms, and speakers started taking webinars on different topics and started sharing their knowledge and experience this can help people from each corner of country to learn and to gain knowledge.
2. There has been major of female participants with age group of 18-23 years

it can expand their reach to more students of different age group.

3. Most of the people have watched the webinar on insurance which indicates that the videos were effective, simple, interesting and easy to understand.
4. After watching the webinar on insurance people have started realizing the importance of insurance in everyone's life this indicates that if we start educating and create awareness one day every Indian will become financially independent.
5. Financial planning is an important financial aspect in everyone's life and more than 90%

of respondents have watched the webinar on financial planning and taxation.

6. Most of the respondents have realized the importance of financial planning which indicates that webinars were effective, simple, and easy to understand.
7. There were some problems which were faced by people. These problems can be looked into and improvise the session.
8. There were suggestions given by respondents that can be looked into and can implement those suggestions in their next webinar sessions.

## **REFERENCES AND BIBLIOGRAPHY**

- <file:///C:/Users/hp/Downloads/2017.03.pdf>
- <https://www.researchgate.net/publication/319978673> The Impact of Online Learning Activities on Student Learning Outcome in Blended Learning Course

# A Study on the Effectiveness and Scope of Human Resource Services in an Organization

**Ms Dipanwita Chattopadhyay**  
Founder and CEO, DC Consultants

**Ms Diksha Srivastav**  
Student, BV(DU)

## ABSTRACT

Human resources is the department or division of a business, corporation, or organization that manages all aspects related to its personnel, including recruiting employees, training and career development, etc.

This Research Project focuses on the effectiveness and scope of Human Resource Services in an organization. It is examined how the efficiency of an employee is dependent on effective Recruitment and Selection policy of an organization. It also determines the effect of training and development on employee's efficiency. This study also focuses on the challenges faced by the HR professionals during Covid-19 Pandemic and what are the measures to overcome that.

**Key Words:** Human resources, organization, employee, performance, training, development

## INTRODUCTION:

HRM is related to people and their efficiency and how it is related to organization's performance. Every organization is made up of people, acquiring their services, developing their skills, motivating them to higher levels of performance.

### Importance of Effective Human resource Services

Human Resource function is mentoring employees to gain efficiency to achieve the organization goals.

### Types of Human Resource Services

- Recruitment
- Training Development
- HR Operations

- Staffing
- HR Consulting Services

## LITERATURE REVIEW:

### Training and Employee development

Training is done to create change by initiating a new employee into the culture of the organization. It involves new employees acquiring new skills or improving their skills in order to implement change that is needed by an organization

### Performance Appraisal

Performance appraisal was found to have both direct and indirect effect on administrative performance of employee and the feedback obtained from performance appraisal activities.

## RESEARCH METHODOLOGY:

### Objectives of the Study:

- The main objective of the study is to study the effectiveness and scope of Human Resource Services in an organization.
- To study how the efficiency of an employee is dependent on effective Recruitment and Selection policy of an organization.
- To study the effect of training and development on employee's efficiency.
- To study the effectiveness of Talent Acquisition in an organization.
- To study the future opportunities for Human Resource Personnel.

### Sample Design:

The sampling used for the study is "Convenience Sampling".

Sample Size: 100 people of different age from different organization and designation.

### Data Source

#### 1. Primary Data Collection

For the Collection of the primary data following method is used

Questionnaire Method: Structured questionnaire on the basis of information collected from different sources. The questionnaire contains both open and close ended questions.

#### 2. Secondary Data Collection

Secondary Data were collected from the following sources:

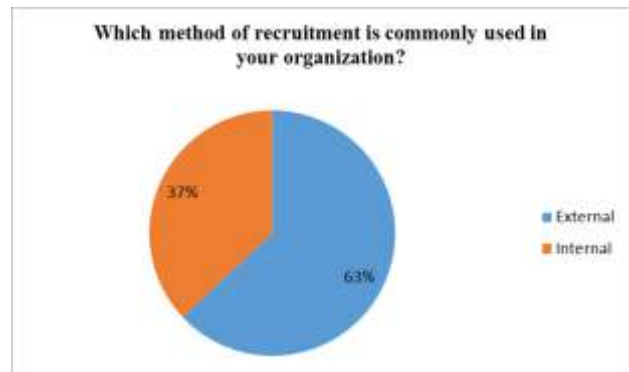
- i. Books related to the topic

- ii. Magazines
- iii. Websites
- iv. Different files over the internet

## DATA ANALYSIS AND INTERPRETATION:

### Question 1:

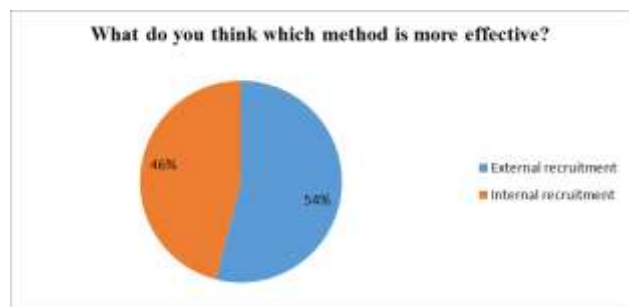
Which method of recruitment is commonly used in your organization?



Data shows that 63% HRs prefer External recruitment in their organization where as 37% prefer Internal recruitment.

### Question 2:

What do you think which method is more effective?

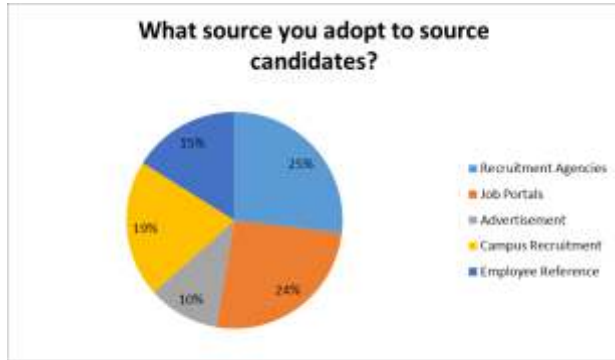


Data shows that 54% HRs believe that External recruitment is more effective, where is 46% HRs believe that Internal Recruitment is more effective.



Question 3:

What source you adopt to source candidates?



Data shows that 25% HRs adopt Recruitment Agencies to source candidates, 24% adopt Job Portals, 10% adopt Advertisement, 19% go for Campus Recruitment, 15% prefer Employee Reference.

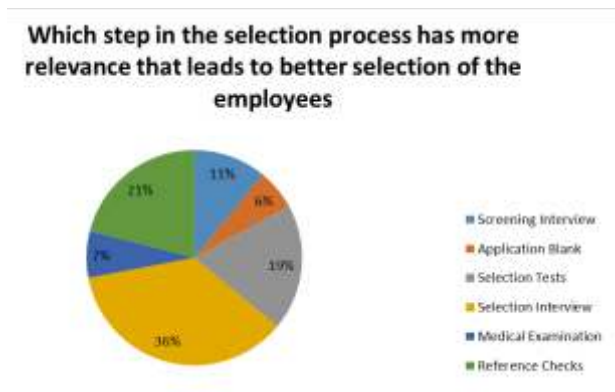
Question 4:

Which is more effective?

More than 50% HRs responded that according to them, Association with recruitment agencies is the most effective method of recruitment.

Question 5:

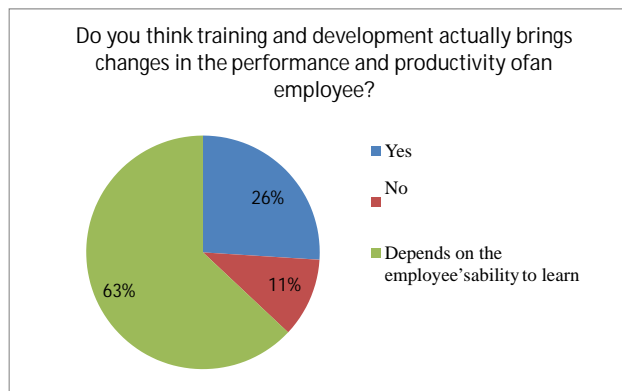
Which step in the selection process has more relevance that leads to better selection of the employees?



Data shows that 36% HRs find Interview more relevant that leads to better selection of the employees, whereas 19% find selection tests more relevant, 6% prefer Application blank, 11% goes for Screening Interview, 21% find Reference Checks more effective and 7% prefer medical Examination.

Question 6:

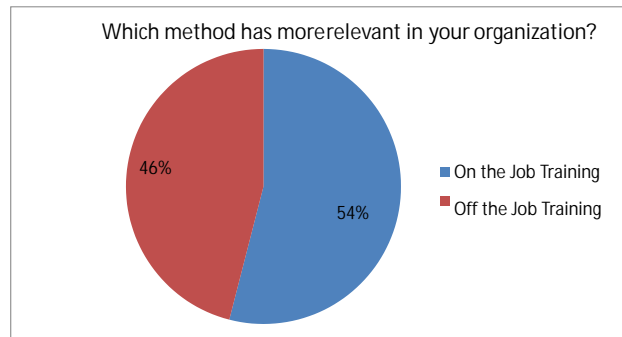
Do you think training and development actually brings changes in the performance and productivity of an employee?



Data shows that 26% HRs think that training and development brings changes in the performance and productivity of an employee whereas 11% HRs don't think so. 63% HRs believe that it totally depends on the employee's ability to learn.

Question 7:

Which method has more relevant in your organization?



Data shows that 54% HRs believe that On the Job Training is more relevant in their organization where as 46% HRs believe that Off the Job Training is more effective.

Question 8:

On the scale of 1-5, how effective the talent acquisition programmes are in the better performance of an organization?

As per the responses that I got from HRs professionals, it could be interpreted talent acquisition programmes are very effective.

Question 9:

What is the future of HR sector in India?

Most of the HRs responded this question with answers such as Analytics, AI, Digital labour etc.

## FINDING, SUGGESTIONS AND CONCLUSIONS:

Findings:

- Most of HRs prefer External recruitment for the vacant jobs, because in external recruitment, organization can have access to wider group of people with new skills and ideas.
- According to HR Professionals, recruitment agencies, Job Portals and Campus Recruitment are the most common and effective sources of recruitment to hire employees as it reduces cost and easily accessible.
- Interviews are the most effective and accurate way of selecting employees among all other steps in the selection process.
- The effectiveness of training and development in the performance and

productivity of an employee depends on the employee's ability to learn.

- The relevancy of training depends on the nature of job.
- According to HR Professionals, talent acquisition programmes improve the performance of organizations.
- According to HR Professionals, Analytics, digital labour and AI are the future of HR sector in India.

Suggestions:

- Companies should start adopting technologies such as Analytics, digital labour and AI as these are the future of HR sector in India.
- In this Covid-19 work environment, Companies should invest more in technology, so that employees can work easily from home.
- Company should start investing in Advertisements to aware people about their services.
- Company should start focusing more on Social Media Marketing as the clients for empanelment can be found from here also.

Conclusion:

As the study conducted here, it can be concluded that Recruitment and Selection are the soul of the organization as it is related to the human resource. If conducted properly through the appropriate source, it can increase the efficiency of the organization up to some extent. Among all the steps in the selection process, HRs should focus more on selection interviews as it is very effective. Training and development programme should conduct after proper

analyzing of the nature of job and the ability of the employees. Companies should not only train employees, but also start focusing on educating the employees about the certain subject of matter. In order to be in the market and provide the best services to the clients, Companies should start adopting new

technologies such as AI, Digital Labour and Analytics. In the situation of Covid-19, the main responsibilities of HRs are to reduce the employee turnover keeping in mind the profitability of the organization, improve the remote working conditions, and boost up the morale of the employees.

#### BIBLIOGRAPHY:

- <http://www.dccconsultants.in/>
- [https://www.shrm.org/resourcesandtools/tools-and-samples/policies/pages/cms\\_000582.aspx](https://www.shrm.org/resourcesandtools/tools-and-samples/policies/pages/cms_000582.aspx)
- <https://www.toppr.com/guides/business-management-and-entrepreneurship/human-resource-management/training-and-development/>
- <https://www.talentlyft.com/en/resources/what-is-talent-acquisition>
- Global Journal of Management and Business Research: A Administration and Management Volume 16 Issue 11 Version 1.0 Year 2016 Type: Double Blind Peer Reviewed International Research Journal Publisher: Global Journals Inc. (USA) Online ISSN: 2249-4588 & Print ISSN: 0975-5853. The Impact of Effective Recruitment and Selection Practice on Organisational Performance (A Case Study at University of Ghana)
- EFFECTIVENESS OF TALENT ACQUISITION PROCESS IN INDIAN INDUSTRY : International Journal of Advanced Science and Technology Vol. 28, No. 19, (2019), pp.492-496
- A Research Paper on the Effectiveness of Talent Acquisition Procedure of Larsen & Toubro
- A Study On Recruitment & Selection Process With Reference (DOI: 10.13140/2.1.2424.0320)
- Research Methodology – Methods & Techniques 2 ed, Kothari C. R. – Vishwa Prakashan – New Delhi 1990.
- A. M. Sharma "Personnel & HRM", Himalaya Publishing House 2005
- Biswajeet Pattanayak (1997), " Human Resource Training - Study on Training need assessment of Indian Industries", First Edition 1998, Published by S.Chand & Company Ltd, pp51-62.

# Effect of COVID-19 in healthcare centre: Technology can be a Panacea

Dr. Indu Rani  
Assistant Professor-BV (DU), BVIMR,  
New Delhi

Dr. Shradha Vernekar  
Assistant Professor- BV (DU),IMED,  
Pune

## ABSTRACT

While corona virus ailment in 2019 is spreading worldwide, the hospitals with beds and intensive care unit (ICU) needs to plan for the complexities elated with this pandemic. Simplifying workflow for the emergency treatment with isolation and clinical management including the prevention of infection will contribute towards COVID-19 patients as well to the health workers and other lives at risk from nosocomial infections. This is essential for treating the acute respiratory failure and hemodynamic conditions. ICU staff, policy makers, hospital administration need to plan for a significant increase in the availability of hospital beds concerning not only on facilities as well as on the work force management. In this article, we tried to summarize the current scenario of hospitals in handling the cases of corona virus along with the negligence of health care sector towards patients of corona virus in India. Besides that, author will try to provide a solution in the form of technology to deal with current situation of COVID-19.

Keywords: COVID-19, Pandemic, Healthcare, India, Technology, Robotics, Artificial Intelligence

### 1. Introduction

In the last two decades, Corona virus illness 2019 (COVID-19) is the third largest disease that was initially spread in Asia, after extreme Severe acute respiratory syndrome (SARS) and Middle East respiratory syndrome (MERS) (Morens, Daszak, & Taubenberger, 2020). On 30 January 2020, the major illness event (COVID-19) in India was accounted for. (Perappadan, 2020). Amid India's over 1.5 million global appearances from 18 January to 23 March, only 5900 people were screened for COVID-19 until 13 March 2020 (The Economic Times, 2020). From that point forward, testing was expanded by 13th April 2020 and around 202551 tests have been performed. But at the current day, India is

still amid the nations performing test only as one per the 1000 individuals (Our World in Data, 2020; India, 2020). The incidence of COVID -19 instances may not have been adequately identified without thorough monitoring. ICMR tested patients with severe acute respiratory disease (SARI) at various centres in different regions of India between 15 February to 2 April for SARS-CoV-2 testing to recognise the degree of incidence of the cases. (Gupta, Bhatnagar, Giri, & Chauhan, 2020).

Then, the main entry date of the disease in India was accounted for on the date 12th March 2020. The instances of cases were extremely less when contrasted with different nations, as it is the second most heavily populated country in the

world with deficient clinical offices (Kaushik, Kaushik, & Sharma, 2020; Statista, 2020). COVID-19 begun in India from the Kerala state starting from 3 people who came back from Wuhan, China. By 9th April 2020, in excess of a hundred affirmed instances of COVID-19 were recognized from different regions in India; most of them have venture out history to the influenced areas. By June 20th 2020, 4 lakh people have been diagnosed, from which 4,08,586 were confirmed cases by research facility affirmed measures, with a death rate of 13, 284 and 21,4000 cases recovered as shown in figure 1. This article states the status and negligence of hospitals and healthcare of India towards the patients of COVID-19.

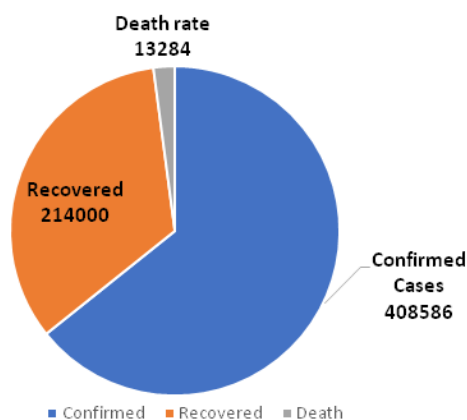


Figure 1: The emerging situation for patients with COVID-19 in India.

## 2. Scenario of hospitals in India

India has enlisted in excess of 10,000 cases for past few days and is reported the fourth most exceedingly awful hit country by the COVID-19 pandemic at present. As the contamination gives no indications of decreasing around the world, specialists are taking a gander at how they could overhaul the current methods for training, work practices, medicinal services and transportation to adapt to this pandemic (The

Hindu, 2020). Currently, practically totally associated cases with corona virus are alluded to the government emergency clinics and it's critical to evaluate where we present ourselves as far as clinical ability to give vital human services to the influenced people (Singh, Ravi, & Chakraborty, 2020).

India's open medical clinics or public hospitals have around 7,13,986 beds, with 35,699 for serious consideration units along with 17,850 ventilators, as indicated by an ongoing report by the Centre for Disease Dynamics, Economics and Policy (India) (Jaffrelot & Shah, 2020).

Some of the experts assessed that 1.9 million medical clinic beds with 48,000 ventilators and 95,000 ICU beds are nearly present in India. In seven different states, the vast majority of the ventilators and beds in India are housed – Telangana (5.2%), Maharashtra (12.2%), Karnataka (13.8%), Tamil Nadu (8.1%), Uttar Pradesh (14.8%), West Bengal (5.9%), and Kerala (5.2%) (Kapoor, Sriram, Joshi, Nandi, & Laxminarayan, 2020).

As per the Union Ministry of Health and Family Welfare, almost 32,362 ICU beds altogether in the nation are devoted for the COVID-19 patients, apart from 1,20,104 oxygen-based beds along with isolation beds which are around 8,91,828 in numbers (Dutta, 2020).

There are various situations of transaction between disease spread and human services which are limited at the state or association domain level. These situations include half of medical clinic beds that are accessible for Covid-19 hospitalizations as the cases are increasing each 3, 6 and 12 days. The other situations are the places where 75% of emergency clinic beds is accessible whereas another 20% reservation for COVID-19 patients has been included, while cases rise each 3, 6 and 12 days [15]. As per the recent scenario and pace of increment, the most

affected state will be Kerala, because of its enormous populace of the older and expanded exposure and with lesser bed available about 300,000. It is trailed by Maharashtra (shortfall of 143,000 beds), Delhi (shortage of 109,000 beds) and Punjab (deficiency of 82,000 beds) [15].

While this information just considers clinic beds, explicit requirement, for example, separation wards, emergency unit beds and ventilators, will be critical as their numbers are significantly lacking (Basu & Srivastava, 2020).

### 3. Negligence of health care sector in India toward COVID-19

Doctors per 1000 people are most minimal in Bangladesh i.e. 0.5/1000 people. India trails it at 0.8 doctors per 1000 individuals. While both Pakistan and Sri Lanka have a higher figure: 1 physician for every 1000 population. Clinic beds are lower in Pakistan per 1000 inhabitants, at 0.6, followed by India around 0.7, and then by Bangladesh around 0.8. Sri Lanka has in excess of multiple times the number of the other three countries, about 3.6 medical clinic beds every 1000 residents. Although expenditure on health: as just a portion of Gross domestic product and also in measures per capita. Present healthcare costs are used as a portion of Gross domestic product by nations, which Bangladesh with 2.3% at lowest and Sri Lanka with 3.8% being the highest. Be that as it may, these nations are altogether different regarding populace and GDP.

Current per capita consumption of human resources in terms of purchasing power parity (PPP) as measured in universal dollars varies significantly across the 4 nations. Bangladesh seems to have the lowest intake of wellness, around \$94.3 per person, followed by Pakistan with \$160.6 per person, including India with \$253.3 per person. At \$503.6 per person, Sri

Lanka would be on its way in wellness consumption before the other three nations. (Basu & Srivastava, 2020).

With 8.5 medical clinic beds per 10,000 residents and eight doctors for every 10,000, the nation's human services part isn't prepared for such an emergency. In comparison, the notable dysfunction, inefficiency and severe shortage of public resources delivery systems in the urban region do not co - operate with the population's evolving requirements.

Also, amid all, over 80 % of the population has no essential healthcare benefits, with around 68 percent of Indians are restricted. In comparison, the provision of free prescriptions in public hospitals has reduced from 31.2% to 8.9% of inpatient treatment over the past two decades, as well as from 17.8% to 5.9% with outpatient services. (Health World, 2020).

As per the World Health Organisation (WHO), there should be one expert in a population of one thousand, but the nation's well-being scheme does not last anywhere on this scale. According to the 2018 National Health Profile survey, only one government expert is present on the number of people of the country of over 11,000. The situation is even more horrible under the circumstances of North India. As per a report; one government specialist in region of Bihar has the duty of rewarding 28,391 individuals. Then again, 16,992 in Maharashtra 18,518 in Jharkhand, 17,192 in Madhya Pradesh, 15,916 individuals in Chhattisgarh, and 19,962 in Uttar Pradesh have only one specialist (Go News, 2020).

As indicated by the administration, general health offices accessible for COVID-19 events the executives are arranged into 3 fundamental classes –Dedicated COVID Care Centre (DCCC), Dedicated COVID Health Centre (DCHC), and the Dedicated COVID Hospital (DCH)

separately. Currently reviewing each class, DCH essentially provides full concern for all of those people who are legitimately referred to as severe cases. The DCHC is the actual designation, offering treatment for all instances that have been formally assigned as moderate. The next category is now the DCCC, which provides treatment only for such patients clinically allocated to mild or highly gentle instances, or assumed cases of COVID-19. DCHC provides treatment for such patients which have been clinically defined as moderate, the final classification. Some of the avoidance of health care facilities in the era of this pandemic is mentioned below (Priyankaraj, 2020):

a. Shortage of beds

In India, the accessibility of bed facilities for COVID-19 medical clinics is hugely lacking. Bihar have 0.12 beds per thousand inhabitants, as suggested by the astute Raghuram Rajan commission states. This is the state that has the least beds per person. In comparison, Odisha, that is India's least privileged state, has 0.38/1000 beds per person. Assam and Manipur have 0.32 and 0.48 beds per 1000 people in India's north-eastern conditions respectively, which is a course below the normal of 1.13/1000 per person. Though South India and Northeast India have different requirements, they have a superior capacity to support their patients. Their dimensions are equal to or above average at the national level.

b. Absence of medical coverage and essential medications

Throughout this disease outbreak, medical-based health care increasingly has been accentuated. This is relevant because the security controllers across India have made it clear that if any hospitalization

owing to COVID-19 should be covered within medical coverage including the infected person that secured admission to some random emergency clinic. This further note that unmistakably indicated that patients who were screened positive for COVID-19 who were taking medication at a care facility will also be entitled to collect the claims within their health insurance.

c. Absence of doctors and Nurses

India seems to be very small on the standard approved by experts and medical practitioners. This is just an impression of the more extensive social insurance hole. In this current situation, India has one specialist for each 1,445 residents — beneath the WHO's endorsed standard of one specialist for a group of 1,000 individuals. Also, it has just 1.7 medical attendants per 1,000 individuals that are practically 43% not exactly the recommended least of three according to WHO standards. This incorporates ANM attendants, GNM medical caretakers, and special women health caretakers. As of now, India have 3.07 million registered nursing workforces that are not sufficient to meet the growing need of the nation.

d. Shortage of PPE supplies

India on the leading edge of the fight against the COVID-19 pandemic daily specialists and social workers take that risk for their survival. It is attributed to the lack of availability of numerous PPE's (Personal Protective Equipment), such as veils, masks, face shields and helmets. This and future shortage of facilities for human services staff along similar lines has contributed to government failures in policy decisions and highly severe

resource procurement, taking a risk on their life. PPE's are mandatory for all health professionals when screening, evaluating people for the infection. In this pandemic, various experts, including suppliers, hailed the problem of reducing PPE supplies [19].

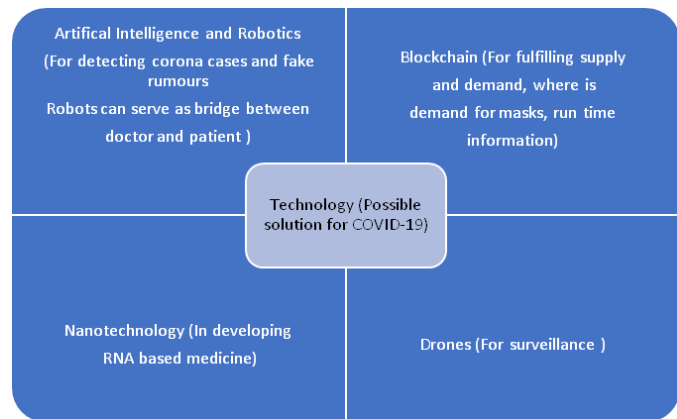
e. Lack of Ventilators

A ventilator is a clinical instrument for artificial respiration which can pump air and oxygen inside the lungs. Ventilators constitute essential criteria for people with such a lung disorder. One of its major issues faced by peoples with severe COVID-19 exposure is the lack of ventilators in emergency departments. The number of ventilators available in the nation today is about 57,000. However, a large portion of those accessible ventilators can't be utilized by COVID-19 patients. According to a report, the nation may require anyplace between 110,000 – 220,000 ventilators by June 30 in the most exceedingly awful situation.

Technology can be a panacea for controlling COVID-19

The above discussion has clearly stated that how the condition of hospitals in healthcare segment is going berserk. The authors want to provide a solution for the health care industry in the form of technology. Technology can be helpful in each and every phase of combating corona virus pandemic around the whole India. There are different forms of technology which can help hospitals in combating with corona virus and improving their response rate towards the patients. The first problem occurs in front of doctors is related to tracking of corona virus patients. The usage of artificial intelligence as technology can help in tracking the patients.

Indian healthcare segment need technology to combat pandemic disease like corona. As mentioned in Journal of Public Health (2017), India has only 4.8 practicing doctors over 1000 patients and it will increase to 6.9 doctors till 2030 (Mabiyani, 2020). With one doctor over 1000 patients it will be hard to respond all the patients. Technology will play a vital role. Through artificial intelligence, the doctors can improve their tracking of pandemic cases. Artificial intelligence can help in data prediction and diagnosis of patients (Kritikos, 2020). The correct data prediction techniques can help in tracking about the patients who were supposed to face the health issues in future. During this pandemic situation many people are also spreading rumors; artificial intelligence can also help in combating with those rumors. It is possible to integrate artificial intelligence with machine learning tools and then it is easy to decode information from social media platforms by tracking down words which are sensitize or alarming in nature.



The major problem doctors are facing is that they themselves are getting affected with corona virus disease while treating their patients. Technology can be a panacea here also. With the usage of robotics, the contact between doctor and corona patients can be avoided (Javaid, et al., 2020). Doctors can provide all the necessary treatment to the patient keeping robots as the carrier. It is



needed that the complete human skills to be transferred to the robots so that proper diagnosis is possible by robotics mechanism. Technology can also help in maintaining a balance between supply and demand during pandemic situation. Block chain technology can be really helpful in fulfilling the balance between supply and demand. For example, during this pandemic scenario many people are sending donations and other types of funds for the help of corona virus patients. With the help of block chain technology, it is possible to track where the funds have been needed and how those donations have been utilized for the treatment of people. As the corona virus pandemic is spreading around the world so the demand of masks is also increasing at global level. In big countries like India and China, block chain technology can be used in significant manner to analyze the need of masks and how block chain based platform can help in tracking that need. While using technology, the privacy is a major concern. Block chain based technology ensures that health records should be maintained in secret manner without any sharing of data on the privacy of the patient.

At this point of time, decision making is a serious concern for doctors. They are working under huge pressure. Open-source analytical tools can help in decision making of doctors in collective manner because these tools can update about ventilators, protein dynamics and the process of protein folding. This software is working on modeling-based technology. In the first part of the paper, it has been discussed that hospitals in India are facing lack of medical beds, medical facilities, PPE kits and other types of attention from doctors and nurses (The Economic Times, 2020). It is true that country is facing shortage of medical equipment but on many occasions, unawareness also leads to problem. The usage of technology can help in

tracking the requirements of resources wherever needed and then on the basis of real time information, the essential medical equipment can be provided to the patients. The major concern for the doctors and patients all around the world is that no vaccine for COVID-19 is available in the market. Technology may play a crucial role in COVID-19 patients receiving a vaccine. Nanotechnology has the potential to provide vaccine for COVID-19 if used in wide manner (Javaid, et al., 2020). The doctors and researchers are looking to develop medicine RNA based vaccine for COVID-19 patients. Nano particles can be used to make RNA strands. The scientists are already working on developing nanotechnology-based particles to produce the vaccine of COVID-19. There are many containment zones in India which are highly affected by COVID-19. The surveillance of those containment zones is a headache for the government. In Mumbai many policemen affected by corona virus because they were looking after the containment zones. It has been advised that government should manufacture and use drone cameras for surveillance purpose (Miller & Illah, 2016). Though government is already using drone cameras in few areas but more such cameras are required for effective distribution of food and other materials. It is true that technology can't replace men but that technology can reduce the burden and chances of COVID-19 spread.

## Conclusion

The shortage of these assets has debilitated the Indian human services foundation, considerably increasingly, prompting a fast increment in COVID-19 cases all through the nation. However, according to human resources experts, we will need to combat more if COVID-19 instances flood in the days ahead, provided

that almost 3% of COVID-19 people will need ventilators. Specialists over the business including specialists and business people are attempting to comprehend the ventilator issue. When even exceptionally created countries are battling to manage this pandemic, it is no special case that India needs to manage the equivalent. Because of an uncommonly enormous and thick populace, India's incapacitated medicinal services foundation is far from various perspectives burdened to manage this pandemic. So, a rigid move should be made by policymakers to address these fundamental issues.

## References

- Basu, D., & Srivastava, P. (2020, May 11). In South Asia, Lanka Leads and India Lags in Infrastructure, Medical Response to COVID-19. Retrieved from <https://thewire.in/health/in-south-asia-lanka-leads-and-india-lags-in-infrastructure-medical-response-to-covid-19>
- Dutta, S. (2020, June 12). India may run out of ICU beds for COVID-19 patients by July end: Study. Retrieved from 14. <https://www.newindianexpress.com/nation/2020/jun/12/india-may-run-out-of-icu-beds-for-covid-19-patients-by-july-end-study-2155757.html>
- Go News. (2020). Struggling With Lack of Doctors, India Faces Mounting COVID-19 Cases. Retrieved from <https://www.gonewsindia.com/latest-news/health/struggling-with-lack-of-doctors-india-faces-mounting-covid-19-cases-14584>
- Gupta, N., Bhatnagar, T., Giri, & Chauhan, H. (2020). Severe acute respiratory illness surveillance for coronavirus disease 2019, India, 2020. *Indian Journal of Medical Research*, 236-240.
- Health World. (2020, May 14). Lack of medical investment, healthcare infra big challenges for India's COVID-19 fight: Fitch. Retrieved from <https://health.economictimes.indiatimes.com/news/industry/lack-of-medical-investment-healthcare-infra-big-challenges-for-indias-covid-19-fight-fitch/75737892>
- India, O. (2020, June 30). Coronavirus LIVE: Recovery rate of Covid-19 patients nearing 60%, says govt. Retrieved from <https://www.oneindia.com/india/coronavirus-live-delhis-covid19-containment-zones-increase-from-315-to-417-3043504.html>
- Jaffrelot, C., & Shah, U. (2020, June 9). India needs to urgently step into the domain of healthcare. Retrieved from <https://indianexpress.com/article/opinion/columns/coronavirus-epidemic-healthcare-system-public-hospitals-6449264/>
- Javaid, M., Haleem, A., Vaishya, R., Bahl, S., Suman, R., & Vaish, A. (2020). Industry 4.0 technologies and their applications in fighting COVID-19 pandemic. *Diabetes & Metabolic Syndrome: Clinical Research & Reviews*.
- Kapoor, G., Sriram, A., Joshi, J., Nandi, A., & Laxminarayan, R. (2020, April 21). COVID-19 in India: State-Wise Estimates of Current Hospital Beds, ICU Beds, and Ventilators. Retrieved from <https://cddep.org/publications/covid-19-in-india-state-wise-estimates-of-current-hospital-beds-icu-beds-and-ventilators/>
- Katevas, N. (2001). *Mobile robotics in healthcare*. IOS Press.
- Kaushik, S., Kaushik, S., & Sharma, Y. (2020). The Indian perspective of COVID-19 outbreak. *VirusDis*.
- Kritikos, M. (2020). Ten technologies to fight coronavirus. *European Parliamentary Research Service*.
- Mabiyan, R. (2020). How artificial intelligence

can help transform Indian healthcare. Retrieved June 30, 2020, from <https://health.economictimes.indiatimes.com/news/health-it/how-artificial-intelligence-can-help-transform-indian-healthcare/64285489>

Miller, D. P., & Illah, N. (2016). Robotics for education. In A. Kumar (Ed.), Springer handbook of robotics (pp. 2115-2134). Cham: Springer.

Morens, D. M., Daszak, P., & Taubenberger, J. K. (2020). Escaping Pandora's Box — Another Novel Coronavirus. *The New England Journal of Medicine*, 1293-1295.

Our World in Data. (2020, January 21). Total COVID-19 tests per 1,000 people. Retrieved from <https://ourworldindata.org/grapher/full-list-cumulative-total-tests-per-thousand>

Perappadan, B. S. (2020, January 30). India's first coronavirus infection confirmed in Kerala. Retrieved from <https://www.thehindu.com/news/national/indias-first-coronavirus-infection-confirmed-in-kerala/article30691004.ece>

Priyankaraj. (2020, June 10). Poor Health Care Infrastructure, Lack of Doctors has Made COVID-19 Pandemic so Worse in India. Retrieved from <https://www.inventiva.co.in/stories/priyankaraj/poor-health-care-infrastructure-lack-of-doctors-has-made-covid-19-pandemic-so-worse-in-india/>

Singh, P., Ravi, S., & Chakraborty, S. (2020, March 24). COVID-19 | Is India's health infrastructure equipped to handle an epidemic? Retrieved from

<https://www.brookings.edu/blog/up-front/2020/03/24/is-indias-health-infrastructure-equipped-to-handle-an-epidemic/>

Statista. (2020, June 30). Daily cumulative of the coronavirus (COVID-19) confirmed, recovered and deceased numbers across India from January 2020 to June 2020. Retrieved from <https://www.statista.com/statistics/1104054/india-coronavirus-covid-19-daily-confirmed-recovered-death-cases/>

The Economic Times. (2020, March 27). 15 lakh air travellers entered India in 2 months: Cabinet Secretary. Retrieved from <https://economictimes.indiatimes.com/news/politics-and-nation/15-lakh-air-travellers-entered-india-in-2-months-cabinet-secretary/articleshow/74849839.cms?from=mdr>

The Economic Times. (2020). AI in the times of corona: Robots can reduce human contact, transmission of Covid-19. Retrieved June 30, 2020, from <https://economictimes.indiatimes.com/magazines/panache/ai-in-the-times-of-corona-robots-can-reduce-human-contact-transmission-of-covid-19/articleshow/75645277.cms?from=mdr>

The Hindu. (2020, June 15). Coronavirus India lockdown Day 83 live updates | June 15, 2020. Retrieved from <https://www.thehindu.com/news/national/india-coronavirus-lockdown-june-15-2020-live-updates/article31830452.ece>

# Current situation: Impact of COVID-19 on Indian Economy

---

Prof. Pratima Gund  
Faculty of Computer Application  
Studies, BV (DU)

Mr. Md. Ismail  
Student BV (DU)

## ABSTRACT

The existence of the entire human race is challenged when a noble virus breaks out in China by the end of the year 2019 and becomes a global threat. Affecting Individual irrespective of caste, class and country into a state of emergency within no time. Taking the current global chaos scenario into account due to COVID-19, a deadly pandemic termed as noble coronavirus prevalent over most countries of the world, the survival extinct is into question. Many world leading Countries are facing their biggest challenge to save their nationals and contain the spread of this virus. Borders have been sealed completely till further instructions. A complete lockdown has been imposed in most of the countries to avoid community spread. A total shutdown to all aspects of the rotating wheel of the economy. The production line has been stopped during the lockdown and all Import & Export activities are suspended. The economy is facing an Inflationary pressures at a global level. The Indian Economy having no exceptions is facing a perfect setback of cyclic and structural factors that will make recovery doubly difficult since the 2009 economic crisis state. Although the condition in India is still better than most of the developed countries, this nation still has chances to bounce back in economic stability. Public sector and private sector have to initiate a joint venture to recover the loss gradually.

Keywords: Indian Economy, lockdown, COVID-19, Remedies.

### Introduction to Indian Economy

The term “Economy” depicts the state of a nation, sector or region in terms of production, consumption & flow of goods and services, yielding an equal amount of profit in terms of money. India, a developing nation in terms of industrialization & technology. Our economy is a mixed economy where the public sector co-exists with the private sector. India is likely to be the 3rd largest purchasing power parity economy with a GDP size of \$15 trillion by 2030. The economy of India is currently the world’s fourth-largest in terms of real GDP (Gross

Domestic Product) after the USA, China & Japan and second-fastest-growing major economy in the world after China.

### Sectors in the Indian economy:

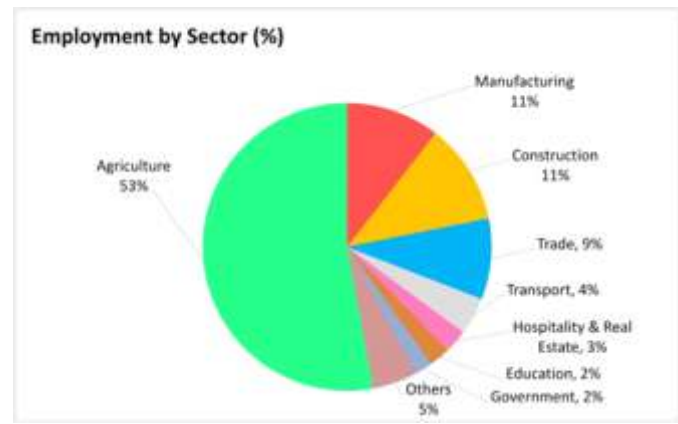
Primary sector: Agriculture, mining and other natural resources Industries. India’s economy is a predominance of the agriculture sector. It provides significant Support for economic growth. India is one of the largest raw material producers in the World. Agriculture sector provides Employment to around 58 per cent of the nation’s workforce. It is the largest private-

sector occupation in the country.

Secondary sector: Manufacturing, engineering and construction. In India, the MSME's (Micro Small & Medium Scale enterprises) pay a major Contribution to the overall industrial economy which includes food processing, Pharmaceutical, Textile & garments, retail, Agro and service sector. According to the survey, 45% of India's manufacturing output, 40% of total exports, small to medium scale business ranging from traditional to high tech items. Food products, beverages and tobacco, textiles, apparel and leather products, metal products.

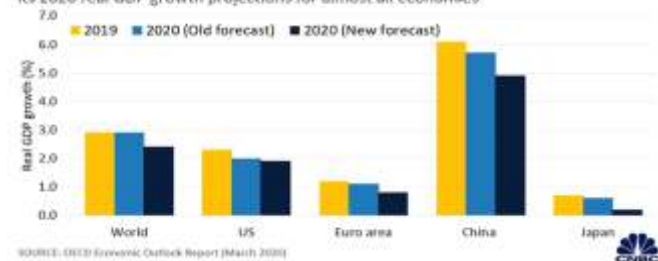
Tertiary sector: service industries Private and public sector in India provides services like Trade, hotels, transport, Communication and services related to broadcasting. It also comprises financial, real estate & Prof Serves. Public administration, defense and other services related to the public sector.

Quaternary sector: Education & social development. It states the knowledge-based part of the economy of any nation. Economic sectors such as information technology, media, research and development; information-based services such as data clouding, database handling, data and information generation and sharing. Industries such as computing and ICT, R&D and entertainment industry like media, culture and information. Quaternary sector: Bureaucrats, government & industry. This sector basically involves all top executives or officials and bureaucrats working in the fields of administration, health and sanitization, public welfare, universities, culture and media. It also includes police and Fire departments, which are opposed to for-profit enterprises.



### Global economic growth slowdown

The Organisation for Economic Co-operation and Development (OECD) downgraded its 2020 real GDP growth projections for almost all economies:



SOURCE: OECD Economic Outlook Report (March 2020)

### NOBLE CORONAVIRUS COVID-19

Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. The novel coronavirus causes respiratory disease, and the symptoms affect respiratory health. Main symptoms of COVID-19 are fever, cough, and shortness of breath. This disease primarily spread from an infected person when they cough or sneeze. It's also spreads when a person touches a surface that has a virus on it, then touches their eyes, nose, and mouth. The most common carrier of coronavirus are bats, although they do not typically transmit coronavirus directly to a human, instead the transmission occur via an "intermediary animal". The virus likely takes about 5-6 days to rise symptoms once the person is infected. The virus outbreak has become one of the biggest threats to the financial markets and the global economy. Fears of coronavirus impact on the global economy have rocked the

market worldwide, plunging stock prices and bond yields. The outbreak has led major institutions and banks to cut their forecasts for the global economy.

The global spread of coronavirus has also driven the investors to bid up bond prices, Resulting in major hikes of daily Sensex and nifty points. A reduction in global economic activity has lowered the demand for oil, taking oil prices to multi-year lows.

Wuhan city of China has first detected coronavirus last December, and has affected more than 190,000 people in at least 110 countries and territories globally. Of those infected more than 100,000 people have died according to WHO data. The most affected countries are Iran, Italy, the United States and South Korea. In India, more than 11000 cases of coronavirus are there and 400 people have died till date.

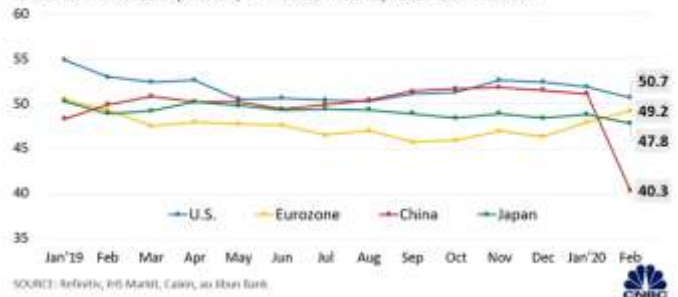
#### Nationwide Lockdown Impact on Economy:

The nationwide lockdown due to coronavirus outbreak has impacted industries and their operations have come to standstill. Indian economy is on the verge of facing recession and inflation like in 2009. Rise in unemployment, the slowdown in agriculture, and slump in the industrial sector are among factors behind the deceleration in the GDP growth. Corporate and household debt is rising and banks couldn't generate monetarily. Post the success of one-day lockdown, the government of India imposed a 21-day nationwide lockdown to prevent the spread of disease. To maintain social distancing and avoid community spread lockdown was imposed that shut a majority of factories and business, suspended flights, stopped the train and restricted movements of vehicles and people. Only essential goods and services such as agriculture, mining, utility services, some

financial and IT services and public services were allowed to operate. It's likely to cost the Indian economy 7-8 lakh crore during the 21-day period. It is evident to witness a rise in unemployment as the companies had to lay off their employees. During this period, the unemployment rate shows a spike of 23.8% in the last week of March and the first week of April. Sectors of jobs as waiters, flight attendants, laborers, and other service providers are shuttered. Consumption of petroleum products has fallen because of less consumption of oil in the vehicle and in factories. The agriculture sector is facing challenges in supplying the yielded crop into the market. Agricultural commodities signal a disruption in the supply chain ahead of the crucial harvesting season. India's biggest IT companies are expected to decline in quarterly earnings as the coronavirus pandemic economies disrupted trade & overseas processes are seized for now.

#### Manufacturing activity in major economies

The Purchasing Managers' Index (PMI) is an indicator of economic activity. A reading above 50 indicates expansion, while below 50 represents contraction



There is a travel restriction within the nation. All the states and districts are sealed and restrict vehicles and people on the road. This has disrupted the trade of the majority of industries. Moreover, bookings are down over by 95%, airlines have gone bankrupt, travel companies are laying off a massive amount of workers, and hotels are now hospitals. Tourism, hospitality, and business overseas, aviation will face the first

burns of the severe travel due to restrictions imposed by the respective governments. The imports and exports of the country are adversely affected and thus shows a spike in the GDP growth and the nation economy. Thus, the economy of India faces inflationary pressure.

#### Remedial Regime for Indian Economy:

The governments are preparing budgets and plans by considering all the parameters to bring the economy out of the current crisis. During this crisis, the entire world is suffering from losses, slowdown and unemployment in comparison with the US, Europe, gulf countries & China, India is at a stable position. Due to the immediate lockdown imposed in the country, the less people are infected as compared to other countries. The slowdown and banking crises are global factors but our prime minister has created awareness in the country which is the real empowerment of Indians. India may not suffer as much, as it has a smaller exposure to the global economy – exports of goods and services are only a fifth of the total economy. Lower oil prices will provide a cushion, boosting government revenue and creating a room in household budgets. Sectors such as consumer durables, automobiles and pharmaceuticals will feel the brunt of supply constraints. In relief to the borrowers in paying monthly EMI instalments, the Reserve bank of India allowed banks and other financial institutions to provide a moratorium of three months. Initiative by the Indian government states half of the SMEs are covered by MUDRA banks, digital transfer of direct cash is encouraged. Partial services and business on e-commerce platforms with zero contact have been offered grants for business movements with some restrictions by the government. Government has also announced reliefs from

GST perspective as well. Laid measures included extension of due dates, relaxation of Tax to income of 5 lacs per annum. Generation of e-bills and online payment facilities. Indian policymakers are undoubtedly addressing the concerns of business and new policies are being drafted to ensure economic stability, damage control and prosperity. Banks have to ensure a check on gold reserve ratio, check on dollar rupee contradictions. Big fiscal stimulus should be imposed. Interest subvention will boost the consumption. Relaxation in asset classification norms and capital rules needs to be improvised.

#### Conclusion:

As India steps up measures to contain Covid-19, several economists and policymakers are working round the clock to put together a checklist of possible steps to mitigate impact at this errand times of difficult situation. In order to gain economic stability, I have a personal belief in the ideology of the Make in India concept. Initiative needs to be taken for encouraging Entrepreneurship. More and More start up projects should be encouraged. India has to change the policy of being one of the biggest imports and build our own manufacturing units. Policies of exporting raw materials needs to be revised. Traditional business, retail, Automobile, restaurants, luxury products, film industry, fintech investing, logistics and job sector will be affected haphazardly. Business on E-commerce platforms will take over the traditional concept of business. Tie ups and collaborations market will be the new concept where brands will be merging to Work under one roof. This will create new opportunities. B2B or B2C business on e-commerce platforms will be the new trend of the market. Post lockdown, industries like

Digital products, stock market investing, online coaching, insurance, alternate medicine, gaming, healthcare, affiliate marketing, network marketing, data sciences will boom and take over the economy in India and worldwide. Citizens of India showed great courage, unity and enthusiasm during these difficult times. To ensure economic prosperity several steps need to be taken in account such as buying all products and outside dining from Indian origin brands & restaurants, recreational and tour

plans within the country. Buying from local artisans, local retailers and ensuring investment plans in banks. It will generate revenue and gradually our nation can attain economic stability. Most likely, India will have to adapt, adjust and accommodate its economic reforms. Ideologies like Gig economy and innovative plans need to be in consideration. More Emphasis on entrepreneurship seems the need of the hour and one of the finest solutions to overcome this pandemic situation.

## References

- [www.ibef.org](http://www.ibef.org)
- <https://journals.sagepub.com>
- <https://government.economictimes.indiatimes.com/news/economy/opinion-impact-of-covid-19-on-the-indian-economy/75021731>
- <https://bfsi.economictimes.indiatimes.com/blog/impact-of-covid-19-on-the-indian-economy/4241>
- [https://en.wikipedia.org/wiki/Economic\\_impact\\_of\\_the\\_COVID-19\\_pandemic\\_in\\_India](https://en.wikipedia.org/wiki/Economic_impact_of_the_COVID-19_pandemic_in_India)
- [https://covid19.who.int/?gclid=Cj0KCQiA3NX\\_BRDQARIsALA3fIJCsaFBOkEOE0hadBn0BLtk5XOawkAYXNZbZ7N4SK1SS0-EhxHjsAQaAhXKEALw\\_wcB](https://covid19.who.int/?gclid=Cj0KCQiA3NX_BRDQARIsALA3fIJCsaFBOkEOE0hadBn0BLtk5XOawkAYXNZbZ7N4SK1SS0-EhxHjsAQaAhXKEALw_wcB)



# Online Grocery Shopping: Understanding Consumer Behavior and Preferences

---

Dr. Bharati Jadhav  
Faculty of Management Studies,  
BV (DU)

Mr. Praveen Singh  
Student BV (DU)

## ABSTRACT

In India, E-commerce is proliferating across the country and growing day by day. So far Consumers were choosing online shopping especially for electronics and apparels. But now they are preferring online grocery shopping as well. Considering the peculiar nature of grocery products such as perishable, difficult in valuating etc. is very challenging for marketers to take the pace. For this a more focused study of today's online consumer and his shopping behavior is needed. This study is conducted in order to understand the consumer behavior and their preference during online grocery shopping. The findings of the study throw light on the consumer preferences and factors such as convenience, variety, etc. are useful to shape the marketing strategy of Online Grocers.

Keywords: consumers, online shopping, E-commerce, customer satisfaction

## 1.1 INTRODUCTION

commerce in India today has changed the shopping experiences of consumers. The E-commerce market is expected to grow tremendously to US\$ 200 billion by 2026. E-commerce has made modern lives simple and innovative of both individual and groups. Online groceries shopping is a form of e-commerce which permits consumer to directly purchase goods or services from sellers by using the internet. Day by day new players are coming in this sector due to advent of technology, changing lifestyle and increasing consumerism. The fierce competition in this sector is forcing marketers to revise their marketing strategy. This calls for more detailed study on today's online consumer and their shopping behavior. Online grocery shopping experience is based on

consumer's perception about various factors involved during the purchase. The study is conducted to identify these factors which influence consumer behavior and their satisfaction while shopping grocery online.

### 1.1.1 ONLINE GROCERIES SHOPPING:-

Online grocery shopping is catching up with consumer rapidly. An online platform that lets grocers sell their product through the internet is known as online grocery shopping. Online grocery shopping save a lot of time that, they otherwise had to reserve particularly for visiting the grocery store. Online grocery shopping is good way to buy a groceries because it is convenience and variety of alternatives goods available.

### 1.1.2 CONSUMER BEHAVIOUR

Consumer behavior is the study of consumer's need and identifying their wants. Consumer behavior refers to the study of how consumer make decision related to their need, want and desire that explain what are the factors and attributes which attracts the consumer to buy a particular product. Consumer behavior is seen to involve a complicated psychological process as well as physical activity or action (purchase decision). Consumer behavior is a decision process and physical action individuals engage in when evaluating, acquiring, using or disposing of goods and services.

### 1.1.3 FACTORS AFFECTING CONSUMER BEHAVIOUR:-

The following are the factors which are affecting to the consumer decision process or consumer behavior:-

- Psychological factor that include motivation, perception, learning, beliefs and attitude.
- Personal factor that include age, life cycle stag, personality and the self-concept.
- Social factors that include family, friends, education level, social media and the family income or personal income.? Cultural factors that include values, norms and perception.
- Economic factor that include income expectations, consumer credit, savings, liquid assets of the consumer and personal income.

### 1.1.4 CONSUMER SATISFACTION:-

Consumer satisfaction refers as a measurement that determines how happy customer is with the company's product, services and capabilities. Consumer satisfaction information, including survey and ratings, that can help a company determine how to best improve or change its products and services. Consumer satisfaction is a marketing term that measures how products or services supplied by a company meet or surpass a consumer's expectation. Consumer satisfaction is important it provides marketer and business owners with a metric that they can use to manage and improve their business. For customer satisfaction it is important to understand who is the customer, and how he can be satisfied sellers having a wide variety to consumers for their satisfaction, and the online store loyalty is one of the important key factors to improve the satisfaction level of the consumer or the customer.

### 1.1.5 CUSTOMER:-

a customer is an individual or company that that purchases goods or services. Customer are are the end users. In other word a customer is a person who buys products or good or services from a store, restaurant or other retail seller. There are four types of customer:-

1. Potential customer.
2. New customer..
3. Impulsive customer
4. Discount customer
5. Loyalty customer.

### 1.1.6 How to satisfy a customer:-

Listening to your customers and meeting their needs is the key for customer satisfaction. Marketers need to give a faster response without any delay for enhancing the customer satisfaction.

### 1.2 Major Players in the Online Grocery Sector in India

**AMAZON- INDIA:** AMAZON corporate have Indian E commerce network called Amazon India where they connect sellers and buyers charging some commission. Here the sellers themselves register in the portal and only one who knows how to handle technical stuff can register. Also we have listed various products that Amazon sells higher and offline is sold cheaper. Amazon is American Multinational technology company based in Seattle, Washington. Amazon focuses one-commerce, cloud computing, digital streaming, and artificial intelligence.

**FLIPKART :-** The e-commerce company started in 2007 in India. Its head quarter is in Bangalore and the company is registered in Singapore . The company, at beginning, focused on online book sales and then eventually expanded in other product categories such as consumer electronics, fashion, home essentials, groceries and lifestyle products.

**SNAPDEAL:** -This is another e-commerce company in India which was founded in 2010. This company started as a daily deals platform, and gradually expanded to become an online marketplace. **Big Basket :** Bigbasket was launched at a time when India's busy workforce in cities was finding it difficult to allocate time to buy groceries and home essentials. Bigbasket gave them the flexibility to place their order anytime and get the things delivered at their preferred time. Bigbasket provide groceries and

food supplies in various categories such as fruits & vegetables, food grains, oil, spices, bakery items, beverages, branded foods, personal care products, household supplies, eggs, meat, fish, etc. Bigbasket currently offers more than 18,000 products across various categories and features more than 1000 brands in its catalogue. Bigbasket comes with the promise of lowest rates and prompt delivery services.

**Grofers: -** Grofers is an Indian online grocery delivery service. It was founded in December 2013 and is based out of Gurugram. As of 2018, the company has raised about \$535.5 million from investors including Softbank, Tiger Global and Sequoia Capital. The name Grofers is a portmanteau of "grocery gophers". Customers of the company use a mobile application to order groceries online. Grofers is a local Mobile E-Commerce Platform that is transforming the shopping experience for people like you, by connecting them to local store. User can order through the app and get everything delivered to their door step.

### 1.3 PROBLEM STATEMENT

Due to advancement in technology and rapid growth in internet penetration, number of organizations are exploiting and creating business opportunities on the Internet. Statistics indicate the rapid growth in the field of virtual shopping. With this emerging field of online shopping the interest of marketers is also increasing in studying what actually motivates consumers to shop online. Fierce competitions among online sellers have forced them to gain the competitive edge in the field of virtual shopping. For this, marketers need to know the consumer behavior in the field of online shopping. So it is important to analyze and identify the factors which influence consumers to shop online. One can find numerous

statistical and economic studies on customer satisfaction and loyalty with regards to physical store shopping. But this research focusing understanding consumer preferences and behavior towards online grocery is sparingly found. This increases the importance of our research work and the need to study the online shopping. This study has enabled us to gather the views of online customers in with respect to what they expect and what has made them remain loyal or satisfied to the product or service. In case of online grocery shopping, there is no way to check the quality at the time of placing an order. Hence, issues like delivering wrong quality products, cause dissatisfaction among the buyers. This may further lead customers to go back to their traditional shopping methods. For buying a food on online, they need to make a several decision including the selection of shopping network, place, financial matters choosing product brands so the study aims to find out how and where consumers fulfill their expectations while shopping online grocery products.

#### 1.4 Objectives of the Study:

- ❖ To study the consumer preferences and expectations towards the online grocery shopping.
- ❖ To find out the preference of the consumer regarding online grocery shopping website.
- ❖ To find consumer satisfaction levels towards online grocery shopping sites.

#### 2. SCOPE OF THE STUDY

Online grocery shopping is happening in India in a very large way. The online grocery shopping will replace traditional store in-store shopping in the near future.

Though the traditional shopping is still to stay but the online purchasing could change the way people experience shopping grocery. This study is to identify the weather people are changing the way they shop their food and grocery from the next door Kirana store to online web stores. The study is conducted to reveal the consumer's attitude on online grocery and their preference towards the same. The study is focused on mainly to find out the reasons for buying grocery products online.

#### 3. SIGNIFICANCE OF THE STUDY

Consumers are playing important role in online grocery shopping. The increasing use of internet by the younger generation in India provides emerging prospects for online retailer. If online stores or marketers know the factors affecting Indian consumer buying behavior and their online shopping preferences they can further develop their marketing strategies to convert their potential customer to active ones and increase their loyal customer base. This study is significant in finding out whether online grocery shopping preference will exceed the preference of using traditional way of shopping in future. Also, finding out possibilities of new opportunities regarding online services related to grocery.

#### 4. RESEARCH METHODOLOGY

The research is conducted by primary data collection method 90 respondents are taken as sample size for the research project. Parameters of the sample considered:- The sample taken was the respondents who are working

professional or students having experience in online shopping. The two other subsidiary parameters interests are The convenience sampling technique used for the research project.

#### 5. LIMITATION OF THE RESEARCH.

The following are the limitation of the study

- Absence of direct interaction:- This research is collected primary data through online survey using Google form there is no any direct interaction between the researcher and the respondent were not possible.
- Study only consumer perception:- This research study only the consumer perception towards the online grocery shopping and this research is not consider a dealers.

#### 6. LITERATURE REVIEW

1. Hanus, Gabriela. (2016). CONSUMER BEHAVIOUR DURING ONLINE GROCERY SHOPPING. CBU International Conference Proceedings. 4. 010. 10.12955/cbup.v4.737. In this paper, researcher has presented the conditions of online grocery shopping and their attitudes towards purchasing grocery items through online mode. The secondary data sources were used. The findings of the paper, revealed that convenience and time saving are most important advantages of online shopping,

while risk involved in selecting and handling of perishable products is disadvantageous.

2. IOSR Journal of Business and Management (IOSR-JBM) e-ISSN: 2278-487X, p-ISSN: 2319-7668 Special Issue - AETM'16 48 | Page Consumer's Purchase Intentions for E-Grocery Shopping in India Himanshu Budhiraja<sup>1</sup>, Kanav Mittal<sup>2</sup> 1 ,2 (Research Scholar, Chitkara Business School, Rajpura, India) This paper talks about consumer's purchase intentions towards online grocery shopping. The study reveals that consumer purchase intentions while shopping online are different than that of offline. Also explores the demographic profile of the customers.

3. Pan, S., Giannikas, V., Han, Y., Grover-Silva, E. and Qiao, B. (2017), "Using customer-related data to enhance e-grocery home delivery", Industrial Management & Data Systems, Vol. 117 No. 9, pp. 1917 - 1933. <https://doi.org/10.1108/IMDS-10-2016-0432> The paper talks about the delivery issues involved in case of e-grocery delivery. Also it probes to overcome the issues by using customer data effectively.

#### 7. DATA ANALYSIS AND INTERPRETATION

The data analysis and interpretation of important aspects discussed here 1. OCCUPATION

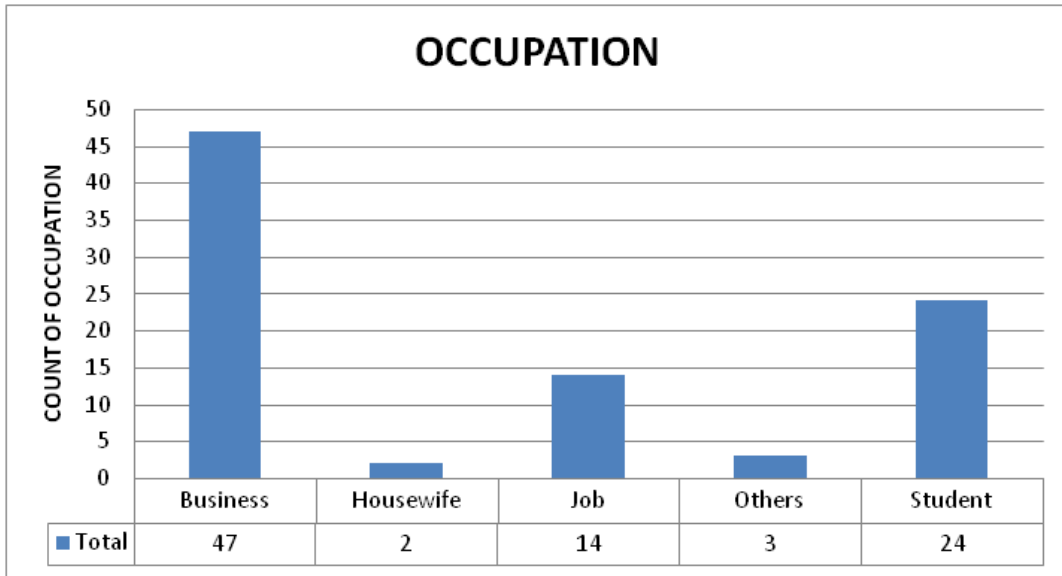


Fig 7.1 occupation  
**INTREPRETATION**

Majority i.e 47 % respondents are having their own businesses whereas 24% respondents are students.

## 2 Consumers' Preferred Buying mode for Grocery

### BUY GROCERY THROUGH ONLINE?

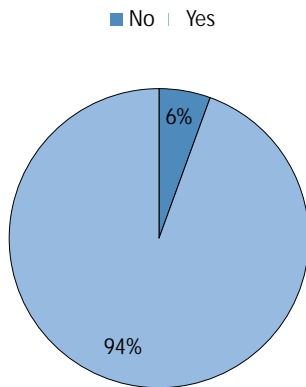


Fig 7.2 buy grocery through online

#### INTREPRETATION

- 94% Respondent s Buy Grocery Through Online
- 6% Respondent Do Not prefer Buying Grocery Through Online.

## 3. Monthly Expenditure on Online Shopping Amount spend

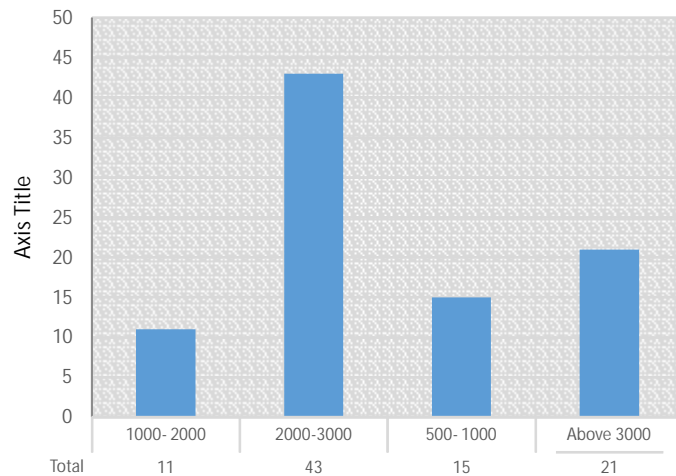


Fig 7.3 Amount spend

#### INTERPRETATION

- 48.4% respondent are investing Rs 2000 to 3000 in grocery shopping.
- 23.1% respondent are investing more than Rs 3000 in online grocery shopping.
- 16.5% respondent are investing Rs 500 to 1000 in buy grocery through online.
- Rest 12.1 % respondent are investing Rs 1000 to 2000

### 1. Preferred Online Grocery Store Or Application

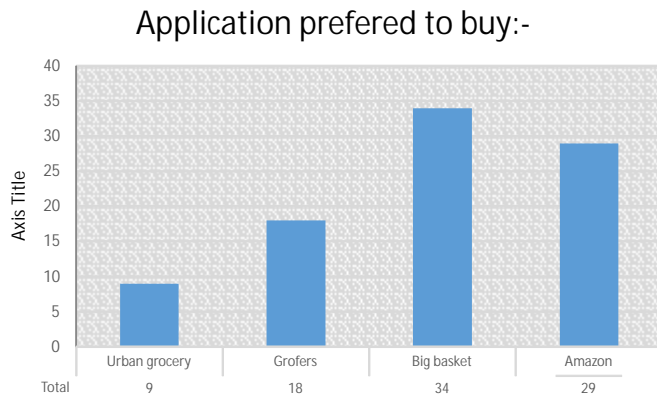


Fig 7.4 online store prefer to buy

#### INTERPRETATION

- 38.5% respondent are using Big Basket grocery store for buy a grocery.
- 31.9% respondent are using Amazon for buying a grocery.
- 19.8% respondent are using Grofers.
- Rest 9.9% respondent are using Urban Grocery.

### 1. Preferred Payment Mode To Buy Online Grocery

#### payment mode

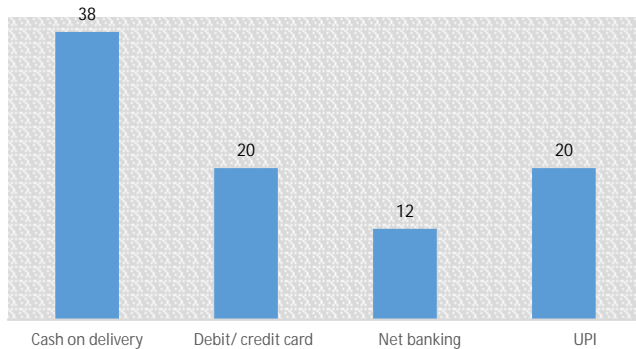


Fig 7.6 payment mode

#### INTREPRETATION

- 42.9% Respondent Using Cash On Delivery Payment Procedure.
- 22% Respondent Using Debit Card And Card Credit Card.
- 22% Respondent Using UPI Payment
- Rest 13.2% Respondent Using Net Banking for Payment

### 1. Review support for Online shopping

#### DO YOU CHECK REVIEW BEFORE BUY?

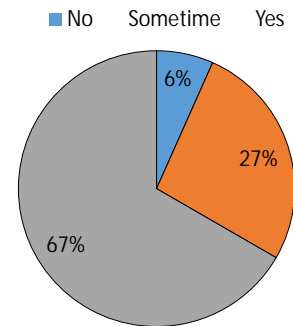


Fig 7.5 review of product

#### INTREPRETATION

- 67% Respondent Check The Review Of Grocery Before Purchasing Online Grocery Product.
- 27% Respondent Sometimes Check The Review Of Product Before Purchasing Online Grocery.
- 6% Respondent Are Not Checking The Review Of Product Before Purchasing The Grocery

### 1. Reasons to Buy Grocery Through Online

#### NEED TO BUY THROUGH ONLINE

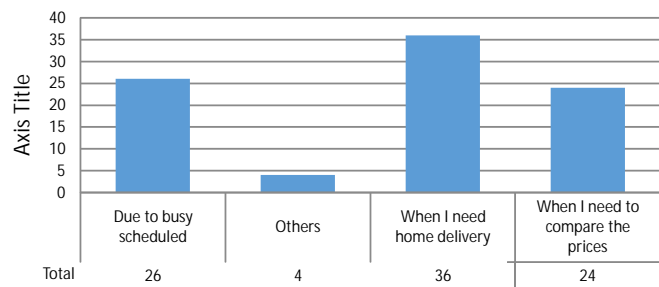


Fig 7.7 need to buy grocery online

#### INTERPRETATION

- 39.6% respondent feel they need to buy grocery when they need home delivery of grocery.
- 29.7% respondent feels when they need to compare the prices.
- 26.4% respondent feel due to busy scheduled they need to buy grocery through online.
- 4.3% respondent fell need to buy grocery through online due to other reason.

8. Frequency of Buying Online Grocery

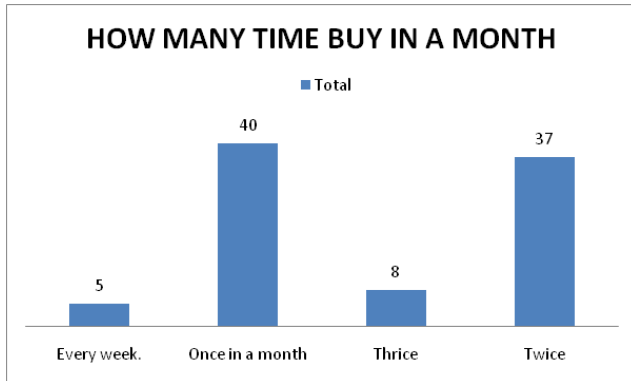


Fig 7.8 How many buy in a month

INTERPRETATION

- 44% respondent is buy groceries through online only once in a month or only a one time.
- 40.7% respondent is buy grocery online twice in a month.
- 9.9% respondent is buy grocery thrice in a month.
- Rest 5.5 % respondent is buy grocery every week in a month.

9. Challenges faced during online shopping.

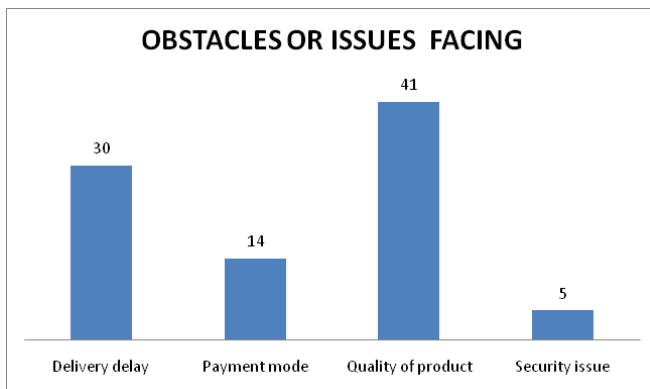


Fig 7.9 Issues of online grocery shopping.

INTREPRETATION

- 45.1% respondent facing quality of product issue in online grocery shopping.

- 33% respondent is facing delivery delay issues to buy a grocery through online or purchasing grocery through online.
- 16.5% respondent is facing payment mode related issues.
- 5.5% respondent is facing security issue.

10. Factors motivating To Buy Grocery through Online mode

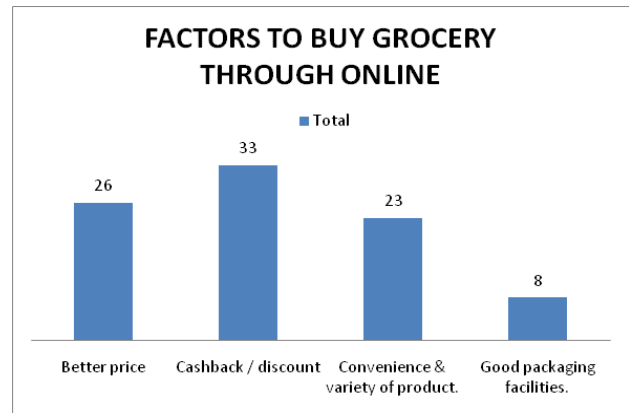


Fig 7.10 factors to buy online grocery

INTERPRETATION

- 36.3% respondent are attracted towards the cash back and discount.
- 29.7% respondent are attracted towards the better price provided by online grocery shopping.
- 25.3% respondent are buying due to convenience and variety of the product.
- 8.8% respondent are buying due to good packaging facilities.

11. More Reasons to go for Online Grocery Shopping?



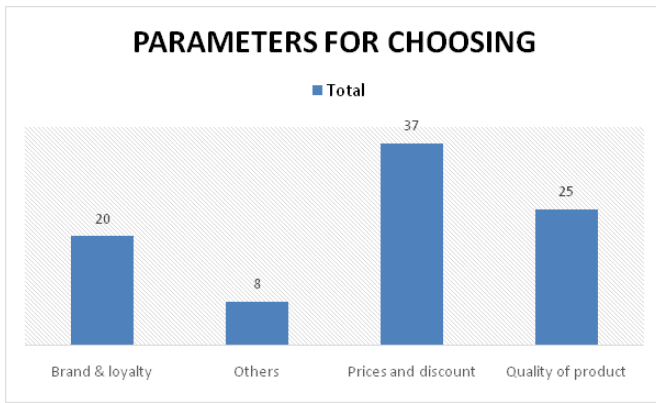


Fig 7.11 parameters for choosing

#### INTERPRETATION

- 41.8% respondent are having parameters of prices and discount for choosing a online grocery shopping.
- 27.8% respondent are having parameters of quality of products for choosing grocery through online.
- 22% respondent are having brand loyalty parameters for choosing online shopping.
- 8.8% respondent are having some others parameters for choosing grocery through the online

#### 12. Benefits Received Through Online Grocery Shopping

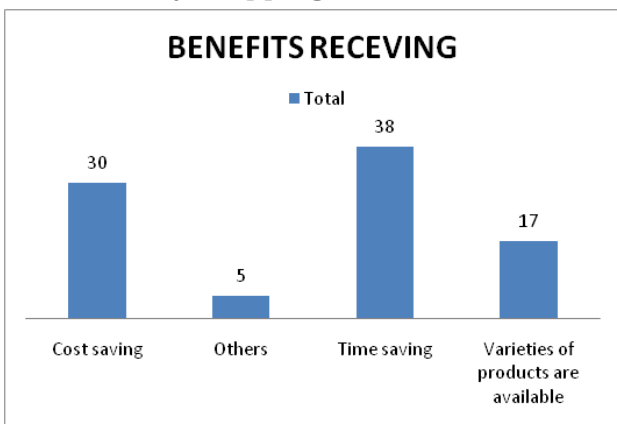


Fig 7.12 parameters for choosing

#### INTERPRETATION

- 41.8 % Respondent are Receiving Benefits Of Time Saving Due To Online Shopping.
- 33% Respondent are Receiving Benefits Of Cost Saving To Buy Online Grocery Shopping.
- 19.8 are Received Varieties Of Product In Online Grocery Shopping.
- 5.5% Respondent are Receiving The Benefits Of Others.

#### 13. Online –Off line Price comparison

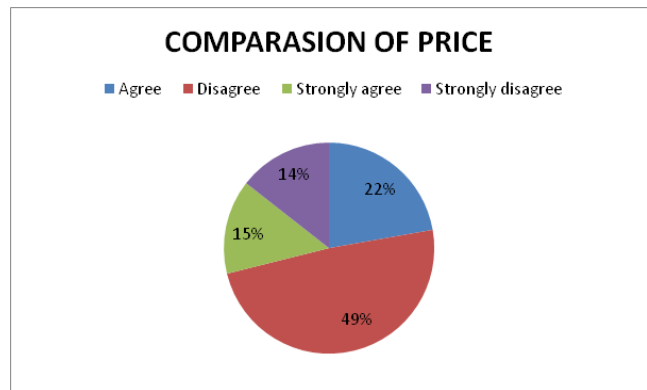


Fig 7.13 comparison of price

#### INTERPRETATION

- 48.4% respondent is disagreeing with this statement.
- 22% respondent is agreeing with this statement.
- 15.4% respondent is strongly disagreeing with it.
- 14.3% respondent is strongly agreeing with it.

#### 14. Customer Action if dissatisfied with product

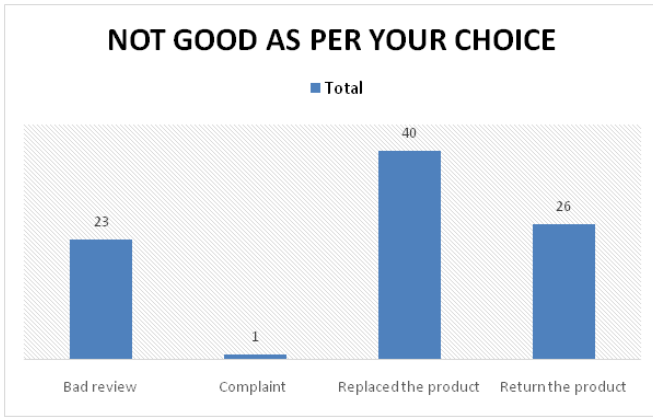


Fig 7.14 Not good quality

INTERPRETATION

- 44% respondent replaces the product.
- 29.7% respondent returns the product.
- 25.3% respondent gives a bad review of product.
- Others post complaints to the stores.

15. Customer satisfaction with online grocery shopping

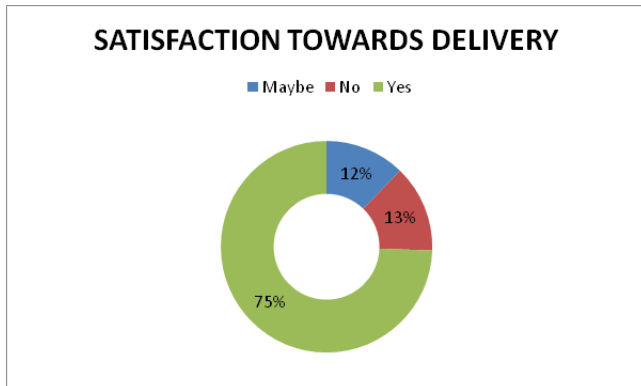


Fig 7.15 satisfaction towards delivery

INTERPRETATION

- ? 75% Respondent are Satisfied With Delivery Services Of Online Grocery Buying Or The Purchasing Of Goods.
- ? 13% Respondent are Not Satisfied With The Delivery Services Of Online Grocery Shopping.

16. Rating the Transaction Process or Security of Online Grocery Shopping

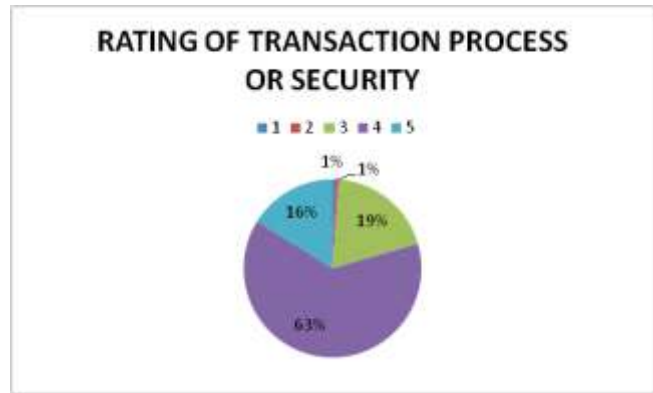
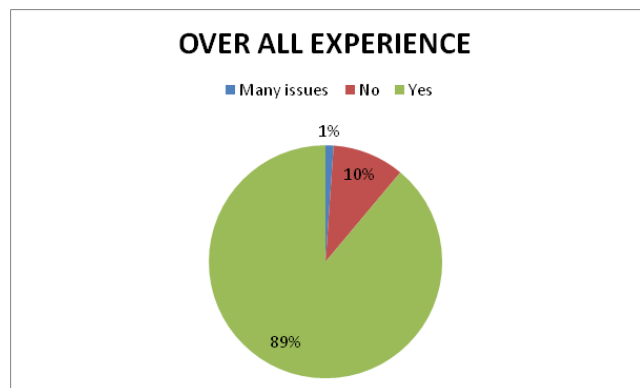


Figure 7.16 rating of transaction process

INTERPRETATION

- 63% respondent gives a 4 rating to the transaction process and security services to the online grocery shopping.
- 19% respondent gives a 3 rating to the transaction process and security services to the online grocery shopping.
- 16% respondent gives a 5 rating to transaction process and security services to the online grocery shopping.
- Rest 2% respondent gives a 1 and 2 rating to the transaction and security services to the online grocery shopping.

17. The Overall Experience about Online Grocery Shopping



INTERPRETATION

- 89% respondent is satisfied with the overall experience of online grocery shopping.
- 10% respondent is satisfied with the overall experience of the online grocery shopping or buying.
- 1% respondent face many issue in purchase grocery through online so due to this way they are not overall satisfied with grocery shopping.

## 8. FINDINGS, SUGGESTION AND CONCLUSION

### 8.1 MAJOR FINDINGS:

The following are the findings are come out through the data collection and the data analysis is:-

- 94.4% people prefer to purchase grocery through online and 5.6% people are not preferring to purchase grocery through online.
- It is found, that 47.8% respondent spent money Rs 2000 to 3000 in a month, where 23.3% respondent is spend more than 3000 and above, 16.7% respondent are spending 500 to 1000 RS and 12.2% respondent are spending RS 1000 to 2000.
- With the help of data analysis we found that 37.8% respondent are using Big Basket online store for buying online grocery, 32.8% respondent are using Amazon for buying online grocery, 20% respondent are using Grofers and 10% respondents are using Urban Grocery for purchase grocery through online.
- The study revealed that 66.7% respondent are checking the review of product before purchasing and placing a product and 26.7 % respondent sometimes check the review of the product and 6.7% respondent are not checking the review of the product before placing the product.
- It was found that major 42.2% respondent prefer to pay cash on delivery , 22.2% respondent prefer to use debit/ credit card and UPI and 13.3% people prefer net banking for purchase the online grocery shopping.
- The study revealed that 40% respondent buy grocery through online when they need home delivery, where 28.9% respondent buy due to busy schedule, 26.7% respondent purchase due to competitive pricing (low prices comparatively) and rest all buy due to other reasons.
- It was found that major people buy online grocery once in a month and some people buy twice or thrice in a month.
- In this study it was found that 45.6% people faced quality issue, 33.3% people facing delivery delay, 15.6% people facing issues related payment mode and rest 5.6% people face other reason while purchasing grocery through online.
- It was found that major 36.7 people in my respondent buy grocery online due to offers like cash back and discount, where 28.9% respondent are buy due to the facilities of better price, 25.6% respondent buy due to convenience and variety of the product and rest are buy to others factors.
- In this study it was found that prices of online grocery shopping and offline grocery shopping are not some. Around 48.9 respondents are disagreeing with this statement and 14.14% respondent is strongly disagreeing with this statement.
- It was found that if quality of product is

not good as per our choice then consumer replace the product and return the product.

- The study revealed that most of the consumers are satisfied with delivery services of online grocery shopping.
- The study also revealed that customer is satisfied with the overall experience of online grocery shopping.

## 8.2 SUGGESTIONS

- It is clear that retailer wants to serve customer in a better way and are ready to spend on anything that will help them to retain the customer and add value to them.. So online retailers should focus on giving more value to customers like fresh fruits and vegetables, same day dairy and meat products etc,
- Others features must also given a greater importance like user friendly site, maintenance of website, relevant and customized information, communication channels and integration with posts.
- Instead of going through the regular E commerce way of grocery shopping, the firm should start up by bringing existing retailers online.
- Kirana stores must work on creating awareness among retailers about the stores coming online will help them to make their presence felt on digital platform, which in return not only increase the revenue but also build the trust and brand equity of the store among the customer. As customer of this age have information at the tip of their hand and would like to see there usually purchasing store coming online.

- Through most of the retailer told that they are doing business online only handful retailers said they are making sales online and many said they are planning to close down the website because of low revenue made. The main reason for this from customer point of view many females enter the store for big purchase and mainly working professional look at buying grocery online. It will be helpful if company target this niche customers segment.

## 8.3 CONCLUSION

Thus on the basis of the above discussion it can be concluded that there is a need to investigate the positive attitude and behavior of consumers towards the online grocery shopping. By analyzing the data collected from primary sources it's clear that now a days technology plays a very vital role in the terms of purchasing grocery through online. The online grocery industry is one of the fastest growing industries in India. Online grocery shopping gives a best customer services and satisfaction by providing variety of brands, easy and anytime shop experience, reasonable pricing and home delivery which contributes to the major factors for purchasing grocery online. It is also observed that the expectation of a consumer while buying grocery through online is totally different than buying through physical stores .But nevertheless, overall experience of consumers shopping online grocery found to be satisfied. And its time that online retailers must find out more avenues of enhancing the shopping experience.

## REFERENCES AND BIBLIOGRAPHY

- <https://www.ukessays.com/essays/marketing/customer-satisfaction-toward..>
- <https://www.slideshare.net/tanveerrainu/consumer-perception-towards...>
- <https://www.slideshare.net/AmitSarkar82/consumer-satisfaction-on-online-grocery-shopping>
- [iosrjournals.org/iosr-jbm/papers/Vol11-issue6/B01161320.pdf](https://iosrjournals.org/iosr-jbm/papers/Vol11-issue6/B01161320.pdf)
- [https://www.researchgate.net/publication/281114238\\_Factors\\_Affecting\\_Customer...](https://www.researchgate.net/publication/281114238_Factors_Affecting_Customer...)
- <https://www.academia.edu/4810700>
- [https://www.researchgate.net/publication/281114238\\_Factors\\_Affecting\\_Customer...](https://www.researchgate.net/publication/281114238_Factors_Affecting_Customer...)
- [www.internationaljournals.co.in/pdf/GIIRJ/2013/December/4.pdf](http://www.internationaljournals.co.in/pdf/GIIRJ/2013/December/4.pdf) • PDF file
- [https://en.wikipedia.org/wiki/Customer\\_satisfaction](https://en.wikipedia.org/wiki/Customer_satisfaction)
- <https://study.com/academy/lesson/what-is-customer-satisfaction...>
- <https://businessjargons.com/factors-influencing-consumer-behavior.html>.
- Hanus, Gabriela. (2016). CONSUMER BEHAVIOUR DURING ONLINE GROCERY SHOPPING. CBU International Conference Proceedings. 4. 010. 10.12955/cbup.v4.737.
- IOSR Journal of Business and Management (IOSR-JBM) e-ISSN: 2278-487X, p-ISSN: 2319-7668 Special Issue - AETM'16 48 | Page Consumer's Purchase Intentions for E-Grocery Shopping in India Himanshu Budhiraja<sup>1</sup>, Kanav Mittal<sup>2</sup> <sup>1,2</sup> (Research Scholar, Chitkara Business School, Rajpura, India)
- Pan, S., Giannikas, V., Han, Y., Grover-Silva, E. and Qiao, B. (2017), "Using customer-related data to enhance e-grocery home delivery", *Industrial Management & Data Systems*, Vol. 117 No. 9, pp. 1917-1933. <https://doi.org/10.1108/IMDS-10-2016-0432>

# Perception of Unorganised Sector's Vendors towards Mobile Payments

---

Dr. Anuradha Yesugade  
Faculty of Management  
Studies, BV (DU)

Srinidhi Gupta  
Student, BV(DU)

Komal Verma  
Student, BV(DU)

## ABSTRACT

This paper aims to understand the perception of unorganised sector's vendors towards accepting mobile payments. The responses were collected from Paud road area, from Pune City. The respondents were local chai tapariwala, small snack centres like kacchi dabheli and bhelpuri wala, grocery stores, repair and service shops and vegetable vendors, milk vendors, florist. The results of the study indicate that the unorganised sector is embracing digital mode of payment as it is need of an hour. The major reasons identified of acceptance of mobile wallets are social influence, increasing demand and consumer friendliness. This study proves its significant as demonetization has enabled the unorganised sector vendors to move from cash to cashless transactions.

Keywords: Mobile wallets, unorganised sector, Cashless Economy

**Introduction:** The last decade was marked by the tremendous growth in use of internet along with the arrival of smartphones in the country. That is followed by substantial rise in number of mobile users in the country. Government initiatives like Digital India, demonetization and cashless economy has paved the way for digital payments. The payments done through internet banking or mobile banking using smart phone or card payment are called as digital payment. The current paper focuses upon the perception or opinions of unorganised sector's vendors towards accepting mobile payments. Cashless India has been boomed after demonetization. After demonetization, different applications have been emerged through which money transactions were cashless. People have understood the importance of digital payments during

demonetization of the currency notes of 500 and 1000, and gradually moved for acceptance of cashless economy.

The popular digital payment apps available to the vendors are credit cards/debit cards, mobile phone applications, Unified Payments Interface (UPI), BHIM (Bharat Interface for Money) app which is linked with Aadhaar Enabled Payment System (AEPS) or e-wallets and many more.

### Literature Review:

The vendors belonging to the unorganized sector are gradually moving towards digital payments as they are not left with any other

option but to accept cashless modes of payments in the short run. The unorganized sector, includes grocery stores, small merchants, sweetmeat sellers or potters. These vendors have experienced fall in sales after government's demonetisation drive because the cash collections was a major part of their daily business.( source: Live Mint , 28 Nov. 2016, Article: Unorganized sectors embracing digital payments amid demonetisation move by komal gupta)

Zahoor Ahmad Shah (2017) in their paper titled "Problems and Prospects of Digital Payment System" has analyzed the enhancement of digital payments from the period of demonetization and the problems which have been arise when the government had banned 500 and 1000 currency notes.

K. Suma Valley (2018) in their paper titled "A study on Digital Payments in India with Perspective of Consumers' Adoption" has analyzed the positive impact on the digitization of payment system and the adoption level of these digital payment systems by customers.

Dr. Ventakeshwar Polide (2017) in their paper titled "Public perception on Cashless Transactions in India" has analyzed that the circulation of physical currency is minimal in cashless economy and examined the public perception in India towards cashless transactions and the challenges faced by them during their transactions.

Subho Chattopadhyay (2018) in their paper titled "Participation of Small Retail Business in Cashless Transactions" has analyzed to access the awareness of the small retailers regarding the cashless transactions, to understand their dealings in the cashless system and up to which extent they were participating in the cashless transactions.

Mahajan and Singla (2017) in their paper titled "Digital Financial Literacy" has analyzed that the small service provides first felt that due to demonetization they failed but after understanding digital payments they started coping up with the current scenario and played an active role in digital transformation.

The researcher has done extensive review of literature; the available literature hardly comments upon the perception unorganized sector's vendors towards accepting mobile payments and reasons behind accepting mobile payments along with benefits received and challenges faced. That provides research gap for conducting this particular research work.

#### Objectives:

1. To understand the perception of unorganised sector's vendors towards accepting mobile payments.
2. To study the factors behind acceptance of mobile payments by unorganised sector
3. To study the benefits received and challenges faced by use of mobile wallets by unorganised sector's vendors

#### Research Methodology:

##### Method of Research:

This research design selected for this study is of Descriptive and Exploratory in nature.

##### Primary Data:

The primary data was collected through administering formal questionnaire to the respondents. Convenient Sampling Method has been adopted. The respondents were selected on the basis of easy accessibility. The sample comprised of total 30 unorganised sector's

vendors, from paud road, Pune. The respondents were local chai tapariwala, small snack centres like kacchi dabheli and bhelpuri wala, grocery stores, fruit and vegetable vendors, milk vendors, florist.

**Procedure:**

A questionnaire was designed to collect the data from the respondents. The questionnaire is divided in two parts. The first part covers the basic information in terms of Name of the shop and the products they are dealing in. and the second part covers the questions aimed at inquiry of the study.

The questions were as below: Do you use mobile wallets for accepting payments? Which mobile wallets you use and which wallets is favourite amongst the vendors? The next question was since how many years they were using these digital wallets and what forced them to accept these models

for receiving payments. And lastly the questions were asked to enquire what benefits these vendors have received after accepting mobile wallets and what challenges they have faced in this process of cash to cashless.

The responses were collected by administering questionnaire and personal interactions with the vendors and some part by observation of the vendors and their customers. In all 24 responses were received out of which 4 were incomplete responses. Hence the data analysis is done on the basis of 20 responses.

**Secondary Data:**

The secondary data was collected through Scholarly articles from various online journals Research Papers, Magazine Articles, Newspapers etc.

**Limitations of the Study:**

1. Unwillingness of vendors to share responses
2. Time constraint

**Data Analysis and Presentation:**

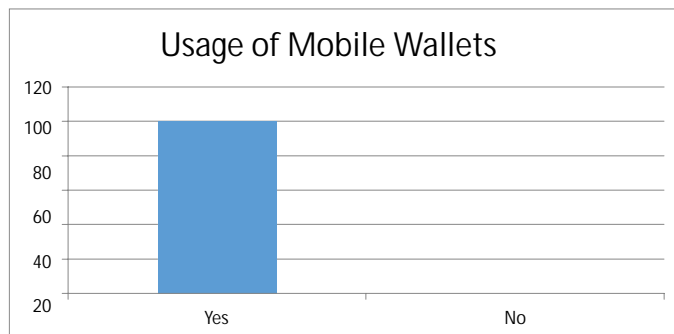
The responses gathered were classified and presented in a tabular format. The percentile method was used to arrive at findings. Graphs are drawn by using MS Excel.

**Data Presentation and Analysis**

Table showing Usage of Mobile wallets by unorganized sector

	Options	Responses	%
a)	Yes	20	100
b)	No	0	0
		20	100

Graph showing Usage of Mobile wallets by unorganized sector



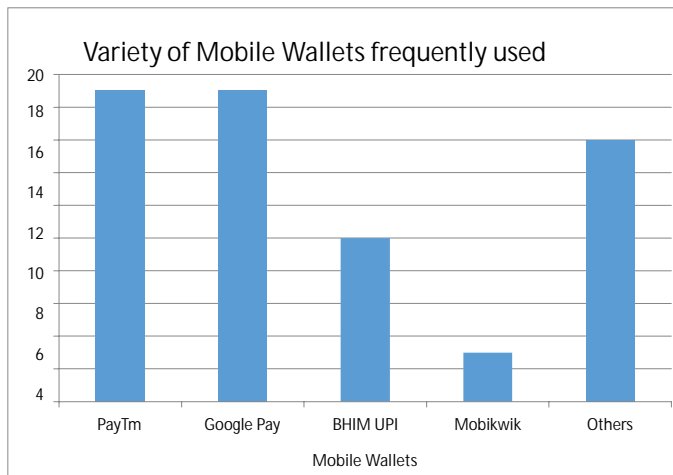
Interpretation: It is interpreted from above frequency table and diagram that 100% respondents are using Mobile Wallets for accepting payments.



Table showing the variety of Mobile wallets frequently used by the vendors.

	Options	Responses
a)	PayTm	19
b)	Google Pay	19
c)	BHIMUPI	10
d)	Mobikwik	3
e)	Others	16

Graph showing variety of Mobile wallets frequently used by the vendors.

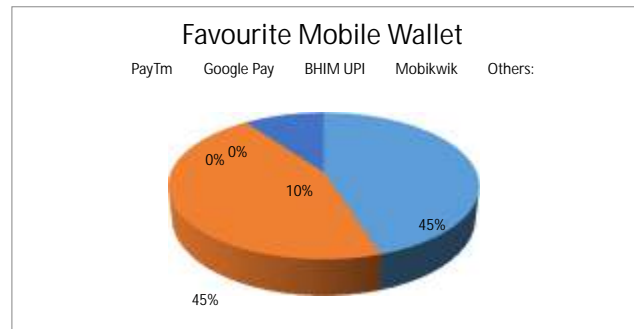


Interpretation: The above graph indicated that Pay TM and Google Pay is highly accepted followed by other apps like Phone pay, BHIMUPI, Mobiwik.

Table showing the favorite mobile wallets amongst the unorganized Sector vendors.

	Options	Responses	%
a)	PayTm	9	45
b)	Google Pay	9	45
c)	BHIMUPI	0	0
d)	Mobikwik	0	0
e)	Others:	2	10
		20	100

Graph showing the favorite mobile wallets amongst the unorganized Sector vendors.

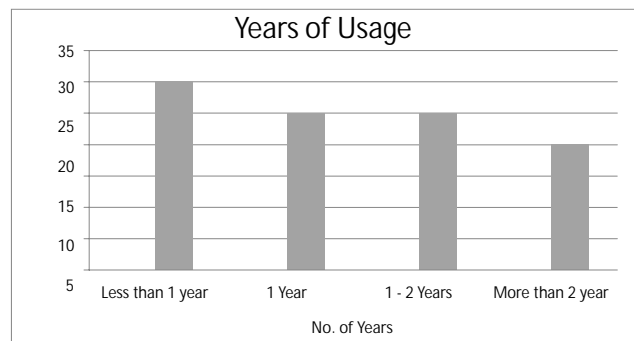


Interpretation: The above graph indicates that the most favorite mobile wallet amongst the unorganized sector's vendors is Paytm and Google Pay followed by other apps like Phone pay, BHIMUPI, Mobiwik.

Table showing number of years of Usage of Mobile Wallets

	Years of Usage	Responses	%
a)	Less than 1 year	6	30
b)	1 Year	5	25
c)	1 - 2 Years	5	25
d)	More than 2 year	4	20
		20	100

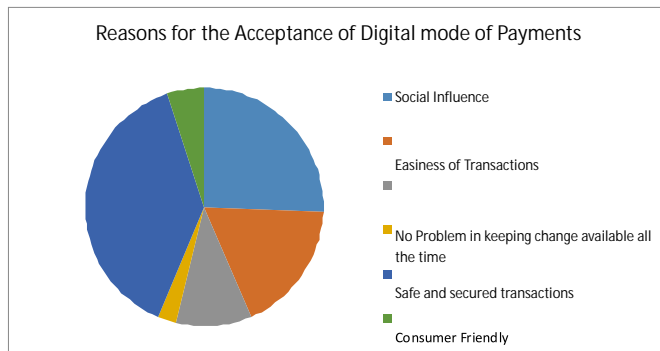
Graph Showing number of years of Usage of Mobile Wallets



Interpretation: The above diagram indicates 30% of the vendors have started using the mobile wallets less than one year before followed by 25% of vendors in 1-2 years period.

Table showing the factors leading towards acceptance of payments through digital mode?

	Options	Responses
a)	Social Influence	10
b)	Easiness of Transactions	7
c)	No Problem in keeping change available all the time	4
d)	Safe and secured transactions	1
e)	Consumer Friendly	15
f)	Increase in sales	2



Interpretation:

The above table and diagram shows that most of the vendors have accepted using digital mode of payments because of its consumer friendliness and followed by social influence and easiness of transactions.

Findings:

1. It has been found that 100% vendors from the unorganised sector are using mobile wallets for their business transactions. The vendors belongs to variety of category like local chai tapariwala, small snack centres like kacchi dabheli and bhelpuri wala, grocery stores, fruit and vegetable vendors, milk vendors, florist.

2. Pay TM and Google Pay is highly accepted and favourite app amongst the unorganized sector's vendors as revealed by almost 80 % and above followed by other apps like Phone pay, BHIM UPI, and Mobiwik.
3. Research reveals that 30% of the vendors have started using the mobile wallets less than one year before followed by 25% of vendors in 1-2 years period.
4. It is observed from the primary data collected that 80 % and above of the vendors have accepted digital mode of payments because of its consumer friendliness and followed and social influence and easiness of transactions.

Conclusion:

It has been found that the vendors are accepting payments through mobile wallets. The major factors revealed by them were social influence to adopt the e wallets system, consumer friendliness which leads to increase in sales. They have also mentioned that there is easiness in all transaction through mobile wallets as there is no need to keep change all the time. availability 24 by 7 , less risky safe and secure transactions and also contributes in getting cash backs and other rewards, therefore the vendors shown promptness in accepting the e wallets for accepting payments. It was also found that few vegetable vendors have not yet adopted the e wallets and reason is their illiteracy and financial background.

On the contrary few challenges are faced such as security problems, poor network coverage, and lack of users' knowledge on technology,

Similarly a major challenge for adopting digital payments by unorganized sector's vendors is low literacy rate, Lack of knowledge and they do

not have access to internet facilities. In few cases like the vegetable vendors operating on smaller scale have shown their inability to buy smart phone. Another biggest challenge is that People don't have the required knowledge of online cash transactions and could become easy targets for cheating and manipulation.

Cybercrime will increase tenfold and the chances are the cunning people will exploit the illiterate people. Going cashless needs protection against fraud and needed technology in every sector.

The paper concludes that in spite of above challenges faced by the vendors while using mobile-wallets for accepting payments, still it has continued to be accepted widely by the vendors of unorganised sectors because it directly lead to increase in sales. Hence Digital Payments are playing vital role in the upliftment for the economy

## References:

### Books:

- Business Research Methods, Eleventh Edition, Donald R. Cooper Florida Atlantic University, Pamela S. Schindler Wittenberg University, .K. Sharma Amity University
- Research Methodology Methods and Techniques , C. R. Kothari University of Rajasthan, Gaurav Garg Indian Institute of Management, New Age International (P) Limited
- Public Perception on Cashless Transactions in India, Dr. Venkateswararao Podile\*; P. Rajesh\*\* Asian Journal of Research in Banking and Finance Vol. 7, No. 7, July 2017, pp. 63-77. ISSN 2249-7323
- Study On Consumer Perception Towards Digital Wallets, Akhila Pai H., VOLUME 5 I ISSUE 3 I JULY – SEPT 2018] e ISSN 2348 – 1 2 6 9 , P r i n t I S S N 2 3 4 9 - 5 1 3 8 <http://ijrar.com/> Cosmos Impact Factor 4.236

## IMED JMSR

### Calling Papers for Volume-11 Issue-II

**Paper Submission Last Date is 30 April 2021 | Publication Date is June 2021**

**Published By: Bharati Vidyapeeth (Deemed to be University), Institute of Management and Entrepreneurship, Pune**

#### **Student/ Scholar/ Researcher/ Scientist/Faculties,**

Journal of Management Science and Research (JMSR) is an Academic Peer Reviewed journal with valid ISSN. JMSR's key objective is to provide the academic and industrial community a medium for presenting original cutting edge research related to management, computational and its allied branches which gains a foot hold in India and opens to the world.

To maintain a high-quality journal, manuscripts received for publication in JMSR are being subjected to a rigorous review process and plagiarism check. This includes blind reviews by members of the editorial review board, followed by a detailed review by the JMSR editors.

ISSN: 0975-8429

#### **Website: [www.imed.bharativedyapeeth.edu](http://www.imed.bharativedyapeeth.edu)**

Send your paper at E-mail: [ranpreet.kaur@bharativedyapeeth.edu](mailto:ranpreet.kaur@bharativedyapeeth.edu) and [sonali.khurjekar@bharativedyapeeth.edu](mailto:sonali.khurjekar@bharativedyapeeth.edu) (It is mandatory to send your paper in both email address)

#### **Important Dates:**

Last Date of Paper Submission: 30 April 2021

Date of Publication: June 2021

Why JMSR:

**Journal of Management Science and Research (JMSR) is a peer reviewed Journal bearing valid ISSN. You can select this journal to publish your articles due to following reasons:**

1. Published By one of the top 75 management institutes in India (as ranked by NIRF, MHRD, Government of India)
2. JMSR does not compromise with quality of research.
3. JMSR will publish articles online accessible across globe
4. Fast turnaround time of 07 days.(Acceptance Notification)
5. Author can download their full length paper from the website at any time.
6. Turnaround time for authors query is 48 hours.

#### **Submission Procedure:**

Manuscript are invited in MS Word format and to be submitted via mail on

E-mail: [ranpreet.kaur@bharativedyapeeth.edu](mailto:ranpreet.kaur@bharativedyapeeth.edu), [sonali.khurjekar@bharativedyapeeth.edu](mailto:sonali.khurjekar@bharativedyapeeth.edu)

Once a paper is accepted, authors are assumed to submit copyrights of the paper to JMSR. All papers received before the deadline will be acknowledged.

For more details, Please goto website: [www.imed.bharativedyapeeth.edu](http://www.imed.bharativedyapeeth.edu)

#### **Editor In Chief**

Dr. Sachin S Vernekar

Journal of Management Science and Research (JMSR)

Website: [www.imed.bharativedyapeeth.edu](http://www.imed.bharativedyapeeth.edu) Tele No: 020-25425517/25448005 Fax: 020:24531060

---

## Guidelines for submission of manuscript

Paper Title: 14 Point, Times New Roman, Bold, Centered, Upper and Lower Case

Author Listing:

- Name of the Author, Department, College, University, City, e-Mail Address
- 12 point, Times New Roman, Bold, Centered, Upper and Lower Case

Abstract:

- Maximum 200 words in 12 point Times New Roman
- Three to five keywords related to the main topic

Full Paper:

- Body of the Paper: A4 Size Paper, 12 point Times New Roman, 1.5 Line Spacing, 1" Margin from All Sides, Maximum 4000 words
- Headings up to Three Levels (e.g. 1, 1.1, 1.1.1) should be clearly marked and numbered.
- Tables and diagrams should be placed within the body of the paper near the text that refers to them.

References: References should be alphabetically arranged in the following form:

1. Adams, W.G., The Bakerian Lecture on the Forms of Equipotential Curves and Surfaces and Lines of Electric Force, Transactions of the Royal Society of London, 24, 1876, pp. 1–32

Important Note: Submitted papers should not have been previously published nor be currently under consideration for publication elsewhere.

# IMED- 'Where Dreams Become Reality'

## Bharati Vidyapeeth (Deemed to be University), Pune, India Institute of Management and Entrepreneurship Development, Pune

Erandwane, Pune- 38. Maharashtra, India

Accredited with 'A+' Grade (2017) by NAAC | Category-I University Status by UGC  
'A' Grade University Status by MHRD, Govt. of India



Ranked among top 75 B-schools in India by NIRF 2020, Ministry of Human Resource Development, Government of India.

### RANKING

- Business and Management Chronicle has ranked IMED, Pune at 11th Position in top 50 B-Schools in India.
- Business and Management Chronicle has ranked IMED, A+++ and 1st in top 10 institutes for ROI
- Recipient of Best Institute Award from ASSOCHAM for Promoting Leadership and Industry Institute Partnership
- Recipient of Best Management Institute Award from ASSOCHAM for Innovation and Entrepreneurship Development

**Dr. Sachin S. Vernekar**

Dean FMS BVDU, Director, IMED

### PROGRAMMES

#### MBA

2 year full time programme Dual specialization : Marketing, Finance, HR, IT, IB, Banking & Insurance, Retail and Hospitality Management

#### MBA (HR)

#### MCA

(2 Year Full Time Programme)

#### BBA and BCA

(3 Year Full Time Programme)

### History:

Established by Bharati Vidyapeeth in 1978, IMED is one of the Premier Business Schools in Western part of India.

### Salient Features :

- Ranked among top 75 B-schools in India by NIRF 2020, Ministry of Human Resource Development, Government of India.
- Faculty with rich Academic and Industrial experience.
- Wi-Fi enabled campus and well equipped Library.
- Industry Institute Interface through National / International Seminars, Workshops, MDPs, FDPs Corporate Day, Alumni Day and Industry visits
- Foreign students from 18 Nationalities.
- Holistic development of students through Management & IT Forum Soft Skills sessions, CCEE, Foreign Language, International Management & Cultural Fest, Sports activities etc.

### Placements

- Companies Participate in Placement Drive every year : more than 152
- Highest package :** MBA 54.08 LPA (International)
- 18 LPA (Domestic)
- Highest package :** MCA 53.00 LPA (International) / Rs 7 LPA (Domestic)



### INSTITUTE OF MANAGEMENT AND ENTREPRENEURSHIP DEVELOPMENT

Erandwane, Pune - 411038. Maharashtra, India

Tel. : +91 20 25425517, 25448005

E-mail : info.imed@bharativedyapeeth.edu

Website : www.bvuniversity.edu.in /

imed.bharativedyapeeth.edu

**"Creating  
Successful  
Leaders and  
Entrepreneurs"**

