

Article on Paradigm Shift & Recent trends in HRM

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Paradigm Shift & Recent trends in HRM

“ Human resource management involves 3 letters

HRM the last word MANAGEMENT refers a man, age represents work experience of dealing with human beings i.e Manpower with last letter “T” in technical way.

Self Definition: “ As CEO and CFO the recent demand is of HR role i.e Human Resource Strategic Officer (HRSO)”.

Importance of HRM

1. HRM has been sidelined since the real function of HR has been confined to basic functions like manpower planning.
2. Improper assessment and ineffective performance management.
3. Holistic view of HRM at glance is only practiced by MNC & Top companies, since the organization chart is in full adherence to companies rules and regulations.
4. Importance of HRM is only realized when organization suffers after loosing the bunch of skilled manpower in the key areas.

Why HRM

To identify the key persons in taking up sound decisions at top levels.

To inculcate the culture of skill management.

To hone and sharpen the skills.

To act as trainer, under training and development.

To play a role of auditor under the umbrella of HRA.

To update and advise the HR information

to top management for taking suitable decisions.

Difference between PM & HRM

The best way to promote happiness among the people is by creating performance culture in the organization, whereas increasing attrition rate makes it imperative for the HR managers to retain talent by applying pro employee perspectives.

Issues in HRM

1. Talent retention.
2. Biased appraisals.
3. Exit interviews.
4. Vacuum gap in salary scale and compensation.
5. Lack of succession planning.

Strategic HRM & Changing role of HR

Why Strategist in HR?

Ans: HR is a technical expertise just like operations, planning & manufacturing since it encompasses right skilled manpower, it should prove to organization in productive manner (Result Oriented) to unleash the best performance and to retain the concept of talent management.

Strategic HRM & Changing role of HR

We all know the kind of environment we have around us today the 2 words liberalization and globalization have changed everything including internal, organizational policies. The only way to

differentiate between two organization is the quality and commitment of the work force. We look at the changing role of HRM function in any business organization we will find that it has now taken the front seat and has now got better recognition.

SHRM is the need of the hour for every business organization in order to survive and grow in this competitive and challenging environment. HR functions influences organizational performance.

SHRM can be defined as the linking of human resources with strategic goals and objectives of the organization which helps in improving overall business performance.

Few objectives of SHRM are:

1. Quick response to changing environment.
2. Feedback to top management.
3. Alignment of HR systems with the company's strategy.
4. Quality HR policies and practices.
5. Last but not least plays role of Change agent.

Exit Interviews

Exit interviews is the process of identifying the reasons for which an employee quits an organization, It is an interview scheduled between HR professionals and employees who have planned to quit at the time of leaving the organization to collate the reason for departure.

1. Exit interview is performed as mere rituals as the part of formality by both employee and HR.
2. It should be widely used as the recording instrument on the employees departure and the real cause for the employees departure helps in identifying any retention strategy.
3. Employees tend to give reasons that is highly accepted by the employer and does not harm the reputation of the employer in any way or the other.
4. Some common reasons of exit in one of my research paper are as follows:

- I. 10% out of 35% quitting reasons

were attributed to unavoidable reasons which include getting back home town.

II. Health problems 10%.

III. Personal Reasons 15%.

IV. 30% of the reasons are the result of push factors which includes:

a. Growth 10%.

b. Insecurity 10%.

c. Unhappy about appraisal & work culture 10%.

25% of the reasons are due to pull factors:

a. Better salary 15%.

b. On site opportunity 10%.

*Source: Secondary data provided from departed employees for our research paper on “An analysis of exit interviews in selected organizations in Pune city”

Consequences of employee turnover:

1. Decrease productivity.
2. Work backlog/ Increased workload.
3. Increased investment on recruitment, training & maintenance of employees.
4. Decrease commitment and morale among employees leading to poor team dynamics.
5. Knowledge transfer to the competitors, when an employee quits he carries the knowledge that he has acquired in present organization.

The need of the hour is to develop a systematic approach in determining the actual reasons for employees departure.

Global HR :

HR top officials are also named as country managers as they have to manage the work force diversity, i.e. people coming from different places work in productive culture for the organization.

In the era of globalization the acquisition of domestic firm by foreign owners, joint ventures, strategic alliance, franchising, Increasing tourism , world trade and global out sourcing will have profound effect on relationships and

the operation of even the domestic firms thus competencies and qualities do HR managers and executives need to possess in order to effectively run global firms.

Global HRM can be defined as the cumulative deposit of knowledge and beliefs, values and customs acquired by a group of people. HR culture gives people a sense of who they are, of belonging and how they should behave and what they should be doing.

Cross-cultural skills are equally important for all the employees irrespective of their employment status that arise out of geographical location i.e. Expatriates, parent country national, host country national, third country national etc.

Some important benefits that accrue from cross-cultural learning to global managers:

1. Cultural Understanding will increase the chances of success in expertise assignments.
2. Cultural insights are helpful in understanding and practicing comparative

management techniques.

3. Cultural knowledge mitigates the effects of culture shocks and maximizes inter-cultural experience.

“The main activity of Global HR will be the exploration of the new commercial horizons thrown open by the phenomenon of globalization”.

Tips for effective HRM

HR department is widely seen grilling with lots of stress from both the Top management side and employee side. Thus, the concept of stress management is very important and should be disseminated at every level of the organization.



Tourism Context in Thailand 4.0

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ABSTRACT:

This paper aims to provide the knowledge and understanding of the tourism and plan & policies of national development agenda in Thailand as calling to "Thailand 4.0". A documentary and content analysis was applied to obtain the data related to managing of the plans and policies "Thailand 4.0" of Thai government, in term of tourism context of Ministry of Tourism & Sport (MOTS) and Tourism Authority of Thailand (TAT) and the conceptual and theoretical framework of push & pull factors in travel motivation. The result shows that the planning of Thailand 4.0 and Tourism context of MOTS and TAT has emphasized more on sustainable tourism management, transforming creativity, culture & high-value system on value chain tourism, driven industry by technology, creativity and innovation and increase the competitiveness of country 's economy. The other aspects like innovation ,digital information & technology is one of contributor to the growth of Tourism in Thailand related in the same way of travel motivation and tourist behaviors of F.I.T (Free Independent Travelers) with reference to statistics of UNWTO forecasting the number of tourists to 1.8 billion by 2030. F.I.T often spends their travels through online channels and use travel applications

Keywords: Tourism context, Thailand 4.0, Travel motivation

I. INTRODUCTION

"Thailand 4.0", is a policy that drives the Thai economy come with the vision to make economic status "Stability, Security, and Sustainability" with strategic "New Engine of Growth; Product Growth Engine, Inclusive Growth Engine, and Green Growth Engine" for transform Thailand economic "Stability, Security and Sustainability" The main purpose is to get Thailand out of the trap of middle-income countries to high income. "Tourism is a major engine of Thailand which contributes about 20.6 percent of Thailand's gross

domestic product (GDP), according to the World Travel and Tourism Council (WTTC) mentioned. In

addition, the prediction of the United Nations World Tourism Organization (UNWTO) reveal that tourism landscape changes will be evident in 2020, with more than 1,600 million of global travelers moving to the Asia-Pacific region, reaching 416 million. 1 in 4 with "Thailand" as a key player. If the growth rate is equal to Asia Pacific. 6.5% per year. In 2020, the number of tourists is expected to reach 41.5 million. However, if it continues to grow at its current rate of 15% per year, it will jump to 71 million. Thus, there are foreign tourists who will "equal to the population in the country"

Travel motivation become the key elements in understanding of tourist decision-making behavior that why do people travel? Understandings of travel motivation play a role to predicting travel pattern in the future.

Analytical of tourism context in dimension of Thailand 4.0 and travel motivation concepts can be assisted to tourism planning and development in Thailand and in the same way tourism industry in Thailand will transform from traditional service to be high-value service which is the new age of industry development to make a higher value in rich culture and service.

Objectives of the Study

- 1) To study the plans and policies of national development agenda in Thailand as calling about Thailand 4.0 and tourism context of MOTS and TAT.
- 2) To study the travel motivation concept & theory.
- 3) To Analyze Tourism context, Thailand 4.0 policies and travel motivation.

Benefits of this article

It is a guideline for studying and adopting tourism context of MOTS & TAT related to Thailand 4.0 policies to develop a High-Value of Thai tourism strategy, a new era in the industry. Development to create value added in valuable culture and services in "Globalized, Digitalized, Urbanized, Individualized" in Thailand 4.0.

II. LITERATURE REVIEW

A.) Tourism in Thailand

Tourism Industry in Thailand, it is the main source of

income of the country, because the total revenue from tourism compared to total exports in Thailand in 2016 is 28.44%. Moreover, Thailand is also the top destination for travelling of foreigners. (Kaosa-ard M. (2017) The Ministry of Tourism and Sports of Thailand (2017) assumed that by 2032, Thailand will be receiving around 100 million visitors. Thailand is 10th in the most visited countries in the world (Worldatlas, 2017), and third in the country with most revenue from tourism receipts (UNWTO, 2017).

Top 10 International Tourist Arrivals to Thailand					
No	2015		No	2016	
	Country	Amount (Pax)		Country	Amount (Pax)
1	China	4,626,298	1	China	7,936,795
2	Malaysia	2,613,428	2	Malaysia	3,418,855
3	Russia	1,606,430	3	Japan	1,381,702
4	Japan	1,267,886	4	S. Korea	1,373,045
5	S. Korea	1,122,588	5	Lao PDR	1,220,522
6	Lao PDR	1,053,983	6	India	1,069,422
7	India	932,603	7	UK	947,568
8	UK	907,877	8	Singapore	938,385
9	Singapore	844,133	9	Russia	884,136
10	Australia	831,854	10	Australia	807,450
		15,807,080			19,977,880

Table 1: International Tourists Arrivals to Thailand by Nationality of the year in 2015–2016

The tourism situation in Thailand in 2017 is likely to grow significantly compared to last year. It is estimated that 26 millions of international tourists than last year. Up to 5% and generated revenue of 1.33 trillion baht more than last year, with Chinese, Malaysian, Korean, Lao, and Japanese tourists traveling to Thailand in a large of numbers, For Thai tourists is the number of 106.5 millions, an increase of 4% and revenue of up to 6.9 billion more than last year

Factors supporting the growth of tourism in Thailand in 2017 for foreign tourists are 1) The positive factor is that the new international flight routes are 62 to 82 flights per week from China, Russia, Vietnam, Taiwan, Japan, Cambodia, Bangladesh, India, Bali and Maldives. Faster Bookings for Thai Airfares Up 16 percent, and Ikea released the red flag in front of Thailand. Airlines in Thailand can plan to launch flights. More foreign 2) World economic growth is expected to be + 2.7% GDP in 2017 and 3) Tourism Authority of Thailand promotes public relations, organizes tourism activities, launches new campaigns, stimulates the market of foreign tourists. Experience travelling with the lifestyle, such as Amazing Thailand, Amazing Thai Taste through food tourism. Including Thailand Is regarded as Top Tourist Destinations of 2017.

The factors supporting the growth of tourism in Thailand in 2017 are the domestic tourist market: 1) Domestic petro prices fell by 11%, including low cost airlines. In the country, there are more flights and promotional deals to attract travelers. 2) Tourism Authority of Thailand

(TAT) encourages Thai people to travel within the country, such as the Green Season campaign. The tourist traces the royal projects of King Rama Nine. Moreover, 3) CNN praised Isan as one of the seventeen most visited cities in the world. (TAT, 2017)

Overview of foreign tourists travelling to Thailand by themselves is 80% that has called Free Independent Traveler (FIT) and group tour is 20%. Main objective is Leisure for 83% and business travelling and more is 17%. The most popular activities are Thai Food activities, Sea & Beach, Spa & Wellness, Nightlife and Historical Sites respectively. (TATNews, 2015)

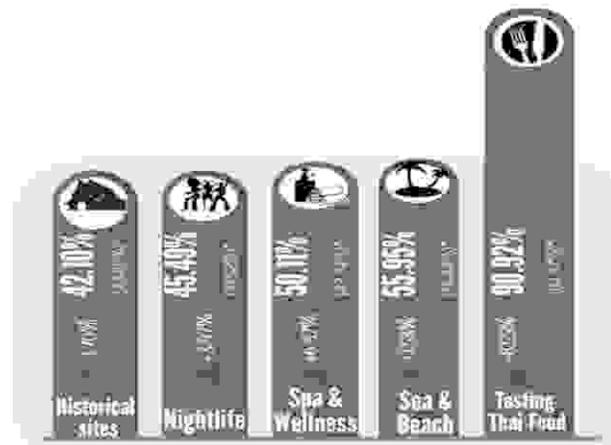


Figure 1: Most popular activities in the view of foreign tourists (TATNews, 2015)

Moreover, the main contributor to the growth of Tourism in Thailand and related to travel motivation and tourist behaviors as we call that the travel tech startup, which is the digital tourism service platform, is that of FIT (Free Independent Traveler) and online travel spending.

UNWTO expects the number of tourists to increase from 1.2 billion in 2016 to 1.8 billion by 2030. FIT is also likely to increase significantly. The behavior of these tourists is that they often spend their travels through online channels and use travel applications.

Travel Tech Startup in Thailand offers a superior travel experience. For example, by offering authentic travel experience in authentic Lanna style. A detox program that combines Thai local Ayurvedic and The presentation of Thai cuisine in a unique way.

B.) Thailand 4.0

Thailand 4.0 policy is propel national development in the area of economic reform which will go in tandem with the 20 year strategic plan: an agenda which requires

participation from all sectors of society (public sector, private sector, stakeholder and Thai people), on the basis of Thai government vision of “Stability, Prosperity and Sustainability”, this is to mobilize Thailand under three key approaches namely creativity, innovation and Technology (P.Chan-Ocha, 2017)

In the past, Thailand had economic development models “Thailand 1.0” that emphasis on agriculture which was call “Green Evolution” followed by “Thailand 2.0” which focused on light industry and advanced industry in “Thailand 3.0”. The present, economy of Thailand will be transformed to a new economic model, “Thailand 4.0” which has encouraged Thai citizen to become more “Globalized, Digitalized, Urbanized, and Individualized”.

Thailand 2.0 has four objectives:

- 1) Economic Prosperities.
- 2) Social Well – being.
- 3) Rising Human Values
- and 4) Environmental Protection.

Maesincee (2017) said Thailand 4.0 aims to transform Thailand's economic structure to be “Value-Based Economy” that there are more innovations than commodities. Technology, creativity, and innovation will be the main economic driving factor in Thailand 4.0 and more focus on the service industry. The four transformative shifts of Thailand 4.0 are

1. Transforming traditional agriculture to be smart farming with farm management and using more technology. Farmers gain more income and become landowner.
2. Transforming traditional SMEs (SMEs) to be smart enterprises and high potential startups.
3. Transforming traditional service to be high-value service.
4. Transforming unskilled labor to be high skills labor.
5. Transforming industry for buying to technologies to making technologies.

Thus, development of knowledge, creativity, innovation, science, technology, and research can be made encouragement successful of those transformative shifts, which will lead to the following transformation in these clusters of innovations and startups:

1. Food agriculture and Bio – Tech
2. Health, wellness, and Bio – Med
3. Smart devices, Robotics, and Mechatronics
4. Digital, IT and embedded technology
5. Creative, culture, and high – value service

Therefore, the transformation to follow Thailand 4.0 must integrate knowledge, research, and require cooperation from public sectors, private sectors,

stakeholders and Thai Citizen. Successfully of Thailand 4.0 can unlock the country from several economic challenges and be more advantage points for competitive in the world trade and development of the countries sustainability.

C. Tourism 4.0

The Ministry of Tourism and Sports (MOTS) drive Tourism 4.0 in line with the Thailand 4.0 with the aim of enhancing the competitiveness of the country. Digital tourism, TIC: Tourism Intelligence Center deployed to manage linking tourist information, prepare for the potential tourism growth in the future.

MOTS therefore need to prepare a plan to support the growth of the tourism situation. Thailand 4.0 accelerates the transformation of the economic structure into a Value-Based Economy. The goal is to drive the economy. The least significant change in three points as follows

- 1) To shift from commodity production to innovative product & services production.
- 2) Transforming from driving the country with industry to being driven by technology, creativity and innovation.
- 3) To shift from the focus of the manufacturing sector to the service sector in order to increase the competitiveness of the country's economy.

MOTS accelerate its policy and strategy to Tourism 4.0 in the five areas as following

- 1) Enhancing the productivity of the technology through increased tourism information management system or Tourism Intelligence Center (TIC), focusing on integrating information related to the Thai tourism sector. Both public and private sectors are involved in the use of information from the system. In managing, the planning and policy development of the country's tourism industry, the company is effectively addressing the changing global tourism situation, aiming to raise the profile of TIC's multi-dimensional capabilities. TIC has the right information and real time to increase the efficiency of the system. The development of an in-depth analysis model and advanced display format to support proactive planning, as well as TIC, is also a source of research-related information on tourism to the publics.

- 2) Promote Collaboration with Digital Tourism to enhance the tourist experience and provide tourists with confidence as a means to facilitate information activities. Tourism and tourist sites of high quality, reliability and access to information of surfing operators. The company has been certified by government agencies such as tour operators, tour guides,

travel agencies or spa manager, and to reassure travelers throughout Digital Tourism can be also channel to help travelers communicate directly with police officers to facilitate safety.

- 3) Modify the operational procedures within the MOTS by improving process or reducing the efficiency of the process by using the E-Document system to maximize the value of sharing digital resources.
- 4) To change the working culture to quality service. Organizational Culture Development is customized (centered on the customer).
- 5) To promote research and development for quality tourism especially, to develop human capital into a full digital tourism era.

All this is an action plan that the MOTS prepares to operate. Integration with digital, it is a tool for information management and tourism optimization services. Increase economic income its leads to stability, prosperity and sustainability.

Tourism Authority of Thailand (TAT) will focus on Tourism 4.0 in five main areas as following

- 1) Sustainable Tourism Management
- 2) Create environmental factors and develop infrastructure conducive to tourism.
- 3) Modern marketing to accommodate future changes.
- 4) The establishment of enterprises and start up tourism. Based on innovation
- 5) Building effective cooperation networks with public and private agencies both local and international organization. In all parts of the value chain tourism.

The sustainability of tourism in Thailand 4.0 will be achieved through the transformation of the paradigm that has been viewed in the past four issues into a new dimension.

- 1) From the perspective of tourism as a product (Product) turned into tourist attraction or the destination that has a valuable story in place (Place)
- 2) From the creation of the brand to the identity.
- 3) The original economic goal is to profit (Profit), but it is to bring about good things back to society and the environment (Purpose), which means that it must be changed from price to value. (Value)

- 4) Change from quantifiable tourist (Volume) targets to net benefits.

The creation of environmental factors & infrastructure. Focus on "Creativity and Eco-Friendly". Think of balance and 3-way support.

1. Promote activities that are consistent with the potential of the area. For example, health, ecology, education, etc., and a new marketing strategy that delves into new potential markets.
2. Regional Business Networking provides cities and community centers in key regions. It is a point of entry and distribution to the local level. To benefit from the liberalization of trade. Meeting the needs of tourists. With the opportunity to develop, the border city is a special economic zone with tourism.
3. Integrate with all agencies to eliminate weaknesses in many areas, such as utilities, personnel availability, hygiene, traffic, safety, to create opportunities and motivate for trade and investment of tourism.

D.) Tourism & Service Industry related to Thailand 4.0

The high - value tourism & service of Thailand 4.0 will increase accessibility of tourism sector for all generations through digital innovation and technology which suitable for their life style. It can make tourism productivity dimension which will encourage the destination's brand loyalty and consistent with vision of Thailand 4.0 model "Stability, Security, and Sustainability"

There are many opinions, suggestions, and guidelines from professional in the hospitality industry as follows:

Kaosa-ard M. (2017) Chinese people are the main tourists to make a significant impact on the future Thai tourism, meaning that the Thai society will become a "Digital Society". "Cashless Society", because everything is paid through "mobile phones". The economic part becomes "Sharing Economy".

Yoojamrus N. (2017) said Thailand 4.0 could be adapted to Hotel 4.0 by using digital innovations. Digital innovations strongly affect customer's behavior; therefore, hotels have to prepare organization for this transformation by investment with digital innovations for 1) create a good customer experiences: comfortable and modern services and better value 2) Thailand's cultural heritage is advantages in offering a complete tourism package.

Malisuwan S. (2016) mentioned that the transformation of the tourism & service sector to be a digital innovation industry in Thailand 4.0 will make business run smoother or become the New Economic Model. New Business Model will make types of business to cooperation with each other more efficiently by

offering new products, new services, or new experiences about information and technology that can support two – way communication between service sector and customers including real-time service to customers.

Nanthaphaiboon J.(2012) said the most effective factor for the service sector in Globalization is Information and Communication Technology (ICT) . ICT will give opportunities and challenging the service sector to transform or adapt business to be in trend. Moreover, the benefits that will occur are 1) Offering accessibility for customers such as online booking plane tickets, online hotel reservations across the world and 2) Service sector can use ICT for information management such as to collecting data to research in promotion and planning in the future.

E.) Travel Motivation

Motivation is noun and come from the root action of “Motivate” that's mean “To provide (someone) with a (strong) reason for doing something” or other one root “Motive” that is “A reason for action” (Longman Dictionary of Contemporary English, 1991)

Motivation is perhaps best described as 'psychological/ biological needs and wants, including integral forces that arouse, direct and integrate a person's behavior and activity' (Yoon & Uysal, 2005, p. 46).

"Travel" can be defined as the movement of people between geographical locations for any purpose and any duration whether using any transport or without transport. In addition, Travel is still for leisure tourism purposes, to visit friends & relatives, for business and may occur for numerous other reasons. (Charles R. Goeldner & J.R. Brent Ritchie, 2012)

Travel motivations has been a part of tourist behavior and widely researched and applied in tourism marketing strategies. The insight of need to see the unseen and know the unknown drives people to travel to new places and motivates them to visit new destinations (Venkatesh, 2006).

Actually, there are several theories, concepts or models have been developed to explain motivation. From past to present, Travel motivations is one of the most researched travel concepts in literature of tourism field. This shows in terms of the development of theoretical concepts. Maslow (1943), Grey (1970), Dann (1977, 1981) and Crompton (1979) (Jayarman, Lin, Guat & Ong, 2010; Agyeiwaah, 2013; Otoo, 2013; Dayour, 2013) Push & Pull factors are one of particularly recognized by researchers and mostly tourists.

Push Factor is factors, which encourage individuals to move away from their home setting through Tourism and be also intangible things (forces) that come within us. Needs, Motivation and Way of Thinking such as adventure, escape, challenge rest and relaxation. While, Pull factor is those attributes of a-different place, which attract or “pull” them towards it, in the other meanings, tangible things the draw visitors to a destination. This includes people, places and activities such as scenic area, recreational event, culture, festivals. Push factors are the environment of particular

destinations that satisfy traveler's needs or wants by internal forces or intrinsic motivators (Kim et al, 2002; Uysal et al, 1994).

Therefore, the “pull” factors are the motives aroused by the destination rather than emerging from within the tourist themselves. The concept of “pull” factors is meaningful for explaining the destination choice (Crompton, 1979). People travel because they are pushed into making travel decisions by psychological forces which are innate, and pulled by the destination attributes (Crompton, 1979; Prayag & Ryan, 2010).

Pearce and Lee (2005) confirmed the findings of previous studies that tourist push motivations are four-fold in nature (novelty seeking, escape/relaxation, kinship/relationship enhancement and self-development). The push to pull approach is often used for market segmentation purposes with the aim of profiling visitors. Likewise, the influence of demographic and travelling characteristics on travel motivations is kept the recorded. (Kim & Prideaux, 2005).

Statistic showed that over 75% of Japanese have travelled to such as United States, South Korea, Hong Kong, Taiwan, China, Singapore, France, Britain, Thailand and the Philippines (French et al, 2000). The push and pull factors would have affected the decision of the Japanese to travel to these countries. This is because these countries would have used promotional activities such as television advertisement or glossy brochures to attract the Japanese to travel to particular destinations (Sirakaya et al, 2003).

The cultural and historical attractions of Thailand are push factors for Japanese tourists come to travelling in Thailand. The pull factors to drive Japanese tourists to Thailand are Thai hospitality, locals' way of life and they can engage in local wisdom Thai activities. Thus, Thailand has attracted Japanese tourists by employing the concept of push and pull factors in term of travel motivation (Sangpikul A., 2007).

Researchers found that travel inspiration shows the importance of push-pull inspiration (Hung & Petrick, 2012) the push thought processes disclose visitor craving to travel, the pull intentions rather clarify the decision of goal with respect to its traits. (Dayour, 2013)

Presented various sources of novel experiences, ranging from the discovery of nature-based attractions, events and activities, innovative physical places, to the gaining of prestige and attention from others. (McIntosh, Goeldner and Ritchie, 1995 and Park, Mahony and Kim, 2011) It has to do with resting from one's day-to-day activities. (Grimm & Needham, 2012)

METHODOLOGY

A documentary and content analysis was applied to obtain the data related to managing of the plans and policies “Thailand 4.0” of Thai government, in term of tourism context of Ministry of Tourism & Sport (MOTS) and Tourism Authority of Thailand (TAT) and also the conceptual and theoretical framework of travel

motivation.

DISCUSSION & CONCLUSION

The result of the documentary and content analysis shows that the planning of Thailand 4.0 policies and Tourism context of MOTS and TAT has emphasized more on sustainable tourism management, transforming creativity, culture & high-value system on value chain tourism, driven industry by technology, creativity and innovation and increase the competitiveness of country's economy.

The other aspects like innovation & technology and digital information, is one of contributor to the growth of Tourism in Thailand related in the same way of travel motivation and tourist behaviors of FIT (Free Independent Travelers) with reference to statistics of UNWTO forecasting the number of tourists to 1.8 billion by 2030. They often spend their travels through online channels and use travel applications Moreover, it is also supporting to plan of Tourism context by of MOTS & TAT toward Thailand 4.0 policies.

While Tourism is the industry that responds to Thailand 4.0 policy. By bringing in new technology and innovation to drive tourism and generate revenue for the country.

However, Thailand's tourism still needs to maintain its identity. The traditions, culture, way of life, uniqueness and Thai identity. It also provides value and preserves the natural environment.

These will definitely be helpful in developing Tourism context in Thailand 4.0 policies

RECOMMENDATION

1) Mixed method including to in-depth interviews and questionnaire survey must be undertaken by the tourists, private sectors and stakeholders to understand the insight travel motivations of the tourists which according to Tourism context in Thailand 4.0 policies

2) The benefits of planning & strategy of tourism context by MOTS & TAT must be promoted to other agencies and stakeholders so that they can participate and transform digital innovation and technology of tourism products & services & activities, Also create a high-value in rich culture and service to industry through Thailand 4.0 policies

3) Branding the destinations using Tourism context of Thailand 4.0 policies will help for promotion of Modern, Creative & innovation Tourism platform in Thailand.

4) Legal concerns should be supported by entrepreneurs or all concerned to implement business convenience and efficiency for consistency in growth following up to Tourism context of Thailand 4.0.

5) Educational institutes should create awareness of tourism context through Thailand 4.0 vision to make economic status “Stability, Security, and Sustainability” with strategic “New Engine of Growth;

Product Growth Engine, Inclusive Growth Engine, and Green Growth Engine” for transform Thailand economic “Stability, Security and Sustainability” among young generation such as students.

6) Sustainable tourism is necessary. Tourists and all concerned must be acknowledged to respect tourism resources and cultures of owner country.

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Strategic Approach to Reconciliation in Buddhism

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Abstract- The Buddhist reconciliation approach appears in the doctrine of Buddhism, both the Vinaya and the doctrine. And appear at the Buddha's insistence on the formation and resolution of conflicts that have occurred in the Sangha and the country. The principle of Buddhism in reducing conflict Principles explaining the causes of conflicts, focusing on the psyche within the human person, and explaining the motives and the psychological traits as a result of the conflicts arising from divination (greed, rage and delusion). In the Vinaya, there is a social resolution describing the abuse of one another. And the Vinaya explained the process of reducing the conflict. Asked the clergy to clergy. Monks and lay people Vinaya is a common rule of the group, which is a defense. At the same time there is a process of reducing conflict. It is a process of mediation and judgment that terminates the conflict. The qualification of the umpire is so important that it is a moral obligation, which creates the trust of the parties, and there is a judging process in which the parties agree.

Strategies to create harmony or reduce conflicts are the processes of the whole system of disciplines. 1) The direction of society and people. The ideal Buddhist society is a Buddhist society. The goal is to maintain the Buddhist teachings and Buddhist Sangha is the base for supporting the practice of the person towards the end of

suffering. This is the highest goal of Buddhism. In Vishnuchar's description, the strength of the monastic organization is a common goal, leading to the preservation of the Discourses and the preservation of the Dharma, leading to the peaceful realization of the whole society. Policy towards goals the importance of the group or discipline is above the individual, such as the rituals that arise by the Sangha. 4) The practice is the Vinaya, and 5) the evaluation is. Additional Chapters on Violations Buddhist strategy is to prevent and resolve conflicts throughout the system. This is a form that can be used to prevent and resolve real world social conflict.

Keywords: Strategy, reconciliation, Buddhist,

Introduction

Conflicts in Thai society continue to grow and intensify caused by many factors. Lead to dissociation Breakdown and the idea of inconsistency cannot cope with the cracks caused by incomprehensible to unity. This conflict is not just about one thing. These problems spread to economic, social, political, even religious. The process of bringing problems. They are linked to social exclusion, so it is difficult to create a harmonious society.

The history of humanity is almost indistinguishable from war. And the intensity of the day

is more intense, counting backwards to 100 years between 1900 - 1989, the year the Cold War ended. It is estimated that 86 million people will die from war. If counted after World War II, 1945 until 1990, there were 22 million deaths due to the war. The death of their own government is another 48 million. (Paisan Visalo, 1995: 1)

Conflicts come from complex relationships, such as those related to the needs of a person's livelihood. This causes conflicts to seek control of the needs of people's livelihood. It causes conflicts to seek control of the human environment. Psychological context, including the need and resistance of human power. Geographic Context that Causes International Border Disputes Socio-economic context causing a class conflict In addition, there is a great deal of controversy surrounding the use of cultural resources and cultural contexts (Chaiwat Sataananan, 1986: 69).

Sometimes, conflicts in society act as a safety value, which relaxes each other's sparseness. It also reinforces the identity of the group in the event of a conflict with the group and promotes unity and balance. The problem is the prison version is ... conflict. It is not something to be completely removed from human society. Peace researchers will need to address the problem of conflict resolution. How do you end up with peace? (Chaiwat Sataananan, 1985: 56-69) Buddhism is a part of the social system cannot be separated. Buddhism changes according to social conditions. Economy and Politics but Buddhism has influences and provisions on the way people live in society. The social scientist acknowledges the importance of Buddhism in a systematic way to control the society. It is a basic institution for moral promotion ethics and welfare of man (Parade Mahakhan, 1989: 33-50).

While chaos occurs when conflicts arise, they tend to be more violent. Peace will come into play. And it serves to coordinate those conflicts. In order for Thai society to adjust to the paradigm shift from the old way of using power to solve the problem of traditional society, which is not applicable in the present society, to the social process that emphasizes the sharing of ideas. The "civilization" or "civility" refers to the development of the old society into a peaceful way. (Praves Vasi, 2002: 1-12)

The interesting issue is how peace can be achieved or how peaceful is the way to create peace. The idea is that you repeat it. Should be focused on the 8 or 8 correctness, namely, the accuracy of the way. Accuracy of the mind Accuracy of work Correctness of life Accuracy in perseverance Accuracy in Consciousness and Accuracy in Concentration the 8 correctness is that this is the cause of peace. At the same time, the correct knowledge and the two correct deliveries are the result of peace. Therefore, he emphasized that the 11 correctness can be regarded as the essence of Buddhism. (Buddhadasa Bhikkhu, 1988: 341)

Buddhadasa Bhikkhu (1988: 1-2) has proposed this concept in the book. "Peace of the World" by the concept. Peace also introduces the concept of peace, a way or a way to make peace in today's society. Buddhadasa Bhikkhu's views on peace are important both at the individual and at the social level and on a global scale. Peace is both a goal in itself and a result.

Buddhadasa Bhikkhu have the opinion that because today's crisis. The crisis is considered the worst. It is the way that man enters into nature with his passions and with the power of his passions. People make fun of the benefits. Natural to satisfy their own cravings. So the solution is to think of a way to relate to nature without losing its natural beauty or losing its original nature. (Buddhadasa Bhikkhu (, 1988: 4-5) for this reason, Buddhist companies have an urgent need to study and understand peace. Because peace is the ultimate goal of the Buddha to help each other bring peace. (Buddhadasa Bhikkhu (1988: 12-14). Democracy allows for effective participation equally voted. There is mutual understanding have policy control democracy leads to avoid tyranny. Liberty Have your own comments. There is freedom of thought. Human Resources Development Defend personal attention. Have political equality and democracy leads to the pursuit of liberty and prosperity (Dahl, 2000: 38-44, cited in Bovornak Uwanno and Tawil Dibirukul, MMP: 5). the relationship and support. If the development of democracy is very opportunity for peace, how to achieve a lot, and the chance to succeed. When Peace Works Democracy must be supported. Or creative Especially the dimension of equality and equality. If such a feature occurs in society. People in society can accept differences in different dimensions, such as differences in opinions, ethnicity, religion, language, etc. These principles are all in favor of

peaceful means.

It is evident that society in every age and in every society is always conflicting. At the same time, each society is guided. Patterns and methods of editing are similar and vary according to the cultural characteristics of each society. In the Thai society, which is based on the culture of the majority, is based on the doctrine of Buddhism, which absorbs and shapes as the goal of the individual's life and is a mechanism for the organization of a person's relationship in a prudent manner. When Thai society is in conflict Community and national deficits One solution is to adopt the Buddhist approach.

This is a structural conflict systematic prevention and correction. In Buddhist doctrine and society, the Sangha was established. It shows that he is an important strategist in anti-temporal defense, that is, his strategy of appearing in monastic organizations is still available today. This article explains the strategy in Buddhism.

Research Objectives

To study the strategy of reconciliation in Buddhism in Buddhist organizations.

Research Scope

Theoretical boundaries in this study. The researcher analyzes the concepts of harmony and conflict management in the Buddhist way, as shown in Tipitaka. This is the concept of the present management as a framework for explaining the content of conflict and reconciliation. The content is intended to describe the principles of discipline and principles that appear in the scriptures. Research Methodology

This study is a theoretical study. The research method is to select the relevant content that the Tipitaka analyzes according to the strategic framework of reconciliation.

Collection Data

Information gathering by selecting information related to harmony appears in the scriptures. Check the answers to the research objectives and then analyze.

Data analysis

Analyze by interpretation based on reconciliation framework. This is the answer the plaintiff finally researched.

Conclusion

Indeed, Buddhism originated to solve the problem of individual human beings, namely suffering, especially psychological distress, and solving social problems, namely, human suffering, which is a problem that all people are involved in creating. Therefore, Buddhism is associated with direct conflict in terms of relevance to resolve the conflict. Both internal conflicts. Conflict within human groups Conflicts come from external factors. Conflicts come from the pursuit of resources for sustenance and conflicts come from certain social structures created by people in society. The structure is reflected back to force another man. The relevance of Buddhism is its relevance to solving all human problems, especially internal problems or spiritual problems. Before they even come to understand Buddhism's views on conflict. Beginners should understand the overall attitude of Buddhism towards this phenomenon of conflict and the perception of conflict.

Factors that cause conflict in the Buddhist scriptures. Although the factors that cause conflict are varied according to the differentiation of the person. The differences in the physical environment of the person involved and the social environment in which the person is living. We divide the factors that are the source of the Buddhist conflicts broadly.

Cause internal factors that cause conflict. Buddhism emphasizes the internal factors of the individual. For the first reason, internal factors are factors that exist within human beings one of the qualities of mankind since birth. Second, internal factors are factors that individual human beings can control. Management and internal factors are of value. If managed effectively, humans can transform themselves from person to person.

The inside of this is the Kamma, namely, passions, tithes and mana. (29/74/157; 29/81/170; 29/109/231). All three can be considered to have an influence that encourages conflict behavior to appear outside. Lust is divided into three categories: lust, craving, and whim. Passion is interpreted. Desire or desire roughly the need for factors / feelings that respond. The physical or mental nourishment that they desire is called the desire to be more elaborate. The demand will be desire to maintain

one's status as a millionaire. To be a scientist, the demand for this is the need for what they lack, and yet it is not at the moment demanding that more and more detail is demanded. What is the difference? Exit from suffering condition exit from status. Or the human condition. There is a disappearance called dizziness.

All three passions motivate people to earn or seek to renounce. While human beings have a passion for humankind, human beings have a conflict in themselves. For what is sought by man is not, nor is there in him. It is a hollow state. The pursuit to fill this empty hollow feeling. Empathy is a manifestation of human impermanence. So try to find the anchor that creates a sense of security. Internal integrity, at least, makes for a sense of self. It shows that human nature has internal conflicts and seeks to resolve conflicts at all times by creating or defining oneself from external symbols, such as symbolic status, that they feel certain values. Internal conflict leads to conflict with another person. When individuals are hollow and seek self-fulfillment. Conflicts have arisen. The conflict in the "mana" is a comparison has occurred roots inside and out later. The doctrine of the Buddha is essentially the truth, not of time and place, however, the arising of principle. The existence and application of principles to conflict management are related to a social context. Indian social context is an economic society. Almost all occupations of agriculture. The social unit is not a state. The whole is a basic society that is not very complex. People in society are worshiped in religion, especially before the emergence of Buddhism. Most people worship Brahman. Religion is the centerpiece of the relationship of the people, which affects the structure of the society. And the relationship between each separate layer is clearly defined. The Indian state is divided into 16 states, some of them ruled by the monarchy. Some state monarchy in tandem with the parliamentary system.

New Society Structure under the Indian social structure, the caste-based relationship is rigid, a radical cultural foundation that creates structural problems and opportunities for access to resources. The Buddha established a monkhood that was based on the priesthood style at that time. But each Jain priest is quite independent. Relate loosely to each other. Buddhist monks were established as an idealistic society based on the principles and principles of Vinaya. The establishment of a monastic order is for the benefit of

individual monks. The benefits of society as a whole and the benefits of maintaining the principles. The principles will be reflected for the benefit of society as a whole.

Basic principles of Buddhism. The principle of the Buddha is the principle of the highest truth. The principles of Buddhism indicate that all things are interconnected. Nothing exists independently. The link of all things is possible, both affirmative and negative. This link is dynamically changing all the time, meaning that the connected thing will change, flowing; the linking state is also changing. This fact, when human beings see it, creates value. It means to see the nature of things that the council is, so it will lead to self-development as it should be. This principle supports the organization of human and social relationships in terms of human development and the development of things related to people.

The relationship between the different agencies in society. The principle of Buddhism is that all things are connected as the foundation, the relationship of people in society. By nature people are related. Understanding the linkages leads to positive supportive relationships. That is, use the principle of interrelation. The principle of each individual is to act as a cause for mutual development, such as the five precepts, charity, chapters, 6, society, 4, and so on conflict management. Buddhism is the view that the conflict is a normal phenomenon with nature, human beings have conflicts on many levels. Internal mental level of people. Physical change comes from the conflict of elements within the organic matter and the conflict in between and the conflict between the groups. The identity of the group. The state that they hold. In other words Conflict comes from the arrangement of relationships between individuals, the social unit above, social balance, social agency; relationship is not based on principle both conflicts both positive and negative. In a time of controversial process 1) while there is a conflict Conflicts always have negative dimensions conflicting party the affected party wants the conflict to be resolved. 2) After the conflict ends. The meaning of conflict is both positive and negative. Positive causes the learning of the individual and the society will seek a way to prevent conflict in the future. Conflict causes the society to seek out and change through to the (stronger) society. Negative conflict causes social unbalance. Individuals

and societies that may not be able to recover, such as loss of life.

The internal conflicts of the individual. 1.2) the internal conflicts of the people in the society. 2. Conflicts come from outside factors divided into two types. 2.1) Conflicts come from inadequate resources or objects to meet human needs. 2.2) some systematic rules does not correspond to a changing society or is not based on correspondence with the real relationship between human beings.

Model Conflict Management Despite the principles and discipline that the Buddha placed; it is a good defense against conflict. At least structural conflict Not present in the history of Buddhism, especially in the modern era. Because he laid the rules. Or create a rule Establishing relationships with each other on the basis of harmony with naturalness. (No conflict). However, in the modern era, conflicts are clearly visible, namely, conflicts between individuals and persons. Conflicts in misuse of resources The absence of structural conflicts reflects the principles and discipline that the Buddha has introduced and is the truth that leads to self-development. Society and also prevent the conflict from the structural condition.

The first two types of conflicts appear in the modern era. The first one is the conflict between the monks and the monk expands to the masses of monks who support both parties. The problem-solving approach that is based on the underlying problem of mass is solved by using a wider mass and greater mass that the smaller masses rely on. The wide-ranging masses have a basis in which to live, including the righteousness, to take part in the peaceful pressure of the clergy. The conflict has ended.

The second case, the disputes between the relatives of the Buddha in the scramble for water resources. This dispute is based on the causes of water resources. It also has the basis of the status of each party as a leader of the state. Which must protect their state. Water is what it possesses. The Buddha dealt with the problem by showing that what is more valuable than water is the status of each party. The conflict has resolved and the pursuit of the ultimate solution. The principle of Buddhism is that conflict of all types and

all levels. Modification Guidelines In addition to specific cases, It must always be solved and enriched within the same time as the conflict between the two clergy. After the conflict ended. The Buddha pointed out the benefits of unity. The pattern of Buddhist conflict management is Conflict management by type of conflict. Conflict management focuses on building internal values. Conflict management with individual mediators must be composed of transcendence and deeds. Conflict management does not just stop, but people need to develop together. Conflict with peace, neutrality, manager with conflict, there is no internal conflict (prejudice), methods and goals are the same. That is, peaceful means and conflict management are part of the Dharma practice or the inner development of oneself. The principle of this concrete form rests on the great principle that all things are interconnected and mutually supportive according to the principle of peace.

Causes of conflict and social conditions. The first group, the majority of the people, saw that the conflicts within the human family were pagan virtues, i.e., loneliness, anger, and rulers complexity or current people in the complex society. (Or other people in different religious and cultural societies). This group sees human nature as having internal conflicts. Another part of the group, which is the minority. The causes of internal conflicts also come from social conditions. In particular, the different opinions on the relationship between each other in terms of acquiring power. The power to organize society.

Conflict management Subdivision of the topic into 1) Reduction of the nature of the conflict. Create value (Ethics Supplement) 2) Mediator The person who mediates with virtue, morality in the mind is moral, moral and non-prejudice, and has a moral character. There is an academic principle that knows the principles of mediation, judgment, knowing the things, etc., causes conflict. Know how to judge. Know the rules or discipline of the disputes. 3) The management approach is peaceful. Method or method. Peace within the mediator. Mediation with tolerance Hope to have a peaceful conflict.

Principles used to prevent and manage conflict. The protagonists agreed on the principles used to prevent and manage conflicts. All principles, if the people in the society were in their possession, to take hold of the Shivat can prevent and manage the conflict. However, the sample the principles that are clear in the prevention and management of conflicts are as follows. Ethics the Saraniya Dharmrai, the Trinity, and the Yonokuni.

Discussions

The results of the study revealed that the conflicts in the sequence of the process of conflict. Types of conflicts. Way to find a way out principles or management tools. The management approach must be consistent with the cause of the conflict.

One of the most important factors contributing to the conflict is Prajadhipok, namely, the Mahayana Dharma Manathi (Phra Maha Horalayatham Maha, 2004; Kasetsart University, 2010; Chulalongkorn, 2010). In general, conflicts are categorized into five categories, ie, conflicts of interest. Data conflict Conflicts, values, and conflicts of interaction (Moore, cited in Chaiwat Wattanasuda), which are classified as human quarters, are: 1) internal conflicts, 2) conflicts of interests or objects 3) conflicts within the human culture or conflict in the interaction; 4) structural conflicts and social patterns;

Theoretically, the conflict is a normal social phenomenon as well as a natural event. Conflicts happen to everyone and occur in all societies. The definition of conflict according to the dictionary of Rajasthan graduates in 1999 defines conflict. Two or more notches. Conflict means that at least one party may be a party and / or group of persons.

The phenomenon of conflict is a phenomenon that occurs in every human society. There are people trying to understand and systematically. The concept and development in the field of science, such as the psychology, which is divided into different genres, try to describe the phenomenon of systematic conflict, as well as physical science describes natural events.

Many scholars have attempted to explain the phenomenon of conflict as well. However, if they are codified in the realm of science in a systematic way. It appears in the field of science, at least two disciplines. Psychology focuses on explaining internal conflicts of the individual. Often describes the inner psychic condition of the person. Psychology, genus, structure of the mind Describe conflicts based on mental activity conditions in three levels: 1) Level 2, 3) Ego level and 3)

Super ego level. Levels that cause self-contradictions and conflicts with those around them. The external environment is the first two mental levels. The description of the psychological structure of the mind describes the cause of conflict as a natural human intrinsic tendency to conflict within itself and always reflects on conflict with others. Behavioral psychology describes conflict rather than the structural currency of the mind. In other words, explaining in terms of the condition of a person's behavior is an externally manifested manifestation rather than describing an internal factor that does not yet appear to be external. Behavioral psychology focuses on explaining the causes of conflicts from external conditions or stimuli, such as clues and personality behaviors, from the accumulation of experiences from adaptation to the environment. Parenting and learning through the culture of each society. Sociology describing conflicts does not aim to describe individual conflicts as individual conflicts. But describe some mechanical or structural conflicts that are beyond the individual. The structures that people in society have umbrella created and come back to control man. Sociology explains the conflicts arising from human relationships resulting from the relationship of status. The irrationality of the rules of the non-functioning society is that the structures or rules that are created do not conform to the changing social conditions while these rules have not been modified.

Describing conflicts in the framework of science is described as a broad system. It would cover human conflicts in every society. When the phenomenon of conflict is described by subgroup. Cultural differences Ethnic and Conflicts have been described in many aspects, including the type of conflict. Cause of conflict

The types of conflicts can be divided into 5 categories: 1) conflicts come from information means conflicts come from misunderstandings, misunderstandings, inaccurate information, 2) conflicts of interest mean Arguments come from resource hijacking. Conflict comes from occupation. 3) Conflict comes from interaction. Because culture 4) Contradictions come from structures. Rules and systems of relationship between people in society. Apply these

rules to the unequal practice. 5) Contradictions come from the dogma, faith, adherence to one thing. The five conflicts are not strictly separate. Conflicts in resource pledges are not separated from structural conflicts. Ideal conflict, interaction, and information conflicts, such as the study of the King Prajadhipok's Institute (2012), describe conflict and conflict management, focusing on structural dimensions, i.e., the rule of law between state leaders as regulators and regulators. Rules are not consistent with the needs of the people. This study also shows the national conflict. Ideologies and interactions between people in the society can be seen as the obvious conflict between empirical interactions. Between individuals or between individuals, they are mutually destructive. Controversial interactions come from certain rules that do not correspond to the needs of the people in society. And the rules can exist because they have explanations or ideals. Comment is

Conceptual and theoretical. Strategy 2: Assessing the Problem we can explain the causes of social conflicts, especially in modern societies, in at least five categories: 1) Information conflicts. Conflicts caused by misunderstandings. 2) Conflicts arising from the exploitation of resources or conflicts from the economic basis. 3) Conflicts come from personal interactions. 4) Conflicts come from structural factors and 5) Conflicts come from ideal attitude, different beliefs.

Describing the causes of economic conflicts, we will focus on explaining the conflicts of people from the basic use of resources and social structures. The most prominent individuals describe conflicts from the economic or material bases. Karl Marx believes that conflicts are based on inequalities in social structures, access to resources. The upper structure is the ideal belief that the leading person is the creator and possesses to dominate the structure. This is the most radical. The development of society is a struggle between two structures. Finally, the development of society goes into the ideal society. Marked as Communist Socialism (Mark and Angle, 1937). Describing conflicts in terms of ecological culture explains the contradictions of people based on objects, such as the ideals of people in society. The war is based on the relationship between people and the sustenance.

Describing the cause of sociological conflict often explains the social conflict. Organizing relationships based on status and conflicting roles. There is no structural balance in the workplace. (Dis-function) Theory of Sociology focuses on the cause of structural conflicts. (Article 4). Is the interpersonal interaction (Article 3), emphasizing the state of the working mechanism of the mind, responding to negative external stimuli. The structure of psychoanalysis emphasizes the innermost thoughts within the human psyche, with some structural similarities hidden within the human body. Behavioralism emphasizes the behavior of human beings from the social environment outside the human body, which is studied and observed in a way.

In the Buddhist view, causal conflicts do not deny external causes. But the scope of Buddhism is focused on explaining and emphasizing principles that can develop human beings into the ideal. The scope of Buddhist truths is emphasized within the Buddha. Buddhists explain the cause of conflicts from the internal factors, namely, kamma, i.e., from greed, anger, and tithing, regardless of the cause. One point that we can observe is the explanation that appears within the mind of mankind. In addition Describing causes of conflicts that are within the human body. Can control emotions and manage conflicts can also develop them as well. In terms of strategic conflict management. Resolution The view of Buddhism is that conflict management will achieve the guiding principle. The method must be consistent with the nature of the cause of the conflict. The basic principle of Buddhism is that all things are interconnected. This principle appears to be concrete. The discipline of Buddhism to organize the relationship of monks with monks. Monks and societies Society and the individual monks with the ultimate goal of Buddhism. It can be seen that the emergence of monks constitutes a distinct organization of secular organizations. To manage the relationship of the person. (Clergy - secular) in accordance with Buddhist ideals. It is evident that Buddhism attaches importance to the social structure and social norms of the discipline. The discipline of the priestly discipline is considered to be a defense of the conflict. This is the basis for the ideal self-development

of an individual, which means that the person can develop himself easily if he is in the materialistic environment of Saipan. The social peace. Growth is simple. In the same principle. When the society has problems managing the conflict in Buddhism is to use social processes, i.e., the society as a judge, i.e., a society judged by the person who qualifies based on the dharma. Self-improvement There is a moral principle. Have technical understanding the method of mediation and decision-making process, with inadequate evaluation and modification of the social and problem-based mediation model. This principle is a model and character in sustainable conflict management.

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The Model of Local Government in Thailand A case study of Nakhon Si Thammarat Province

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Abstract- This article focus on model of local government in Thailand a case study of Nakhon Si Thammarat province local government practices in Thailand have become more participatory or governance- oriented since the promulgation of the Constitution of 1997 and the Constitution 2016 the Decentralization Plan and Process Act of 1999. Local governments have applied modern concepts of New Public Management and participatory approaches in performing their tasks. This article aims to describe and analyze local government initiatives to identify the local government initiatives and how local governments responded to such factors. Lesson learned from the case-studies are also discussed.

Keywords: model local government Thailand Nakhon Si Thammarat province

I. Introduction

A local government is a form of public administration which, in a majority of contexts, exists as

the lowest tier of administration within a given state. The term is used to contrast with offices at state level, which are referred to as the central government, national government, or (where appropriate)federal government and also to supranational.

Government which deals with governing institutions between states. Local governments generally act within powers delegated to them by legislation or directives of the higher level of government. In federal states, local government generally comprises the third (or sometimes fourth) tier of government, whereas in unitary states, local government usually occupies the second or third tier of government, often with greater powers than higher-level administrative divisions.

Local government comprised both regular territorial administrative units and self-governing bodies. Local autonomy was limited, however, by the high degree of centralization of power. The Ministry of Interior controlled the policy, personnel, and finances of

the local units at the provincial and district levels. Field officials from the ministry as well as other central ministries constituted the majority of administrators at local levels. Local governance in Thailand is performed by The Constitution of the Kingdom of Thailand of 1997 and Constitution of the Kingdom of Thailand of 2017, new that states to implement decentralization policy by law that stipulated the division of powers and duties of public service between state and local government as well as among local governments themselves. Therefore, there must be a committee in charge of dividing powers and responsibilities, and tax allocation. The committee must be composed of an equal number of representatives from relevant government agencies, local government organization and qualified academics or specialists, named that The National Decentralization Committee (NDC), to have responsibilities for formulating to plan, implement and monitor decentralization process. Office of the National Economic and Social Development Board (NESDB) is member of the Committee as relevant government agencies that have advised correlation strategies in the five-year National Economic and Social Development Plan with the Determining Plan and Process of Decentralization Act of 1999 and the Decentralization Plan.

In addition to the Decentralization Plan have implemented to the Decentralization Strategic Plan in year 2002 (1st edition) and year 2008 (2nd edition) and have been on process of the 3rd edition. In each edition, representative's NESDB has been a member of the sub-committee to draft the Strategic plan to contribute strategies in the National Plan both short and long term strategies in the economic and social sector. The challenged of NESDB is how to accomplish national development strategies in the Decentralization Strategic Plan, in which much more political power to draft the decentralization plan. Last year, I as NESDB representative, have been a member of the sub-committee in part of the economics and environment sections to contribute in macroeconomic development

policy together with government policies and development strategies in the National Economic and Social Development Plan in drafting the 3rd Decentralization Strategic Plan, which will be effective officially in the 1st quarter of 2014. With respect to Thai local governance, roles of key actors are academics or technocrats, bureaucrats, politicians; in which national and locally, and the people. The critical factor to Thai local governance is national political power try to control the NDC which is composed key actors that mention earlier, except the people. It is seem like that the power is quite to succeed. Bureaucratic forces has dominated the NDC by setting some difficulties as minimum standard in services for transferring functions to local government, also local personnel regulations. Moreover, national politicians have controlled over local government revenue distribution. Local politicians has been weak to collective their own revenue and lack of managerial system in local administrations. Lastly, a little public interest is on decentralization process, even the constitution entitled the public with the right to initiate local ordinances. As a result, local governance in Thailand has been not much progress comparing with goals of Determining Plan and Process of Decentralization Act of 1999.

Decentralization has been one of the reform efforts to improve community development programs in rural areas to better serve the needs and concerns of the local people. A number of studies and pilot tests have been conducted, but none persuaded top policy makers to truly decentralize their power. Following the promulgation of the Tambon Council and Tambon Administrative Act of 1994 and the new Constitution of 1997, decentralization and the creation of self-governing authorities again received national and international attention

To decentralize and transform the rigid,

traditionally strong bureaucratic system of power that ruled and controlled the country for many decades is not easy but Thailand is now going down this thorny road. This paper discusses the decentralization process in Thai society, which demonstrates the lessons and experiences of the country fighting against difficulties to create good local governance—a more transparent and people oriented system. In addition, it reports an example of a practical approach to mobilize local communities to monitor and combat corruption and to pave the way to gain access to public services. Through people's participation and involvement in planning and decision-making processes, a local authority with good local governance can be produced.

II. Organization of the government of Thailand
Thailand is a unitary state in Southeast Asia. The administrative services of the executive branch of the government are regulated by the National Government Organization Act, BE 2534 (1991) under this Act, the services are divided into three levels: central, provincial and local.

III. Central Government

The central government consists of ministries, bureaus, and departments each of the ministries and bureaus is led by a minister who is a member of the Council of Ministers. A bureau may be an independent agency with the same status as a ministry or may be subject to a ministry. Currently, there are no bureaus. The ministries and bureaus are divided into departments, inter alia. Each department is led by a director general

There is a central government agency called Office of the Prime Minister. It is led by the prime minister and bears ministerial status. There are also independent central government agencies. These agencies are not under any ministry, bureau, or department, but are directly subject to the prime minister they are:

- Bureau of the Royal Household (BRH)
- National Police Agency (NPA)
- National Research Council of Thailand (NRCT)
- Office of His Majesty's Principal Private Secretary (OHPPS)
- Office of National Buddhism (ONaB)

-Office of the Royal Development Projects Boards (RDPB)

-Royal Institute of Thailand (RIT)

-Southern Border Provinces Administration Centre (SBPAC)

IV. Provincial Administration

Provincial administration is a part of the country's administrative machines, allowing local communities a certain level of autonomy. The local powers are under the state powers; the local administrations are not independent bodies; they are under the national laws, set up for the benefit and well-being of the members of the community. Election Commission has explained why the local administration is important. Decentralisation is, amongst others, the fundamental principle of the local government to empower people of self-government according to their will. They will elect their representatives (members of the local assemblies or local administrators) to administer the local affairs instead of them with expectation of their better lives as well as protecting local interests and the country's as a whole. Therefore, all the local governmental organizations shall enjoy autonomy in laying down policies for their governance, administration, finance, and shall have powers and duties particularly on their own part. Members of the local assemblies or local administrators shall hold office for the period of four years. There are currently 5 kinds of Thailand's local (provincial) administration.

1) Provincial Administration Organization is the largest body of Thailand's provincial administration; each province has one, except Bangkok. The PAO covers the area of the whole province, set up with an aim to manage and provide public services within its province, helping the works of municipalities and the sub-district administrations; it does so by collaborating with other administrations within the same province to avoid power redundancy and appropriate budget allocation.

Provincial Administrative organization (PAO) consists of two administrations. The first is the administrative body led by the chair of the provincial administrative organization; he or she is responsible for

all the administrative affairs of the province. The second is the legislative body where members of the provincial administrative organization issues rules and regulations as well as monitor the management of the provincial organization.

There is only one chair of each provincial administration organization; he or she is elected by the people in the province. The main duty is to monitor and manage the provincial administration organization led by the permanent secretary of the organization who functions as the top executive of the organization. The chair appoints his or her assistants who are not members of the provincial administration council to help him or her running the administrative affairs of the organization. The assistantship serves for four years. Their duties include managing and monitoring of the provincial administrative affairs, making sure that the administration is done in accordance with the provincial acts and regulations and the provincial development plan. Other duties include planning for the development of the province, setting up the annual budget to be submitted to the provincial administrative council, and reporting the performance and expenditures to the provincial administrative council.

Members of the PAO are directly elected by the people; they are elected to a four-year term. Their duties and responsibilities include enacting rules and regulations to be used

2) Municipalities refer to provincial political units, such as a city or town. It has three categories: (1) sub-district (Tambon) municipality, district (Muang) municipality, and (33) city (Nakorn) municipality, depending on the number of population and the civility and development of that particular area.

Municipalities are set up to manage and provide basic infrastructures for people in local areas; they permeate the daily life of people from birth to death. In theory, a municipality has its autonomous administration. Municipal staff and the permanent secretary function as local government servants, carrying out their duties under the supervision of the municipal council directly elected by the people.

A municipality entails two bodies: legislative

and administrative bodies. The legislative body's main duty is to enact within a particular province or district such as regulations on petrol and tobacco taxes, monitoring of the administration of the PAO, and monitoring and evaluation of projects' expenditures. Their roles and responsibilities also include their roles in approving the provincial development plan which is a collection of plans and projects submitted from municipalities and sub-district administration organizations. The plan may entail road construction or other infrastructures. They also take part in approving the province's annual budget, which is the management of the public money, managing the collected taxes levied from the public; the taxes include property tax and indirect taxes such as trade and business taxes. These collected taxes, in principle, would return for the development of the province or city. local regulations and monitor the administration of the municipal council; the administrative body manages the affairs of the municipality via the executive power of the mayor and the members of the municipal council.

The mayor is directly elected from the eligible people with a particular constituent, serving for the term of 4 years; each municipality entails 2 council members from each sub-district (Tambon), 3 council members from each district, and 4 council members from the province.

Members of the municipal council are directly elected from the eligible voters, serving the term of 4 years. The number of the council members depends on the type of the municipality. The number is 12 for the sub-district municipal council, 18 for the district municipal council and 24 for the city municipal council.

3) The Special Administration of Bangkok. The Bangkok Metropolitan Administration divides its administration into districts and sub-districts. The Bangkok Administration Council functions as the legislative body; the governor of Bangkok is the head of the administrative body. The governor and members of the Bangkok Administration Council are elected from the voters. The term for the members of the council is 4 years.

4) The Special Administration of Pattaya. This administration entails the city council as the legislative

branch entailing the 24 elected members. The mayor of Pattaya is elected by the people, serving as the head of the executive branch.

5) The Sub-District Administration

Organization is a local administrative organization under the Councils and Sub-district Administration Organization Act BE 2537, functioning as a local administrative organization at the sub-district (Tambon) level; it is, thus, very close to the people of the community. A Sub-district Administration Organization has developed from a Tambon Council with income up to a certain level. It is established to manage public services at the local level, villages and sub-districts, as it is impractical for the government to administer all of the villages in the country, the number of which is over 70000.

A sub-district administration organization entails two branches: the legislative branch and the executive branch. The legislative branch entails members of the organization; their main duties are to pass the local laws and monitor the administrative affairs of the sub-district. The executive branch is led by the president of the organization who chairs the sub-district administration organization. The chair of a sub-district administration organization is elected by the people functioning as the head of the administrative branch, and the term is 4 years.

Members of the sub-district administration organization are directly elected by the people of the community; their administrative term lasts for four years. The number of the members of for each sub-district varies, depending on the number of villages within a particular sub-district. The sub-district organization of only one village can only have 5 members. If the number of villages is two, each village is allowed to vote for three representatives. The organization with more than two villages is allowed to have two representatives for each village (See Thailand's Office of Election Commission.

VI. Information of Nakhon Si Thammarat Province

Nakhon Si Thammarat (often shortened to Nakhon) is one of the southern provinces (changwat) of Thailand, at the western shore of the Gulf of Thailand.

Neighboring provinces are (from south clockwise) Songkhla, Phatthalung, Trang, Krabi, and Surat Thani. The name of the province derives from its Pali–Sanskrit name Nagara Sri Dhammaraja (City of the Sacred Dharma King), which in Thai pronunciation becomes Nakhon Si Thammarat.

History

The area around Nakhon Si Thammarat was part (according to some scholars 'even the centre) of the Srivijaya kingdom from the 3rd century. The Ramkhamhaeng stele lists it among the areas within the realm of Sukhothai. After the fall of Sukhothai it fell to its successor, the Ayutthaya kingdom and was one of the tributary kingdoms or 1st class provinces. With the thesaphiban administrative reforms the kingdom was more closely integrated into the Thai state and formed the Monthon Nakhon Si Thammarat. With the abolition of the monthon system in 1932, the province covering only the central parts of the former kingdom became the top-level administrative subdivision of Thailand.

Administrative divisions

Nakhon Si Thammarat is subdivided into 23 districts (amphoe). The districts are further subdivided into 165 subdistricts (tambon) and 1428 villages (muban).

1. Mueang Nakhon Si Thammarat
2. Phrom Khiri
3. Lan Saka
4. Chawang
5. Phipun
6. Chian Yai
7. Cha-uat
8. Tha Sala
9. Thung Song
10. Na Bon
11. Thung Yai

12. Pak Phanang
13. Ron Phibun
14. Sichon
15. Khanom
16. Hua Sai
17. Bang Khan
18. Tham Phannara
19. Chulabhorn
20. Phra Phrom
21. Nopphitam
22. Chang Klang
23. Chaloem Phra Kiat

Symbols

The provincial seal shows the Phra Baromathat chedi of Wat Phra Mahathat Voramahavihan, one of the most important historical sites in southern Thailand. According to the city chronicle it was already built in 311, but archaeology dates it to the 13th century. The chedi is surrounded by the animals of the Chinese zodiac in the seal. The twelve animals represent the twelve Naksat cities or city-states which were tributary to the Nakhon Si Thammarat kingdom: the Rat of Saiburi; the Ox of Pattani; the Tiger of Kelantan; the Rabbit of Pahang (actually a city in Pahang which is said to be submerged by a lake now); the Dragon of Kedah; the Snake of Phatthalung; the Horse of Trang; the Goat of Chumphon; the Monkey of Bantaysamer (might be Chaiya, or a town in Krabi Province); the Rooster of Sa-ulau (unidentified city, might be Songkhla, Kanchanadit or Pla Tha); the Dog of Takua Pa and a Pig of Kraburi. The provincial flower is the Golden Shower Tree (*Cassia fistula*), and the provincial tree is *Millettia atropurpurea*. The provincial slogan is which translates to a historical town, the golden Phra That, plentiful minerals, three-

metal nielloware, numerous temples, abundant shellfish.

VI. History of Local Government in Thailand

Thailand changed from an absolute monarchy to a democratic government in 1932 as the revolutionists believed and stated that the Thai administration needed to be modernized and governed by the people's representatives. Indeed, a more modern, democratic system would allow the government to recruit professional and educated people to work for the country.

The Administrative Law of 1933 primarily established three layers in the Thai administrative structure--the central or national administration, the provincial administration, and local administration. These structures of the centralized administration have become a dominant feature of Thai administrative culture that is difficult to change. Under supervision and direction of the Cabinet, the central ministries and departments played major roles in policy formulation and implementation. Implementation and administration at the provincial level were in hands of the regional offices of ministries and departments. To facilitate and coordinate public programs of various government agencies, a governor, who was a permanent civil servant under the Ministry of Interior, was appointed. Local administration consisted of local officials directly or indirectly elected by the people. The local bodies were municipalities including the Bangkok Municipality. With this administrative pattern, Thailand, with a long history as a unitary kingdom, evolved into a centralized administration with a strong national government until today. The development of local governance has been as slow as the development of the Thai democratic system. In 1952, sanitary administration was added as another form of local body for rural communities. In 1955 and 1956, the Provincial Council and the Tambon Council were created at the provincial and tambon levels respectively. Members of these organizations were partly appointed and partly elected to oversee development activities at the local level. This set up aimed to promote and prepare local communities for a self-governing system. The province was under a governor (*phuwarachakan*), who was

assisted by one or more deputy governors, an assistant governor, and officials from various central ministries, which, except for the Ministry of Foreign Affairs, maintained field staffs in the provinces and districts. The governor supervised the overall administration of the province, maintained law and order, and coordinated the work of ministerial field staffs. These field officials carried out the policies and programs of their respective ministries as line administrators and also served as technical advisers to the governor. Although these officials were responsible to the governor in theory, in practice they reported to their own ministries in Bangkok and maintained communication with other province-level and district-level field staffs. The governor also was responsible for district and municipal administration, presiding over a provincial council composed of senior officials from the central ministries. The council, which served in an advisory capacity, met once a month to transmit central government directives to the district administrators. Apart from the council, an elected provincial assembly exercised limited legislative oversight over provincial affairs.

District administration was under the charge of a district officer, who was appointed by the minister of interior and reported to the provincial governor. Larger districts could be divided into two or more subdistricts, each under an assistant district officer. The district or the subdistrict was usually the only point of contact between the central authority and the populace; the central government had no appointed civil service officials below this level.

The district officer's duties as overseer of the laws and policies of the central government were extensive. He supervised the collection of taxes, kept basic registers and vital statistics, registered schoolchildren and aliens, administered local elections at the commune and village levels, and coordinated the activities of field officials from Bangkok. Additionally, the district officer convened monthly meetings of the headmen of the communes and villages to inform them of government policies and instruct them on the implementation of these policies. As the chief magistrate of the district, he also was responsible for arbitration in land disputes; many villagers referred these disputes to

the district officer rather than to a regular court.

The commune was the next level below the district. An average of nine contiguous, natural villages was grouped into one commune, whose residents elected a headman from among the village headmen within the commune. The commune chief was not a regular government official, but because of his semiofficial status, he was confirmed in office by the provincial governor. He also was entitled to wear an official uniform and receive a monthly stipend. Assisted by a small locally recruited staff, recorded vital statistics, helped the district officer collect taxes, supervised the work of village headmen, and submitted periodic reports to the district officer.

Below the commune level was the village government. Each village elected a headman, who generally served as the middleman between villagers and the district administration. The headman's other duties included attending meetings at the district headquarters, keeping village records, arbitrating minor civil disputes, and serving as village peace officer. Generally the headman served five years or longer and received a monthly stipend. In the 1980s, the importance of a village headman seemed to be declining as the authority of the central government expanded steadily through the provincial and local administrations.

Municipalities in Thailand included Bangkok, seventy-two cities serving as provincial capitals, and some large district towns. According to the 1980 census, municipalities had a combined population of 7.6 million, or about 17 percent of the national total. The municipalities consisted of communes, towns, and cities, depending on population. Municipal residents elected mayors and twelve to twenty-four municipal assemblymen; the assemblymen chose two to four councillors from among their number, who together with the mayors made up executive councils.

In theory, the municipal authorities were self-governing, but in practice municipal government was an administrative arm of the central and provincial authorities. The Ministry of Interior had effective control over municipal affairs through the provincial administration, which had the authority to dissolve

municipal assemblies and executive councils. Moreover, such key officials as the municipal clerk and section chiefs were recruited, assigned, and retired by the ministry, which also had the power to control and supervise the fiscal affairs of the perennially deficit-ridden municipalities.

C o n c l u s i o n

Thailand has three tiers of government: central, provincial, and local. Provincial governments including 76 provinces are headed by a provincial governor appointed by the central government. 795 districts, 7,255 sub-districts, and 71,864 villages are parts of provincial government. The local government has 5 different types: provincial administrative organization, municipalities, sanitary districts, the Bangkok Metropolitan Administration (BMA), and the City of Pattaya. The Ministry of Interior determines the administrative status of most local governments. Thailand does not have legislative gender quotas at the sub-national level. The Ministry of Interior, as the strongest opponent of decentralization policies, has imposed regulations on several legislative acts that augment its powers and personnel. As a result, provincial governors and district officers still retain considerable authority over local governments. Local authorities are classified into forms and each is too small to function well. They lack the personnel and technical capacity. Local government responsibilities are not clearly allocated, and several responsibilities are overlapped and redundant. The local public has little information about decentralization and limited capacity to oversee the decentralization process. Only a small number of people are interested in the topic.

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AN EMPIRICAL STUDY ON IMPACT OF E-ADVERTISING ON E-COMMERCE

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Abstract

Today, in this digital world everything is turned into digitized form. From a little thing to big thing, everything is done through digital technology. Now, there is no need to go outside, if we have to purchase and sell anything and any other transactions. Today, everything is online. People do shopping by sitting at home. Due to the digitalization, the E-commerce business in India has seen exponential growth over the last decade. This growth is due to many contributory factors, including digital technology, rapid adoption of technology by Indian consumers, large increases in the number of internet users, new enabling technologies, innovative business models and alternative payment options offered by E-commerce companies. Moreover, the high growth in E-commerce continues unabated, with the sector expecting to witness a steep increase in revenues in the coming years. This paper is to know the impact of e-advertising on e-commerce. Secondary data have been collected from the period 2011 to 2016 to achieve the objective. By applying regression technique and with regression model it is found that e-advertising has a significant impact on e-commerce.

Keywords: E-Commerce, GMV, B2C, GDP etc.

Introduction

Apart from the traditional methods used by companies in order to establish a strong customer base, a new

technique has been increasingly developing in the last years: electronic advertisement. This new method of advertising has obtained a broader share of the market, while its effectiveness is rapidly increasing, even in physical sales. As a result of this new trend, an effort has been observed to bill this new type of advertising, as well as an increasing effort to improve it. With the Internet as an open network environment, e-Commerce refers to a variety of business activities in the wide range of worldwide commercial trade, based on browser/server application mode. In e-Commerce, buyers and sellers do not meet each other but realize the consumers shopping online, merchants online, payment online and a variety of business activities, trading activities, financial activities and activities related to integrate a new e-Commerce business services model, which use the information technology and network communication technology for commercial activities. The E-commerce industry was worth Rs. 351 (5.4 billion US \$) billion in 2011 grew at a CAGR of 37% to touch Rs. 1257 billion in 2015, and was estimated to become a Rs. 2,110 billion (31 billion US \$) industry by 2016.

Review of the Literature

Kalita, B. (2016). attempted a study on impact of e-commerce on Indian economy. Secondary data had been taken to complete the study. In various reports she found that market of e-commerce was increased from \$4.4

billion in 2010 to \$ 13.6 billion in 2014. It was found in the last that e-commerce industry is emerging as an important tool for Indian economy. Increasing internet penetration in e-commerce had an attractive option for the retailers to expand their selves. So, to promote this industry investment should be made in supporting infrastructure and innovative things.

Liu, S. (2013). executed an empirical study on e-commerce's effects on economic growth. By using data stationary test and co-integration test it was found that GDP was positively correlated with all other variables. Among these explanatory variables, the coefficient of the scale of online advertising was the highest, indicating that in recent years, the development of e-commerce had accelerated rapid expansion of online advertising investment.

Harfoushi, O., Faris, H., et al. (2013). made a study to know the impact of internet advertisement and its features on e-commerce retail sales and found that search advertisement has strong positive relationship and it generates positive influence for the E-commerce sales as compared to the classified advertisement and display advertisement. Firms and marketers which are investing in online advertisement will find these results useful as they can get better sales and can use these features of online advertisement in order to maximize the sales of their products and services.

Objectives of the Study

To study the trend pattern of size of GDP, E-Advertising and E-Commerce industry from the period 2011 to 2016.

To know the impact of E-Advertising on E-Commerce.

Research Methodology

Period of Study: To achieve the objectives, the data for the period 2011 to 2016 have been taken.

Analysis Method: The collected data are analyzed with the help of **Linear Regression**.

Sources of Information: This study is based on Secondary data, the data are collected from various sources:-

- Handbook of Statistics on the Indian Economy
- National Report on E-Commerce development in India
- Publications
- Journals
- Internet

Analysis and Interpretation

1. E-commerce Size in India

The E-commerce business is expected to form the largest part of Indian economy with a value of approximately USD 100 billion by 2020. Evolution of technology led innovations such as digital payments, hyper-local logistics, mass customer engagements and digital advertisements have enabled the E-commerce industry to grow speedily.

Table: 1 Size of GDP, Digital Advertising and E-Commerce Industry

YEAR	GDP (in Billion)	Digital Advertising (in Billion)	E-Commerce (in Billion)
2011	1822.99	15.4	351
2012	1828.99	21.7	473
2013	1863.21	30.1	533
2014	2042.44	43.5	815
2015	2095.4	60.1	1257
2016	2263.52	76.9	2110

Source: National Report on E-Commerce development in India

2. REGRESSION ANALYSIS

Regression Analysis of Size of E-Commerce Industry and E-Advertising.

The impact of E-Advertising on E-Commerce over the financial years from 2011 to 2016.

Independent variable: Size of E-Advertising

Table: 2 Descriptive Statistics

	Mean	Std. Deviation	N
Size of e-commerce	923.17	665.428	6
Digital Advertising	41.2833	23.68986	6

Source: Researcher's Calculation

Table: 3 Pearson Correlations Coefficients

		Size of e-commerce	Revenue from Digital Advertising
Pearson Correlation	Size of e-commerce	1.000	0.968
	Digital Advertising	0.968	1.000
Sig. (1-tailed)	Size of e-commerce	.	0.001
	Digital Advertising	0.001	.

Source: Researcher's Calculation

Table: 4 Model Summary^b

Model	R	R Squared	Adjusted R Squared	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Squared Change	F Change	df1	df2	Sig. F Change	
1	.697 ^a	.483	.427	665.428	.697	59.624	1	4	.002	1.398

Source: Researcher's Calculation

a. Predictors: (Constant), Revenue from Digital Advertising

b. Dependent Variable: Size of e-commerce

Table: 5 ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1. Regression	2074781.335	1	2074781.335	59.624	0.002 ^b
Residual	139191.499	4	34797.875		
Total	2213972.833	5			

a. Dependent Variable: Size of e-commerce

b. Predictors: (Constant), Digital Advertising

Source: Researcher's Calculation

Table 5 presents the ANOVA analysis in which value of F= 59.624 which are significant at 5% level of significant as p value is 0.002 i.e. (p<0.05).

Table:6 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1. (Constant)	-199.403	164.118		-1.215	0.291
Digital Advertising	27.192	3.522	0.968	7.722	0.002

a. Dependent Variable: Size of e-commerce

Source: Researcher's Calculation

Table 6 of coefficients executes the estimates of b-values (Unstandardized coefficients) that explicate the individual contribution of independent variable to the model. The negative value shows the negative relationship between the predictor and outcome variable and vice-versa. When we replace the B values in equation we find the model as:

$$GDP = b_0 + b_1 (\text{E-Advertising})$$

$$= -199.403 + 27.192 (\text{E-Advertising})$$

The value of b1= 27.192 indicates that as **size of e-advertising** increases by one unit, e-commerce increases by 27.192 units. Therefore, every additional unit of **e-advertising** is associated with an extra 27.192 unit's increment in e-commerce.

The standardized beta values in the table 6 indicate the volume of change in standard deviation outcome

due to one standard deviation change in the predictor. This value indicates that as size of **e-advertising** increases by one standard deviation (23.689), e-commerce increases by 0.968 standard deviation. This is true only if the effects of other factors held constant.

Testing of Hypothesis

H01: There is no significant impact of E-Advertising on E-Commerce.

The P-value related to e-commerce is less than 0.05. So, Null Hypothesis is rejected and concluded that there is significant impact of e-advertising on e-commerce.

Conclusion

With the help of regression analysis process it is found that the association between e-advertising and e-commerce becomes increasingly important. The E-commerce industry was worth Rs. 351 (5.4 billion US \$) billion in 2011 grew at a CAGR of 37% to touch Rs. 1257 billion in 2015, and was estimated to become a Rs. 2,110 billion (31 billion US \$) industry by 2016. It is concluded that there is significant impact of e-advertising on e-commerce.

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INTERNATIONAL MARKETING - AN ANALYSIS

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ABSTRACT

Increasing integration with the world community, an entry of the domestic enterprises into the foreign markets and intensifications of development of new forms of the international business are the main present tendencies of economy reforming for countries with transitive economy. These countries have recently started their integration into system of the world economy, and the way this process will take place, efficiency of further economic and social development of the states, as organic subsystems of world economy depends. Efficiency of occurrence in world economic system is defined by efficiency of foreign economic activity of its business structures. Successful activity of the enterprises in the foreign markets is possible only at skillful use of receptions and methods of the international marketing activity. So, this lecture is to discuss about international marketing and for this secondary data has been taken.

Keywords: International marketing, trade mark, packaging, labeling.

International marketing takes place when a business directs its products and services toward consumers in a country other than the one in which it is located. While the overall concept of marketing is the same worldwide, the environment within which the marketing plan is implemented can be dramatically different from region to region. Common marketing concerns—such as input costs, price, advertising, and distribution—are likely to differ dramatically in the countries in which a firm elects to market its goods or services. Business consultants thus contend that the key to successful international marketing for any business—whether a multinational corporation or a small entrepreneurial venture—is the ability to adapt, manage, and coordinate an intelligent

plan in an unfamiliar foreign environment.
OBJECTIVES OF THE STUDY

To study the channels of distribution at international market.

To identify the factors affecting the consumers of the product at international market.

To study the advantages and disadvantages of international marketing.

RESEARCH METHODOLOGY

This study is descriptive in nature and entirely based on secondary data. Research papers and internet is used to make this study complete.

INTERNATIONAL CHANNELS OF PRODUCT DISTRIBUTION

Carrying out policy of distribution in foreign markets, the firm can:

1. Directly itself to sell goods abroad both to end users, and intermediaries;
2. To sell goods to intermediaries in domestic market which, in turn, to resell these goods in the foreign market;
3. To make goods abroad and to sell them independently or by means of intermediaries in the country of origin, and also in the third countries

Many persons define level of the channel of distribution.

Direct distribution: Such level of the channel of distribution takes place when the producer sells the goods directly to their consumer. In this case also say that direct division is used. Sale of goods to governmental, state and other official organizations, sale of expensive production of production appointment to her users, and also extra store and firm trade in consumer goods in their direct producers can be examples of direct distribution

gasoline sale at the gas stations belonging to the oil processing enterprises.

Indirect division: If the producer in the course of sale of the goods uses intermediaries then indirect division is realized.

However in general view channels of distribution of consumer goods, are more often used in foreign markets are:

1) THE PRODUCER - THE CONSUMER;

2) The producer -the wholesale dealer in the country of goods' origin - the wholesale dealer in the country of sale of goods - the retail dealer in the country of sale of goods - the CONSUMER;

3) The producer - the intermediary the exporter - the intermediary the importer- the wholesale dealer in the country of sale of goods - the retail dealer in the country of sale of goods - the CONSUMER;

4) THE PRODUCER - THE INTERMEDIARY THE EXPORTER -THE INTERMEDIARY THE IMPORTER - THE RETAIL DEALER IN THE COUNTRY OF SALE OF GOODS - THE CONSUMER;

5) The producer - the sales agent in the country of goods' origin - the intermediary the importer- the wholesale dealer in the country of sale of goods - the retail dealer in the country of sale of goods - the CONSUMER;

6) The producer - the sales agent in the country of goods' origin - the intermediary the importer - the retail dealer in the country of sale of goods - the CONSUMER;

7) The producer -the retail dealer in the country of sale of goods - the CONSUMER.

FACTORS AFFECT TO SOME EXTENT THE DEGREE OF SATISFACTION OF THE CONSUMERS OF THE PRODUCT AT INTERNATIONAL MARKET

Functionality of the product: Goods manufactured and offered by the external markets must meet all basic functional requirements. If it is, such as a car, its use should provide a comfortable movement of passengers without any problems in the operation of the driver.

Product design and fashion influence: Design affects both the aesthetic appearance of products, and is

important in terms of weight, dimensions, repairs, etc., including economic and requirements. Equally important is the influence of fashion, the importance of which is growing.

Economic and technical level of the product: Higher levels of economic goods also extend the circle of possible benefits and advantages to the consumer. Besides implementing it new science and technology is an important factor in ensuring efficient business activities in foreign markets.

Trademark: The presence of well known trade mark (brand) to reach a middleman, customers or buyers for the goods reach their continuing commitment to the brand. In this case, the constant improvement of functional and emotional advantages of brand is particularly important for the company because it allows new customers to attract all goods previously preferred to like products of competitors.

Additional warranty: Providing additional security becomes a major factor in the successful implementation of commercial policy on foreign markets. This is especially true of durable goods, and above all, machine tools, automobiles, various household appliances, and service products for industrial purposes. In all such goods number of additional safeguards is constantly expanding, and the validity of guarantees increased.

Service: Relatively new factor fullest satisfaction of customers is to provide additional services to the buyer of the goods. It is meant primarily to provide information, counseling, transportation, credit and financial and insurance services. To these services include and maintenance of machinery, equipment, and various household appliances at the end of the warranty period of normal operation. Note that the said servicing is very important to the consumer. It is also important for the producers as the latter quickly obtain information about the actual operation of equipment, reliability, maintainability, ease of maintenance, which is the basis for further improvement.

Packaging and labeling of goods: Important factors that affect the needs of consumers are the packaging and labeling. Packaging should be how to ensure safety of

products during transportation, storage and consumption, and be a means of moving goods to market. A necessary part of any package is labeled, and in some cases have a special printing of product information, which is placed on the packaging or contained in a separate inserts. This information contains warnings about possible negative effects caused by the consumption of this product. Indicate the features of consumption goods, and other information is provided for legislation that exists in local sales of goods.

Country of origin: An important psychological factor that influences buyers and consumers is a country of origin. Each country has its own reputation as a manufacturer of a product, which has a number of attractive properties.

Choosing the exported product: Variation with the above characteristics of export goods from country to country target market and allow you to make it more attractive to potential customers.

ADVANTAGES OF INTERNATIONAL MARKETING

The main advantages of international marketing are:

Provides higher standard of living: International marketing ensures high standard life style & wealth to citizens of nations participating in international marketing. Goods that cannot be produced in home country due to certain geographical restrictions prevailing in the country are produced by countries which have abundance of raw material required for the production and also have no restrictions imposed towards production.

Ensures rational & optimum utilization of resources: Logical allocation of resource & ensuring their best use at the international level is one of the major advantages of international marketing. It invites all the nations to export whatever is available as surplus. For example, raw material, crude oil, consumer goods & even machinery & services.

Rapid industrial growth: Demand for new goods is created through international market. This leads to growth in industrial economy. Industrial development of a nation is guided by international marketing. For example, new job opportunities, complete utilization of

natural resources, etc.

Benefits of comparative cost: International marketing ensures comparative cost benefits to all the participating countries. These countries avail the benefits of division of labor & specialization at the international level through international marketing.

International cooperation and world peace: Trade relations established through international marketing brings all the nations closer to one another and gives them the chance to sort out their differences through mutual understanding. This also encourages countries to work collaboratively with one another. This thereby designs a cycle wherein developed countries help developing countries in their developmental activities and this removes economic disparities and technological gap between the countries.

Facilitates cultural exchange: International marketing makes social & cultural exchange possible between different countries of the world. Along with the goods, the current trends and fashion followed in one nation pass to another, thereby developing cultural relation among nations. Thus, cultural integration is achieved at global level.

Better utilization of surplus production: Goods produced in surplus in one country are shipped to other countries that have the need for the goods in international marketing. Thus, foreign exchange of products between exporting country & importing countries meets the needs of each other. This is only possible if all the participating countries effectively use surplus goods, service, raw material, etc. In short, the major advantages of international marketing include effective utilization of surplus domestic production, introduction of new varieties of goods, improvement in the quality of production & promotion of mutual co-operation among countries.

Availability of foreign exchange: International marketing eases the availability of foreign exchange required for importing capital goods, modern technology & many more. Essential imports of items can be sponsored by the foreign exchange earned due to exports.

Expansion of tertiary sector: International marketing

promotes exports of goods from one country to another encouraging industrial development. Infrastructure facilities are expanded through international marketing. It indirectly facilitates the use of transport, banking, and insurance in a country ensuring additional benefits to the national economy.

Special benefits at times of emergency: Whenever a country faces natural calamities like floods & famines, it is supported by other countries in the international market. The international market provides emergency supply of goods and services to meet urgent requirements of the country facing the calamity. This distribution can only be facilitated by a country which has surplus imports.

DISADVANTAGES OF INTERNATIONAL MARKETING

Disadvantages of international marketing are:

Political risk: Different countries provide their own political risks at varying levels, while domestic politics changes over time and presents an ongoing challenge. A government can change laws in a discriminatory fashion or create regulations that directly impact a specific organization.

Exchange rate risks: Many businesses focus on emerging markets for their products or services because it can greatly extend the lifespan of them. This also means the exchange rates in those emerging markets may fluctuate wildly, making it difficult to forecast finances for budgeting purposes. The value of assets and liabilities that are in foreign currencies creates the potential of a brand and business becoming immediately less competitive overnight, resulting in steep revenue losses.

Cultural complications: Different cultures have different attitudes, standards, and expectations that can create problems for a brand and business. Failing to consider the expectation a different culture may have can lead to mistakes that damage the reputation of the brand and can be very costly to the bottom line. Any step of the sales process could create an offense. Something as simple as inappropriate packaging can be enough to permanently damage a brand's reputation.

Credit risk: Many brands and businesses tend to overlook the risk of non-payment when they begin to operate in the world of international trade. Credit risks can be managed by obtaining insurance or a letter of credit, but customer finances and credit can still impact the number of potential sales that can be received within a market. Without an understanding of the B2B and B2C credit potential of an international market, the success a brand and business can receive will be hit or miss at best.

Risk of proprietary information theft: Going into an international market with a product or service increases the risk of another brand or business stealing proprietary information, marketing concepts, or even a personal identity.

CONCLUSION

The international marketing should be considered as a component of all system of knowledge in marketing branch. To increase the integration with the world community, an entry of the domestic enterprises into the foreign markets is necessary. So, it can be said that today in this competitive environment markets should be widened at the global level.

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Role of digitalization in banking sector

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ROLE OF DIGITALIZATION IN BANKING SECTOR

Abstract

This research pertains to study electronic banking in universal and electronic banking in India in particular. E-Banking as it has demonstrated the velocity of its growth is incredibly fast and efficient. Studies have shown that with this new technology, it has become possible for both the banks and customers to have an immediate insight about the status and operation of their accounts. The current study is an attempt to focus on the opportunities and challenges that the introduction of electronic banking has brought in India. On a deeper level the research aims to acquire better understanding of the factors influencing development of electronic banking.

Required data was collected through customers' survey. For conducting customers' survey likert scale based questionnaire was developed after review of literature and discussions with bank managers as well as experts in customer service and marketing. Collected data was analyzed using principle component (PCA) using SPSS 19.0

Key Words: E- Banking, Internet banking, Digital, Service quality, Digital Technology, Customer

Satisfaction.

Introduction

Digitization in banking industry essentially means

making banking smooth and seamless for the customers. In the recent years, there is a notable drop in the usage of branches and tremendous increase in digital banking consumption. Most of the private banks and public sector banks are focused on offering new technology-based services to its customers like mobile banking, mobile banking apps and e-wallets. The biggest advantage of digital channeling in banking is its ability to provide new propositions and customer specific business models by analyzing this banking pattern which explores the customer value to the maximum.

“Digital” is the new buzz word in the banking sector, with banks all around the globe shifting towards digitalization. Banks of all sizes and across all regions are making huge investments in digital initiatives in order to maintain a competitive edge and deliver the maximum to its customers.

Information Technology (IT) today has become an important tool for an efficient banking system, and Indian banks have put in place a fairly strong infrastructure to leverage its benefits. Digitization is not an option for banking industry rather it is enviable because every industry is being digitized and banking sector is no exception for that. Now India as well as Indians is ready to become cashless in this era of Digitization. It is no-brainer that banks are the backbone of the economy; they sink and sail with it. Though riddled with lot of risk, banking services steadily moved forward

with digitization to offer customer services at their fingertips and laptop screens. The 'Digital India' campaign started by Mr. Narendra Modi has the potential to transform the Indian banking industry. While highlighting the progress of 'Digital India', more than 12,000 rural post office branches have been linked into payment banking. Apart from giving licenses to new payment banks, many other policies and regulations are expected to be in place in the upcoming years which can bring a paradigm shift in the Indian banking sector. The Digital India vision aims to transform our country into a digital economy with participation from citizens and businesses. Over 190 million accounts have been opened under the financial inclusion scheme, with around 38 per cent of these being zero-balance accounts. It aims at achieving the maximum value, maximum empowerment to people and maximum technological penetration among the masses. India, being a nation which continues to be driven by cash, is also moving towards a cashless economy with financial inclusion policy and 'Digital India' campaign by the government, with the aim of controlling the flow of black money.

Digitalization

Digitalization is a modern trend that has been argued to start from the 1980's when home computers were introduced to consumer markets which then opened new channels for consumers to become more communal and aware of civil democratic issues than ever before. The modern technology and digitalization have removed barriers off the modern society, such as time, space, data acquirement and involvement, which allows consumers to have more freedom to interact with other parties regardless of time or space. (Koiranen, Räsänen & Södergård 2010,) Digitalization can be defined as the use of digital technologies in order to create new business models and to provide new revenue and value-producing opportunities. It is the process of moving into a digital business and the integration of digital technologies into everyday life. (Gartner 2016) Digitalization is an opportunity for companies and organizations to improve their business activities.

Digital Bank

This question needs addressing before we analyze whether we are ready to experience a Digital Bank holistically. The subject digital is very loosely spoken and understood interchangeably as IT enabled, mobility driven, analytic social media based and so on. Digital undoubtedly is driven by technology but a Digital Bank is definitely much more than these individual pieces. The current in thing is bottom up customer experience driven Banking products and services.

Role of digitalization in Banking Sector

Digitization is the process of converting data into digital format. Digitization means the adoption of technology.

Digitization is not an option for the banking industry, rather it is inevitable because every industry is being digitized and banking sector is no exception.

With the help of technology, banks are able to reach out to more customers and provide

better services to them, Such as E-banking, Mobile Banking etc.

Review of literature

A literature review helps to establish the validity of a research by revealing gaps in the existing literature on a topic that offer opportunities for new research.

Ramsay and Smith (1999), examined consumers rated branches as their most preferred service channel while Internet banking was the least preferred. The phone service was the next most preferred sales channel after the branch. The most preferred transaction channel was again the branch while the Internet was again the least preferred transaction channel. Following the branch, ATM was the second most popular transaction channel. Customer channel preferences appear to differ from actual usage, in that the branch was only the third most

used channel, whereas in the survey, it was the most preferred sales and transaction channel. Furthermore, ATM and electronic funds transfer at point of sale were the two most used channels, ahead of branches showing that consumers are already embracing high-tech delivery methods, and highlighting the potential for Internet banking in the future. The main reason why people liked the branch for a sales channel was the level of service and the personal nature of the service.

In **Eurobarometer survey (2002)**, in the order of importance of use, Internet banking occupies the sixth place preceded by e-mail, online searches for information on news/topics, travel, training/education, and health. Nowadays, banks provide a complete range of financial services through their Internet banking channels because they are more cost-effective than other customer-contact channels with less staff and fewer physical branch requirements (Gopalakrishnan et.al. (2003). However, customer adoption of Internet banking has not been as strong as most banks might have wished. According to Furnell (2004), customers have a tendency to be confidential about their accounts and are concerned with the security of banking transactions. Weir et.al. (2006) found that Internet banking services allow customers to use remote access to manage their bank accounts and transactions.

Financial institutions offer new banking channels to their customers, as the technology adds new dimensions to the classic banking systems. Over the last few years, self-service technologies have replaced the need for face-to-face interaction between banks and customers (Eriksson and Nilsson (2007).

Vijay M. Kumbhar (2011) In his research paper “Factors Affecting the Customer satisfaction In E-Banking: Some evidences Form Indian Banks”. This study evaluates major factors (i.e. service quality, brand perception and perceived value) affecting on customers'

satisfaction in e-banking service settings. This study also evaluates influence of service quality on brand perception, perceived value and satisfaction in e-banking. Required data was collected through customers' survey. For conducting customers' survey liker scale based questionnaire was developed after review of literature and discussions with bank managers as well as experts in customer service and marketing. Collected data was analyzed using principle component (PCA) using SPSS 19.0. A result indicates that, Perceived Value, Brand Perception, Cost Effectiveness ,Easy to Use, Convenience, Problem Handling, Security/Assurance and Responsiveness are important factors in customers satisfaction in e-banking it explains 48.30 per cent of variance. Contact Facilities, System Availability, Fulfillment, Efficiency and Compensation are comparatively less important because these dimensions explain 21.70 percent of variance in customers' satisfaction. Security/Assurance, Responsiveness, Easy to Use, Cost Effectiveness and Compensation are predictors of brand perception in e-banking and Fulfillment, Efficiency, Security/Assurance, Responsiveness, Convenience, Cost Effectiveness, Problem Handling and Compensation are predictors of perceived value in e-banking.

Rakesh H M & Ramya T J (2014) In their research paper titled “A Study on Factors Influencing Consumer Adoption of Internet Banking in India” tried to examine the factors that influence internet banking adoption. Using PLS, a model is successfully proved and it is found that internet banking is influenced by its perceived reliability, Perceived ease of use and Perceived usefulness. In the marketing process of internet banking services marketing expert should emphasize these benefits its adoption provides and awareness can also be improved to attract consumers' attention to internet banking services.

RBI July (2016) The Reserve Bank of India has set up an inter-regulatory Working Group to study the entire gamut of regulatory issues relating to Financial Technology and Digital Banking in India.

The Working Group has been set up in view of the growing significance of Fintech innovations, and their interactions with the financial sector as well as financial sector entities. The Group will review and appropriately reorient the regulatory framework, and respond to the dynamics of the rapidly evolving Fintech scenario.

The Financial Stability and Development Council – Sub Committee (FSDC – SC), at its meeting held on April 26, had decided to set up such a Working Group to look into and report on the granular aspects of Fintech and its implications.

Objectives of the study

The main Objective of this research paper is to review the Process of Digitalization in Banking Industry in India. Technological innovations have enabled the industry to open up new delivery channels, seeking the help of IT to deal with the challenges that a new economy should poses now. The Objectives of the present study are:

To identify factors that influences the effective adoption of internet banking services.

To identify online banking services offered by the Banks.

To assess the impact of service quality dimensions on customers satisfaction in E-banking

Hypotheses of Study

In the light of the objectives of the present study, researchers have formulated following Null hypotheses:

1. Digital banking services are more cost effective and speedier than traditional banking services.
2. Young customers are using more electronic

banking services than old customers.

3. E-banking services are not reaching to the expectations of customer satisfactions.

Research Methodology

The present study is based on primary data and secondary data.

Primary data:-Primary data was collected from administering structured questionnaire to selected respondents. The respondents were selected used Likert based questionnaire.

Secondary Data:-Secondary data was collected from published and unpublished sources. Further, websites were also depended upon for few secondary data.

Sampling Size:-The study was made on 190 Respondents from Kalyan City

Survey was conducted using Likert based questionnaire ranging from 1= Strongly Disagree to 5= Strongly Agree. All 36 statements are positively worded and before the filling questionnaire author has clarify the objectives of the study to respondents. The respondents were selected using judgmental sampling method; because, banks are not providing customers' name and information due to legal restrictions. Prior conducting final survey and after final survey reliability of constructs was tested using Cronbach's alpha test using SPSS 19.0. Before to the final statistical analysis data screening method was used and 10 incomplete and out of order questionnaires were eliminated and only 190 usable questionnaires were used.

Thereby, the gathered raw data were aggregated according to dimensions under study and principle component analysis and multiple regression tests were performed to identify the major factors which influencing customers' satisfaction in e-banking.

Results and Discussion

Below Table shows demographic profile of the respondents, in which 82.1% of the respondents were male, 17.9 % were female. In terms of age group, 20% were below 25 years, 34.7% of 25 to 35 years, 35.8% were 36 to 50 years and 9.5% were 51 to 60 years old out of 190 respondents. There were no respondent above 60 years however; some retired persons from military and army were covered under study as samples. Educational status of the respondents indicates that 4.2% of respondents were below HSC, 5.3% of HSC, 49.5% of graduate and 41.1% of post graduates. There were 31.6% of employees and 36.3% of businessmen as a core respondent who were using most of alternative channels. However, 13.7% of professional (doctor, engineers, chartered accountants, investment consultants, insurance agents etc.), 14.2% of students and 4.2% of retired persons also covered in this study.

DEMOGRAPHIC PROFILE OF THE RESPONDENTS

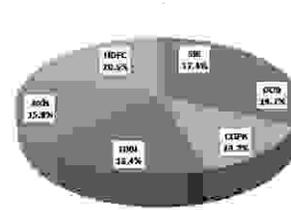
	Frequency	Percent		Frequency	Percent
<1 Lakh	58	29.5	<HSC	8	4.2
1 to 5 Lakh	31	16.3	HSC	11	5.3
5 to 8 Lakh	70	36.8	Graduate	94	49.5
8 to 15 Lakh	27	14.2	Post Graduate	77	41.1
15 to 25 Lakh	9	4.2	Total	190	100.0
>25 Lakh	4	2.1	Employee	60	31.6
Decent/nil	10	5.3	Businessman	69	36.3
Total	190	100	Retired	6	4.2
Below 25	38	20	Student	27	14.2
25-35	66	34.7	Professional	26	13.7
36-50	68	35.8	Total	190	100.0
51-60	18	9.5	Female	34	17.9
Total	190	100	Male	155	82.1
			Total	190	100

Source Field Survey

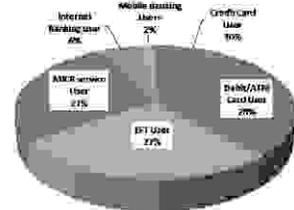
Graph 1 indicates bank wise respondents information, consisting 17.4% of State Bank of India, 14.7% of Bank of Baroda, 13.2% of Corporation Bank, 18.4% of IDBI Bank, 15.8% of Axis Bank and 20.5% of HDFC Bank (63.7% of Public Sector and 36.3% of private sector Banks). Another Graph 2 indicates Service wise respondent, in which 10% of Credit Card users and 28% of Debit/ATM card users, 27% of Electronic Fund

Transfer facilities users, 27% of MICR clearing facilities users, 6% of Internet banking users and 2% of Mobile banking service users.

Graph 1: Bank wise Respondents (%)

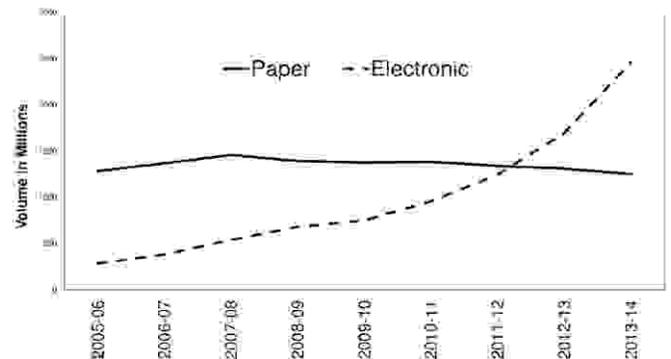


Graph 2: Service Wise Respondents (%)



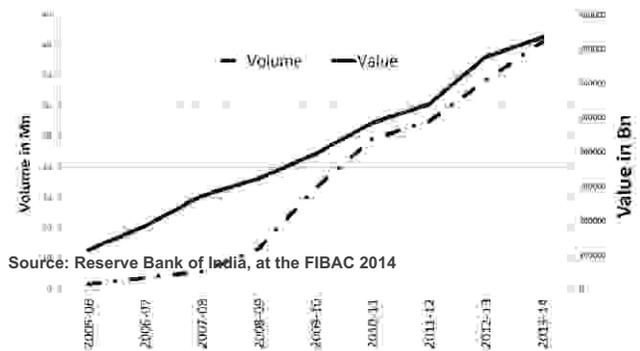
Recent trends in e-payments

Share of paper-based instruments in the volume of total non-cash transactions declined to 34.56% during the year.



Source: Reserve Bank of India, at the FIBAC 2014

Transactions through RTGS have increased by 18.38% and 8.48%, in volume and value terms respectively in the current year.



Source: Reserve Bank of India, at the FIBAC 2014

Retail electronic segment has registered a growth of 59.68% in volume and 50.11% in value – NEFT volumes and values grew by 67.71% and 50.87%, respectively, during the year

Debit card usage has registered a growth rate of 28.35% against the growth rate of credit card at 25.24%.

Mobile Banking

Despite a very high mobile density in the country, the potential for leveraging on this technology for offering financial services is largely yet untapped.

Over 900 million mobile users in the country but only 40 million mobile banking customers

Underscores the need for active collaboration between banks and telcos – irrespective of the channel through which such services are provided, such as, SMS, applications, USSD

Regulatory measures – TRAI has set the ceiling tariff for USSD-based mobile banking services – RBI has taken steps to provide accessible, convenient as well as cost effective services to mobile banking customers.

Recent trends in mobile banking

Year	No. of Users (million)	Volume (million)	Value (₹ billion)
2011-12	12.96	25.56	18.21
2012-13	22.51 (73.69%)	53.31 (108.56%)	59.90 (228.94%)
2013-14	35.53 (57.84%)	94.71 (77.66%)	224.38 (274.59%)

(Figures in bracket is %age changes over previous year)

Source: Reserve Bank of India, at the FIBAC 2014

Limitation of the study

The use of convenience sampling in this study weakens research objectivity as the study excludes the voice of bank officials' views should be taken into account in future study. Even though the research was concerned with internet banking which includes mobile banking, the research was only limited to bank users who use internet banking and mobile phone users.

Implication and Recommendation

Electronic payment systems are not anymore an out of the ordinary phenomenon in India. A large section of Indian society uses this system. In 2011-12, electronic payments grew over 26 per cent. The trend is rapid and upward. Large volumes of payments are carried out

through Real Time Gross Settlement (RTGS) systems and electronic Fund Transfer is the main e-payment channels in India. It is necessary for Indian banks to promote electronic transactions through other services such as POS and mobile banking. Currently, in developed countries point of sale terminal is prevalent. This system compared to ATMs has many advantages to both customers and bankers alike. In India, card transactions at POS count for about only 6.5 per cent of retail sales. There is one point of sale terminal for eighty people on an average in the world and India is far behind in this respect.

Conclusion

ICT is an abler to enhance economic growth. Internet banking has brought some relief to both banks and users in terms of cost and time saving. The banks has invested significant amount of money into network infrastructures to ensure safe and reliable internet connectivity. Nevertheless the success of internet banking depends on the adoption rate of this technology by bank customers. Even though the study was conducted at micro level the inferences enlighten the banks about factors that influence the adoption of internet banking and regulatory institutions to combat cybercrime. Further study also through light on the usage of internet banking its applications, its penetration among various groups of the customers, overall growth and expansion of e-banking services and its applications in general and urbanise population in particular.

With the increasing usage of smart phones, digitization of banking sector is inevitable to catch up the increasing expectations of the world. It indeed reduced human errors and increased convenience. But the fact that cyber threats are on the rise, banks must be very careful and should be prepared to handle cyber attacks. The current study attempted to examine a contribution of various dimensions of service quality in customers' satisfaction.

A result of the study indicates that, all 13 variables were found significant and were good predictors of overall satisfaction in e-banking.

The globalization of financial markets has gained additional momentum as a result of liberalization programme and adoption of new technologies. The period of last five decades has witnessed many economic developments in India. Financial sector reform specially banking reforms made a departure from regulated banking to market oriented banking. One of the important objectives of reform in financial market was to improve efficiency of banking system.

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A COMPARATIVE STUDY OF TRADITIONAL LEARNING & E-LEARNING IN MANAGEMENT PEDAGOGY

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INTRODUCTION:

At the time of independence, India inherited an education system with glaring disparities between males and females, between upper and lower classes, between economically advantaged and disadvantaged groups and urban and rural population. Consequently, one of the primary responsibilities of the Government of India after independence was to make education available to all people. This responsibility was sought to be realized through the opening of more and more primary schools, secondary schools, institutions and colleges. However the formal education system alone was found to be unable to meet the demand for education. The access to Learning remained limited. The report of United Nations Development Programme UNDP (1993) underlined the fact that only seven percent of the relevant age group is enrolling for higher education in India.

Today even the richest countries are convinced that they will not be able to provide adequate education in management pedagogy to people as long as they exclusively depend on the formal education stream in management pedagogy. There is no doubt that there has been appreciable quantitative expansion in the formal system of education in management pedagogy. But the quality of education is very low. The relevance education provided through Universities and colleges has also been called into question. Universities have been referred to as "Ivory Towers". All these factors underlined the need to develop an alternative to provide access to quality education to all.

COMPARASION BETWEEN LEARNING& E-

LEARNING:

Currently we are witnessing in education global shifts that reflect changes brought about by computers and communication technology. This shift may be called Electronic Learning, or E-learning. E-learning is a mode of knowledge production and circulation wherein information technologies play a decisive role. Every stage of societal development requires an educational system that can adequately reflect its needs and demands. Consequently, modern institutions of higher learning are designed to bring about appropriate changes in administrative organization, curriculum, and learning methodologies in order to shape learners into active participants and productive members of a society. The aim of learning is to explore and to add useful knowledge over and above faster copying, searching and distribute. This might be called E-Learning, E-relationships and networks and E-enhanced strategy. This paper presents a comparative study between Traditional and E-learning. Traditional learning involves a physical place where students and teacher can interact whereas E-learning is pursued in an e-space where a server and internet browsing interface is to be there. Due to a constant trend of growing student numbers across the world traditional learning will be expensive. The reason behind is the physical engagement of a teacher in this method which involves payment to the teacher for his service and other required support assets. E-learning can be a method which can ensure reduced cost while enhancing the outcome in the learning system. It is based on wireless communication networks which are widely and rapidly used due to the flexibility, freedom to use that it promotes

an effective learning system. The wireless communication allows learner to receive the learning materials and lectures from anywhere as long as they are connected to the internet. Classroom education may not always succeed for online learning, when the instructor is not around which need to stimulate motivation and continual learning progress in management pedagogy. An ancient proverb says: *“if we don't change our direction, we'll end up exactly where we are headed”*. This indicates that everyone will have to constantly change and adapt the new learning styles if they are not to lag behind.

Concept of Learning:

Learning occupies a very important place in our life. Most of what we do and not do is influenced by what we learn and how we learn it. Learning, therefore, provides key to the structure of our personality and behaviour. Broadly speaking, the term learning stands for all those changes and modifications in the behaviour of the individual, which he undergoes during his lifetime.

Definitions of Learning:

“The term learning covers every modification in behaviour to meet environmental requirements”. - Gardner Murphy (1968)

Types of Traditional Learning:

The traditional learning comes in basic four forms

(1) Classroom sessions: Attending lectures wherein teacher takes lesson topic-bytopic or lesson-by-lesson. Generally learning takes place in collaborative atmosphere, wherein students are encouraged to ask question and teacher answer the query or encourages other students, to do the same. Teacher also asks question to the students and encourages students to answer the same.

(2) The lab sessions: Experiments are carried out in the lab by the teacher and/or by students themselves and study observations/ results of these experiments.

(3) Library sessions: Students go to the library and explore books/study notes/magazines on subjects of their interest. Some of the reference copies can only be studied in the library and by paying small deposits students can also take books home. Though in many cases, number of copies of books are limited and a few students are turned

away dissatisfied.

(4) Collaborative learning: Students get in touch with co-students and discuss about their queries and get these queries solved by discussion among them or in some cases by meeting the teacher solve the query. This is also a form of collaborative learning in the traditional learning.

The Concept of Distance Learning:

The term “distance education” represents approaches that focus on opening access to education and training provision, freeing learners from the constraints of time and place, and offering flexible learning opportunities to individuals and group of learners. The terms “distance education” and “distance learning” are used to cover any situation when the student and teacher are not in the same place. The openness presupposes the availability of education- *anyone, anyway, anywhere and anytime* without social, physical and geographical restrictions. Open and distance learning is usually contrasted with 'conventional' or 'face-to-face' education, which may be described as the form of education which takes place in a classroom. However, both 'distance' and 'face-to-face' education are labels covering a wide range of variations and methods. 'Face-to-face' education may be supported by a range of media, and may be combined with periods of independent study. In a similar way, distance education has a variety of forms, according to the educational philosophy, organizational approach and choice of technology, and distance educators may incorporate into their programmes an element of face-to-face teaching. To meet the emerging demands of 'knowledge era' distance learning has been accepted and recognized mode of education.

Concept of E-learning:

The term E-learning means Electronic Learning and it is basically the online delivery of information communication, training and learning. E-learning is Electronic learning, but the 'E' in the E-learning has a number of other implications as mentioned below.

Types of E-learning:

There are four basic types of E-learning.

1) Self Study sessions -

Here students take self-study lessons from the web server

on which richmultimedia content developed using instructional design.

2) Asynchronous Learning (Not happening at the same time)–

In this type of learning, the student can learn from e-mail support given by the faculty and discussion board wherein students and faculty collaborate on non real time to impart learning.

3) Synchronous Learning (happening at the same time)-

Again Virtual classroom is similar to the real classroom in the traditional learning in many ways. However, it also differs in some ways offering significant advantages to the students. The teacher and students can simultaneously explore the vast information repository of Internet.

4) V-Lab Sessions -

This is a new frontier in E-learning and is still evolving. Through this tool for example, you can configure Cisco routing sitting on your desktop though router will be situated at a distant place.

Traditional Learning versus E-learning:

Society is rapidly changing with technological advancements and schools, Institutions/colleges cannot be left behind. The traditional learning that takes place works, but a change is needed. A change in the school, Institutions /college system is needed because society is changing. If schools, Institutions /colleges are not involved with the technological advancements then the students will not be educated. And more importantly, the students are the adults of the future therefore; it is necessary to educate the students with the help of technology. The traditional school system is broken; they are not teaching the necessary tools for the changing technological society. It is not necessary to think that traditional schooling is abolishing, but incorporate both traditional and technological learning. The idea that a student can go to class and not participate and is still considered present is horrible. The use of technological learning would prevent this from occurring. A student that is taught through technological learning is solely responsible for proving their presence. If students want to be noticed and accounted for they must participate. The issue is not

which teaching/learning style is better, but the information that is being retained and taught. The teachers need to worry about teaching the necessary tools for the students to be able to apply their own knowledge. Teacher should teach lesson by using the current technology and become a motivator for the student that helps to changing the attitude of the student and become a good self E-learner. If this will be obtained through technological learning then this should be the learning style of the future. When you learn 70% of information retained through discussions with others then technological learning would help students retain more information than traditional learning and to achieve better academic result also. With technological learning a student has discussion after discussion on-line with others. Like Claudia Wallissaid, Technological learning has many more advantages that traditional learning. You can learn when it's convenient for you, not Monday Wednesday Friday at 12 noon. Someone that works full-time can still be able to get some courses done at night or on weekends. Those people who live out of town or who live in a town with no university do not need to worry about commuting or moving just to attend school. On the other hand one of the serious issues that come with technological learning is self-discipline. When people are at home they tend to be distracted very easily. Self-discipline is also an issue in the work place, but when you sit in an office you tend to do your work. The biggest problem with technological learning is the lack of knowledge many people have about computers and the Internet and lack of environment provided by the institution. Availability of technological learning environment for educating student feel them comfortable. Traditional learning may not be as successful in teaching retainable education, but they offer socialization. We need to collaborate both traditional learning and technological learning. Traditional learning would offer the one on one and socialization that people need and technological learning would teach the students how to use the necessary tools to apply to everyday situations.

Need and Importance of the Study:

"Nothing is permanent except change".

In a world where change is the only constant there is a

need for tools techniques to help institutions become more effective. In the twenty first century, people are fading up with old styles, they need change very fast. To stay in the competing world, Institutions have to take initiatives to compete with all the challenges of changing world. "*Change yourself before they change you*". As an example of communication system, in the early phase of communication, people are sending their messages through birds. Then the process got a spark of change and it burnt out with the new ways like mail, telephone, pager, email, mobile, internet etc.

In the same way, in the early phase of education system, education was provided by black board and chalk. Then books and materials come into picture. And now computer and Internet play a vital role in providing effective education. With the reference of World Wide Web in 1969, the world of teaching and learning has adopted it as one of its main innovations. Yet the current education system seems to be unable to equip students with variety of these skills. Many studies report the virtual learning environment as more effective, efficient and satisfying than the traditional learning situation. As India has one of the largest higher education systems in the World. Educational uses of Information and Communication Technologies (ICTs) have made an enormous contribution to improving education and to the development of learning theories. Increasing competitiveness, technological change and social processes require continuous upgrading of skills and personal growth. Technological innovation, the adoption of new teaching/learning theories and social change depend on teachers to modify their role, to introduce new contents, tools and methods, and to deal with a heterogeneous student population. The online education programmes are very much needed in Indian Universities and other academic institutions. The first prerequisite for starting such programmes is the development of Management Pedagogy in Indian universities. Fortunately, E-learning has the answer to all of these issues. E-learning environment is a real boon of Management application. The notable point is that the new E-learning model can co-exist well with the traditional learning environment. It not only makes distance learning easy, but also enhances the classroom-based teaching. Today E-learning and E-learning environment is very essential for every professional college or Institutions to improve the quality of education. Hence it is very important to find out the effect

of Traditional learning and E-learning in the Management Pedagogy. That's why the researcher realizes the importance of the present study.

Selection of the Problem:

The interest in E-education is growing very rapidly in India. The Ex-President of India Dr. APJ Abdul Kalam announced a vision plan that envisaged an empowered science and technology based by 2015 saying that there is a need to energize our university system and enable it to respond to the pressures of the market, so that, it can retain and attract talent. A proposal of the government too was announced to set up several institutes of science, technology and IT in various parts of the country as part of its effort to revitalize the higher education system. A large number of studies compare student achievement between web-based. Maki (2000) indicates sometimes the online students performed significantly better or acquired greater learning than the face-to-face students. Grades than those in the traditional classroom situation. And the lecturers used a virtual learning environment to synchronize video presentation with PowerPoint slides and lecture notes. They found that the computer based group used less time than the traditional lecture group for the training, so the computer-based learning might be more effective than traditional lecturing. Indian situation of higher education and after going through the above studies there are some questions arise with traditional learning and E-learning and for that researcher first wants to check:

1. Is there a sufficient knowledge and attitude of students and lecturers about the E-learning?
2. Is there have an environment and facilities provided by the institution?
3. Is the traditional learning or E-learning or both methods are essential for better academic achievement?
4. Is there a positive attitude of E-learning compared to traditional learning in Management Pedagogy?
5. What should be the academic outcomes of the students by E-learning than traditional learning in management pedagogy?

Thus the present researcher has decided to take up this study for investigation and state the problem as under.

Objectives of the Research Study:

- 1) To construct an attitude scale for measuring the

attitude of Management Pedagogy in Education towards Traditional learning and E-learning.

2) To construct an opinionnaire for measuring the attitude of management Pedagogy of institutions & colleges towards Traditional learning and E-learning.

3) To measure the attitude of students of management pedagogy of institutions & colleges towards Traditional learning and E-learning.

4) To measure the attitude of lecturers of Management Pedagogy towards Traditional learning and E-learning.

5) To measure the effect of Traditional learning and E-learning on the academic Achievement in Management Pedagogy.

6) To compare the efficacy of traditional learning, E-learning and both learning in Management Pedagogy.

Hypothesis to be tested:

There is no comparison between the study of traditional learning & E-learning when training approach was taken as independent variable for select Management Pedagogy.

Research Methodology:

To complete this study following research Methodology will have to be adopted. To generate the data, both the types of data will have to be used i.e. Primary & Secondary.

In the secondary sources for data collection researcher used Government report, different publication, Reference Book, Journals, Internet, Annual Report, Gazetteers Annual budget of Aurangabad Corporation, Newspapers are used for completing present research work.

Research Significance of the Study:

The main reason for doing this study was to experienced and explores E-learning (on line education) and see if the results are comparable to those achieved through classroom-based instruction in terms of academic achievement. Hence present study is significant in the following respects:

1) In designing an attitude scale for measuring the attitude of the students in Management Pedagogy towards traditional learning and E-learning and their efficacy on their academic achievements.

2) In designing an opinionnaire for measuring the attitude of lecturers in Management Pedagogy towards traditional learning and E-learning.

3) In measuring the academic achievements towards traditional learning and E-learning in Management Pedagogy.

4) It is also help in knowing whether the traditional learning or E-learning or both learning methods plays a vital role in providing effective education in Management Pedagogy.

5) Present study is helpful in knowing whether the Universities and Institutions are needed to evaluate whom they train and how.

6) The present study is helpful for the on line learners how to achieve updated knowledge in the concerned fields.

7) Present study is also helpful to all areas of education like continuing education, distance education and all faculties of education as a new technology.

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Digital Transformation Process in the Private life Insurance Companies

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Abstract

The financial services industry is undergoing digital change. It's true that digital transformation is revolutionizing every industry we can imagine. Insurance as part of that industry also faces new opportunities and challenges. The world has become more digital in everyday life than ever before and this consumer-led approach has disrupted most corporate business models and the insurance sector is no exception. Customers are pressing for change. They now expect their insurers to offer simple, transparent and flexible products and services—all online. And companies have begun to respond.

Introduction:

Digital is now way of life. Digital is rapidly becoming a basic need of life, it becoming a layer in the lives of customer across the globe. Both technology adoption and the way information is being consumed are changing rapidly. Insurance is getting popular as uncertainty and risk are all around. Insurance industry is a service industry it will change accordingly customer needs. It also transform in digital world.

Review of Literature:

Matthias (2016) concludes that insurance industries had drastic change but the industry has delayed the transformation that opened doors to new entrants. Smaller, faster and in line with customer expectation, these start-ups may do some harm to the traditional insurers. David Bassi (2017) concludes that in the digital era, where customers have been trained to expect real-time access to data and personalized service, the stakes for the claimant customer experience have been raised. Insurers must learn to deliver what customers want and expect and deliver it efficiently, accurately and quickly. Digital transformation makes it possible, while offering insurers significant upside in terms of lower costs, increased customer loyalty and reduced risk of fraud. Spencer Stuart reveals that digital and cultural transformation of Insurance industry, challenges in digital transformation. Oracle white paper (2015) reveals key Benefits to a Digital Customer

Communications Management Strategy, obstacles of effective digital transformation. Fabian Sommerrock (2016) express that digitization reshape the way insures underwrite, distribute administer and settle.

Objective: This research paper tries to study impact of digitalization process on insurance Industries. It also tries to find obstacles of digitization in insurance company.

Research Methodology: Secondary sources of data have been used for the study which is collected from various journals, news bulletins, periodicals, and online sources. The study tries to look at the digitization process adopted by private insurance companies.

Digital Transformation in the Insurance Industry:

The insurance industry has faced a number of changes that have disrupted the traditional business model. One such change that has had a seismic effect on how insurance companies operate in recent years and well into the future is 'digital services'. A digital transformation in the insurance industry refers to an outside-in approach in line with a customer-centric view of the business. Development with new technology helps in bringing innovation and therefore creating new revenue streams. A comprehensive digital transformation in the insurance industry includes a transformation of core insurance applications, customer service as well as claim operations. Insurance companies hold vast data pertaining to business process management, analytics, mobile technologies, and business applications. The new trend toward digitization is unleashing the power to transform insurance with easier, more Cost-effective and socially acceptable processes. This is made possible by the proliferation of mobile devices, which have become the new basis for business for the millennial generation and others.

The following are a few ways insurance providers are making life easier for customers through the digital transformation.

1. *Self-Service Dashboards:* Insurance Company

tries to go more mobile friendly with customer.

2. *Easier-Faster-Claims Process*: Through internet or mobile insurer can claim his claim .And it can be settle easier and faster way.

3. *Compare*: As everything is available in Google and various Search Engine the customer can compare best policy for himself.

4. *Purchase Options*: When everything is going online policy purchase can be easily made online through net banking or mobile banking.

5. *More Seamless Experience*: Now, insurance companies are making better use of technology to store customer history and data so all agents—whether contacted by a person, text or phone will have access to the same information.

Digital transformation is a term used so frequently and variously that it is commonly misunderstood. The term is best defined as capitalizing on the power of technology to revisit business models, acquire customers to new channels and create essential user experiences. Insurers that digitize the enterprise in this way can automate slow, error-prone and expensive processes for increased speed, accuracy and cost efficiency. They can streamline and simplify existing operations to deliver immediate-term performance gains, but also to become more nimble for longer-term success, based on a well-honed ability to continuously add and enhance more digital capabilities. By definition, digital transformation strategies can be applied broadly across the organization and incorporate a number of related disciplines

Innovation management: Insurers today must offer a wider portfolio of products for them to stay relevant to consumers looking for high degrees of personalization. Innovative portfolio management techniques and the ability to establish product “factories” are critical to designing better products and delivering them to market faster. Innovation isn't just about products, of course. Digital transformation programs may drive innovation in back-office processes, too (fully automated claims management processes, etc.). They can also enable future innovation by removing technology barriers.

Emphasis on experience: Enhanced experiences in the service of closer and more direct consumer relationships are the targets for many digital transformation programs. According to EY

research, global insurance consumers place an extraordinarily high value on quality digital experiences. EY surveys show that 40% of consumers decide to continue insurer relationships based on the quality of the experience. Rising consumer expectations and increasing willingness to switch to new providers are forcing insurers to be more accountable, transparent and effective. Again, these attributes are frequent byproducts of successful digital transformations.

New models: Given the lagging position of many insurers in digital transformation, the industry is seeking new options for advancing their digital capabilities. Those options include partnerships or acquisition. Digital transformation delivers tangible and intangible value across the insurance value chain, with specific benefits in six key areas: Cost reduction, Customer experience enhancement, Speed to market, Sales productivity, Underwriting efficiency, and Claim efficiency

In a nutshell, the digital transformation term refers to a complete overhaul of a company's organizational and business process which enables enterprise to leverage the power of emerging technologies for continuous business growth. Though there are some challenges that undermine the very concept of digital transformation,

1. *Resistance to change*: According to recent studies psychological studies, only few people are ready to change old traditional methods.
2. *Failure to collect and process data*: Every successful digital transformation journey start with collecting and analyzing data and putting it to work. For future reference the data should be correct without ambiguity.
3. *Inadequate digital customer journey mapping efforts*: A lot of companies have a vague idea about products & customer. There is lack of a clear vision for digital customer journey.
4. *Heavy dependence on legacy business models*: Some of the companies have influence about traditional method. for most enterprises Digital transformation means being able to sell exactly the

same product and services through digital pipe.

5. *Cyber crime*: There is always a cyber threat about hacking and Ransomware. Due to Cybercrime secrecy and privacy can be a major issue.

Conclusion:

The insurance industry today is at a transformative stage, where it is witnessing an unrelenting march of digitization and a proliferation of devices. This is leading towards an integrated experience across multiple channels. Thereby, it not only enhances existing business models but also impacts newer opportunities for premium uplift and operational effectiveness. The customer enjoys being at the epicenter of this digital revolution, forcing insurance enterprises to relook their strategy. To meet the customer requirement it is necessary that the company should update database and keep an eye on new technologies. The study concludes that with high level of digital literacy, internet connectivity to remote areas, compatibility with center state database, interdepartmental coordination and exchanging information will give a right path ahead.

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E-Payment under Mahatma Gandhi National Rural Employment Guarantee Act

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Abstract:

Financial inclusion, with a focus on rural areas, has been one of Reserve Bank of India's main priorities since 2005. The Government of India had mandated in 2009 that wages to MGNREGA workers be paid through banks and post offices with the objectives that - by ensuring transparency it would reduce the chances of embezzlement and fraud; and in the process, the workers who are from poor and marginalized sections of society would be introduced to formal financial institutions and eventually access other financial services as well. MGNREGA wage payment system became simplified and easier through electronic mode in order to facilitate timely disbursement of wages to the MGNREGA beneficiaries, the Department of Posts in India in collaboration with National Informatics Centre (NIC) and BSNL is work together to make electronic payment system. In order to prevent leakages in the MGNREGA, all wage payments to workers paid through Direct Benefit Transfer to bank accounts of the beneficiaries from April 2016. All wage payments to MGNREGA workers is done through DBT. Currently, 94 per cent of the wage payments are directly deposited in the account of beneficiaries. For smooth fund flow, the electronic Fund Management System (e-FMS) has been made mandatory from April 2016. **Introduction:**

An Electronic Payment (e-payment), in short, can be simply defined as paying for goods or services on the internet. It includes all financial operations using electronic devices, such as computers, smart phones or tablets. E-payments come with various methods, like credit or debit card payments or bank transfers. Note that one of the most popular and common online payment methods nowadays is credit cards. Online payments are made instantly, so it's convenient and saves lots of time. It is important, especially today when every aspect of our lives happens at a fast pace. E-payments are considered a fast and secure alternative to traditional payment methods, such as bank transfers, cheques, etc. Accepting electronic payments comes with lots of benefits for both merchants and consumers. Credit cards, debit cards,

smart cards are payment cards. They are the most popular tool for electronic payment transaction.

Financial inclusion, with a focus on rural areas, has been one of Reserve Bank of India's (RBI's) main priorities since 2005. The RBI's plan includes provision of banking services to habitations with a population of 2000 and above. In November 2005, the RBI asked banks to offer a basic banking 'no-frills' account with low or zero minimum balance and minimum charges to expand the outreach of such accounts to the low income groups. The Government of India had mandated in 2009 that wages to MGNREGA workers be paid through banks and post offices with the objectives that - by ensuring transparency it would reduce the chances of embezzlement and fraud; and in the process, the workers who are from poor and marginalized sections of society would be introduced to formal financial institutions and eventually access other financial services as well. The expectation, thus, was that payment of wages through banks would lead to greater financial inclusion of the poor and marginalized people. As the MGNREGA has mandated payments through formal financial institutions, it is expected to have resulted in enhanced financial inclusion of poor and marginalized sections of the society.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):

National Rural Employment Guarantee Act 2005 later renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act", (MGNREGA), is an Indian labour law and social security measure that aims to guarantee the 'right to work'. It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. Another aim of MGNREGA is to create durable assets (such as roads, canals, ponds, wells). Employment is to be provided within 5 km of an applicant's residence, and minimum wages are to be paid. If work is not provided within 15 days of applying,

applicants are entitled to an unemployment allowance. Thus, employment under MGNREGA is a legal entitlement.

The principal objective of launching of NREGS is to uplift the backward socio-economic conditions of rural people of India. It indicates that the socio-economic backwardness of rural India has profound impact in launching of NREGS and therefore, the central Government has implemented the Scheme with a lot of enthusiasm. MGNREGA is to be implemented mainly by gram panchayats (GPs). The involvement of contractors is banned. Labour-intensive tasks like creating infrastructure for water harvesting, drought relief and flood control are preferred. Apart from providing economic security and creating rural assets, MGNREGA can help in protecting the environment, empowering rural women, reducing rural-urban migration and fostering social equity, among others. The law provides many safeguards to promote its effective management and implementation. The act explicitly mentions the principles and agencies for implementation, list of allowed works, financing pattern, monitoring and evaluation, and most importantly the detailed measures to ensure transparency and accountability.

E-Payment System under MGNREGA:

An electronic fund management system, which provide wages more swiftly to workers under the Central Government's rural jobs scheme MGNREGA, the E-FMS made the entire monetary systems from allocation of funds by the Union and State Government to the MGNREGA labourers – transparent, hassle and error free and paperless besides eliminated administrative delays. MGNREGA wage payment system became simplified and easier through electronic mode in order to facilitate timely disbursement of wages to the MGNREGA beneficiaries, the Department of Posts in India in collaboration with National Informatics Centre (NIC) and BSNL is work together to make electronic payment system. Under the system, MGNREGA workers open their accounts in the nearest post offices for payments of their wages. To ensure actual amount paid to the workers, the amount is electronically transferred to the payment system and directly credited into the accounts of the workers without any manual intervention.

As a part of identification of MGNREGA beneficiaries, the Department of Posts provides smart cards to workers at the time of opening of accounts. This card is work as their ID cards as well as electronic passbook. This cards is also have the photograph of the worker printed on it so as to ensured that the card belong only to the presented worker One of the key aspects of the software being implemented for the electronic payment system is to ensure the security of transaction made from

the mobile phone being used at the post office to the central server. Moreover, post offices in the country have opened lakh of accounts in the names MGNREGA workers to facilitate timely payment of wages to these workers. In order to prevent leakages in the MGNREGA, all wage payments to workers paid through Direct Benefit Transfer to bank accounts of the beneficiaries from April 2016. All wage payments to MGNREGA workers is done through DBT. Currently, 94 per cent of the wage payments are directly deposited in the account of beneficiaries. For smooth fund flow, the electronic Fund Management System (e-FMS) has been made mandatory from April 2016.

Role of Aadhar and DBT under MGNREGA E-Payment:

The Union Government has made mandatory for workers in rural areas enrolled under the MGNREGA. The rationale behind making *Aadhaar* cards mandatory for the MGNREGA is to prevent leakages of subsidies and ensure that the beneficiaries get their due. One of the crucial reasons why Aadhaar can be used for acquiring MGNREGA wages is that there are two main issues concerned with this rural development act. The first one deals with identifying the real beneficiaries of the scheme. It is often seen that some way or the other, the deserving population often gets deprived of their rights and wages. The second issue is regarding the delays that are caused in payments to these selected beneficiaries of this act. It cannot be denied that the functioning of MGNREGA is complex and hence it may take some time in processing the payments.

Use of the card for this purpose is a crucial step. The card, when used in MGNREGA wages, can also ensure transparency as well as accuracy in the payments to the concerned individuals included under this act. Along with being beneficial for the rural folks, the use of this card will also enhance the working and functionality within the MGNREGA agenda, with improvements such as tracking of all the expenditures as well as in measuring the amounts of work being done under this act. Under MGNREGA *Direct Benefit Transfer*, all payments to the workers are to be credited into the accounts of the workers in the Bank/ Post Offices, unless exempted by the Ministry in special circumstances. The credit may either happen using the banks/ Post office account details or using the Aadhar number of the beneficiary with which the account may be linked. The account details of the workers are being updated regularly in the MIS by the States, but in order to make Aadhar Based Payments (ABP), there is a need for Aadhaar seeding and its mapping at National Payments Corporation of India (NPCI) mapper by the banks. Following table shows current status of DBT.

Aadhaar Payment Bridge System (APBS):

The APBS works only with the bank accounts which are on Core Banking System (CBS) platform. Under this system, all transfers into accounts are electronic and near real time based on the Aadhaar number of the worker seeded into the bank account of the said worker and mapped on the NPCI mapper. As and when a pay order is released, the NREGASoft shares the files with PFMS; PFMS, in turn, shares the file with the States Sponsor Banks. Then the States Sponsor Bank processes these payments through NPCI, debits the account and credits the beneficiary account. PFMS, then, sends a response file to NREGASoft. All this is supposed to be done in T+1 days' time frame for the Bank/ Post offices which are on core banking system. It has the capacity to eliminate delays and bring transparency into the payment process.

Benefits of Aadhar linkages:

Easy hassle free access.

Migrants: Provides identification to large number of migrant labours to avail services.

Financial inclusion: The identification enables easy opening of bank account leading to financial inclusion of rural folks and ease of operations for banks through Banking Correspondent.

Online cost effective verification of beneficiaries leads to Good Governance.

Unique and robust platform to check duplication and ghost cards.

Subsidy costs can be hugely reduced by cutting down intermediaries and eliminating ghost cards.

As only one identity card is provided to a person (linked to individual bio-metrics), there is incentive to be genuine.

Conclusion:

Financial inclusion, with a focus on rural areas, has been one of Reserve Bank of India's main priorities since 2005. The Government of India had mandated in 2009 that wages to MGNREGA workers be paid through banks and post offices with the objectives that - by ensuring transparency it would reduce the chances of embezzlement and fraud; and in the process, the workers who are from poor and marginalized sections of society would be introduced to formal financial institutions and

eventually access other financial services as well. MGNREGA wage payment system became simplified and easier through electronic mode in order to facilitate timely disbursement of wages to the MGNREGA beneficiaries, the Department of Posts in India in collaboration with National Informatics Centre (NIC) and BSNL is work together to make electronic payment system. In order to prevent leakages in the MGNREGA, all wage payments to workers paid through Direct Benefit Transfer to bank accounts of the beneficiaries from April 2016. All wage payments to MGNREGA workers is done through DBT. Currently, 94 per cent of the wage payments are directly deposited in the account of beneficiaries. For smooth fund flow, the electronic Fund Management System (e-FMS) has been made mandatory from April 2016.

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Effect of Demonetization on Pharmaceutical Industry

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INTRODUCTION

Concept of Demonetization:

Definition of 'Demonetization' - Demonetization is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency: The current form or forms of money is pulled from circulation and retired, often to be replaced with new notes or coins.

Demonetization is a currency that removes the current currency from the economy and turns it into new ones generally the government has taken this decision due to the removal of corruption. Basically demonetization is the French word. The major reason behind demonetisation was to curb black money, to give permanent halt to terror activities in India, Abolish fake currency, Remonetising India, to fight with inflation, limiting the use of money power in elections, to remove counterfeit currency and to discourage the cash system. Developing country like India has to find the solution of problems like this for betterment of country.

HISTORY OF DEMONETIZATION IN INDIA:

The French were the first to use the word Demonetize, in the years between 1850 -1855. Since then many countries have used the word and the policy with immense restriction and discomfort, for it disrupts economics and population at large.

India has demonetized before: First time on 12 Jan 1946, second time on 16 Jan 1978, Third time on 8th November 2016. In the first time, the measure did not succeed, as by the end of 1947, out of a total issue of Rs. 143.97 crores of the high denomination notes, notes of the value of Rs. 134.9 crores were exchanged. Thus, notes worth only Rs. 9.07 crores were probably 'demonetized', not having been presented. The results of the demonetization measure were summed up by Sir Chintaman, in his Dadabhai Naoroji Memorial Prize Fund Lectures,

delivered at Bombay in February 1957, as under :

It was really not a revolutionary measure and even its purpose as a minatory and punitive gesture towards black-marketing was not effectively served. There was no fool-proof administrative method by which a particular note brought by an individual could be proved as the life-savings of the hard-working man who presented it or established as the sordid gains of a black-marketer. Another loophole of which considerable advantage was taken was the exemption of the princely States from scrutiny or questioning when such notes were presented by them. In the end, out of a total issue of Rs.143.97 crores, notes of the value of Rs.134.9 crores were exchanged up to the end of 1947 as mentioned in the Report of the Board of Directors of the Reserve Bank. Thus, notes worth only Rs.9.07 crores were probably "demonetized", not having been presented. It was more of "conversion", at varying rates of profits and losses than "demonetization".

In the second time, The Finance Minister H.M. Patel in his budget speech on 28 Feb 1978 remarked, The demonetization of high denomination bank notes was a step primarily aimed at controlling illegal transactions. It is a part of a series of measures which Government has taken and is determined to take against anti-social elements. As the FM did not say anything about the success of the exercise, one can almost guess that it did not create much impact like in 1946. In January 1946, banknotes of 1000 and 10000 rupee were withdrawn and new notes of 1000, 5000 and 10000 rupee were introduced in 1954. The Janata Party coalition government had again demonetized banknotes of 1000, 5000 and 10000 rupee on 16 January 1978 as a means to curb counterfeit money and black money.

Finally the Third, the most recent demonetization had been announced as on 8th November, 2016 by Prime

Minister Narendra Modi. This time the currency of 500 and 1000 notes are demonetized from economy. After Modi's announcement, the Governor of the Reserve Bank of India, Urjit Patel, and Economic Affairs secretary, Shaktikanta Das explained in a press conference that one purpose of the action was to fight terrorism funded by counterfeit notes. While the supply of notes of all denominations had increased by 40 percent between 2011 and 2016, the 500 and 1,000 banknotes increased by 76 percent and 109 percent, respectively, owing to forgery. They said that forged cash was used to fund terrorist activities against India and that the demonetisation had a counter-terrorism purpose.

PHARMACEUTICAL COMPANY BUSINESS STRATEGIES

What's the secret behind these successes? For one, the company operates in niche formulations (chronic) segments such as psychiatry, cardiovascular, gastroenterology and neurology. While most of the top Indian companies have focused on antibiotics and anti-infectives (acute), Sun Pharma focused on therapeutic areas such as depression, hypertension and cancer. The company has introduced the entire range of products and has gained leadership position in each of these areas. Being a specialty company insulates Sun Pharma from the industry growth. The first quarter results for FY02 explain this to some extent. While the industry was affected to a large extent by a slowdown in the domestic formulations market, Sun Pharma logged a growth of 26% in revenues. Over the years Sun has also used the strategy of acquisitions and mergers to grow quickly. It acquired Knoll Pharma's bulk drug facility, Gujarat Lyka Organics, 51.5% in M. J. Pharma, merged TamilNadu Dadha Pharma & Milmet Labs and acquired Natco's brands. Post Merger with TamilNadu Dadha Pharma the company gained presence in gynecology and oncology segments. One of the constants of pharmaceutical company strategy over the past decade has been increasing scale. Only by growing larger are companies able to afford the considerable costs of drug development and distribution. Within this broad approach at least two business models are discernable:

(i) **Super Core Model** involving the search for, and distribution of a small number of drugs from **Chronic Threapy Area** that achieve substantial global sales. The success of this model depends on achieving large returns from a small number of drugs in order to pay for the high cost of the drug discovery and development process for a large number of patients. Total revenues are highly

dependent on sales from a small number of drugs.

(ii) **Core Model** in which a larger number of drugs from **Acute Threapy Area** are marketed to big diversified markets. The advantage of this model is that its success is not dependant on sales of a small number of drugs. However product choice will depend largely on the internal capabilities of the companies. Here it is very much evident from this projection that lots of opportunities lies with chronic therapy segment however growth is initially slow but it may generate good revenue in long run.

MARKETING APPROACHES OF SUPER CORE MODEL

In pharmaceutical market there has been a significant shift from Acute towards Chronic Threapy area. Chronic segments are driving the growth of the market as leading prescribers in these segments are specialists as opposed to general practitioners. This is evident from high growth rates achieved by firms like Sun Pharma, Dr.Reddy laboratories and Dabur Pharma Ltd. Who have focused on these segments During last five years pharma companies have started identifying the hidden potential of oncological market. A number of drugs have been launched into the oncological market by pharmaceutical companies, including new biological drugs and drugs that can be used as a support for patients undergoing cytotoxic chemotherapy. As a matter of fact, pharmaceutical companies are merging, and, through the merging process, the portfolio of the new companies changes.

Medical representatives are rearranged throughout the new companies. Some of the sales representatives are now afraid of losing their job, due to the changing scenario and the possible layoffs. On the other hand, the new, bigger, pharmaceutical companies are competing more and more with one another, and, in order to stress their products, might adopt a more aggressive sales strategy. For example, sometimes in the same geographical area there are five representatives for just one company, or different representatives for the same drug in different settings. As a result of the new, aggressive strategy, the aggressiveness of representatives has also been increasing, since the larger stress exerted by their companies might affect their stay in the company.

MARKETING APPROACHES OF CORE MODEL

In present scenario companies are focusing more and more on the availability of products so as to enjoy

good image in their customer's (doctors) chamber. Many companies such as Glaxo, Pfizer, Dabur, FDC, Aventies, and Cipla etc. are known for their availability of products. For marketing of these type of products companies require more and more field force to remind their products on daily basis to their direct customer (doctor). Moreover field force should have good knowledge of product schemes and offers. Also field force is required to have a good rapport with retailers. Field force also required to ensure good availability of their products to convince doctors and **PUSH** their products i.e. from Stockiest to Retailer to Doctor.

PUSH SYSTEM WORKING IN ACUTE THERAPY SEGMENT

In this system, doctors and retailers are the core customers and the major thrust is given to build and retain these customers. Here retailers are also core customer as most of the times they are substituting the products based on their own discretion. For retaining and developing customers, the companies normally provide gifts like sponsorship for various conferences like small gifts & sponsorship to remind the products on daily basis. Also it is interesting to note that since this is a push system products are being pushed in to the market so generally representatives place product orders from their stockiest on the basis of SKUs sold and schemes. Normally the chances of dumping of goods at stockiest and retailer level are reported also payment recovery of companies is also not very good. Supply Chain Managers can provide considerable value to their companies by understanding the customers' delivery requirements

REVIEW OF LITERATURE

DR. ASHOKE KUMAR SARKAR AND DEBASMITA DUTTA -The other sector that is highly related and goes hand in hand with healthcare sector is the Pharmaceutical Industry. The Indian pharmaceuticals market is the third largest in terms of volume and thirteenth largest in terms of value, as per a report by Equity Master. India is the largest provider of generic drugs globally with the Indian generics accounting for 20 per cent of global exports in terms of volume. The country has an important position in the global pharmaceuticals sector as well as presently, over 80 per cent of the antiretroviral drugs used globally to combat AIDS (Acquired Immuno Deficiency Syndrome) are supplied by Indian pharmaceutical firms. The UN-backed Medicines Patent Pool has

signed six sub-licences with Aurobindo, Cipla, Desano, Emcure, Hetero Labs and Laurus Labs, allowing them to make generic anti-AIDS medicine Ten of over Ala fen amide (TAF) for 112 developing countries **Dr. Ashoke Kumar Sarkar¹, Debasmita Dutta²¹Central University of Jharkhand, Ranchi, INDIA²Research Scholar, Central University of Jharkhand, Ranchi, INDIA. *International Journal of Engineering and Management Research*. ISSN (ONLINE): 2250-0758, ISSN (PRINT): 2394-6962.**

E.Kamatchi Muthulakshmi , Dr. G. Kalaimani – this study shows that the effect of demonetisation on Indian economy Demonetization for us means that Reserve Bank of India has withdrawn the old Rs 500 and Rs 1000 notes as an official mode of payment. Demonetization is the act of stripping a currency unit of its status as legal tender. In an important move, the Government of India declared that the five hundred and one thousand rupee notes will no longer be legal tender from midnight, 8th November 2016. The RBI will issue Two thousand rupee notes and new notes of Five hundred rupees which will be placed in circulation from 10th November 2016. Notes of one hundred, fifty, twenty, ten, five, two and one rupee will remain legal tender and will remain unaffected by this decision. This measure has been taken by the PM in an attempt to address the resolve against corruption, black money and counterfeit notes. This move is expected to cleanse the formal economic system and discard black money from the same. The reasons of it are as under: This article has made an attempt to assess how the tool of Demonetization can be used to eradicate parallel economy. Demonetization is one of the big steps initiated by Government in addressing the various issues like black money, counterfeit currency, corruption, terrorism etc. (**IOSR Journal of Humanities and Social Science, Sri Vasavi College, Erode.**)

Lokesh Uke - Indian government has taken a bold decision on note ban on 08/11/2016. Central government was a judicious, well-thought out and well-implemented step, and whether it would really eradicate all the existing black money. Here I have utilized the opinions of great expert on economics, financial economist and intellectual politicians. This study will help us to know about the positive and negative impact of note ban decision taken by Indian government. This study is purely based on secondary data, which is collected from news papers, magazines, websites from internet, some useful books related to topic etc. (**Dr. Hari Singh Gour**

University, Sagar MP, SSRG International Journal of Economics and Management Studies)

Dr. Ranjana Sahu – One announcement by the government of India on 8th of October, 2016 to withdraw 500 and 1,000 rupee notes from circulation and making it an illegal tender to repudiate the value of 86% currency with the primary aim of chasing black money, curbing corruption, stopping the funding of terrorism and to tackle the problem of counterfeit currency has affected the Indian economy to a great extent. This paper attempts to gauge the impact of demonetization on overall economy when nearly half the economy runs entirely on the basis of currency transactions. This paper gives a clear picture of changing scenario from swapping of currency to swiping of cards, switching over to click from brick and mortar bank and also attempts to analyze whether demonetization was successful in achieving its objectives. This paper throws light on challenges and opportunities post demonetization in India. This paper gives a critical analysis of role of financial system in the success of demonetization in India. **(G.S. College of Commerce and Economics, Nagpur, Journal of Information, Knowledge and Research in Business Management and Administration)**

RESEARCH METHODOLOGY

The present study has attempted to investigate the effect of demonetization on pharmaceutical industry . looking at the nature of the topic and its scope, the methodology of study has to combine the library research and the online . the library research was aimed at survey of literature, compilation of secondary sources of information and cutting out the theoretical information that could help in building up to conceptual foundation of the subject. for getting a better results the data has collected 3 months before and after taking demonetization date as cut off date. hence pharmaceutical industry is only considered .

OBJECTIVE OF THE STUDY

Following are the objective of this study

- I] To study the effect of demonetization on pharmaceutical industry.
- II) To study the impact of demonetization on online transaction .

CONCLUSION

Demonetization , despite getting criticisms in initial stage after declaration of policy by the Honourable Prime Minister , Has got appreciation by economist and

general people as it has assured it will benefits in future for common public . Thus the demonetization will reduce the black money and corruption . The demonetization policy will give positive benefit to India economy like cease on tax evasion . fair practices in business and economic growth in terms of GDP rise by 2020 as forecasted by world bank , thus in initial stage the pharmaceutical industry has suffered due payment issues but cash transaction of pharmaceutical has slow and it dramatically gain online transaction due demonetization.

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E-LEARNING ENTREPRENEURSHIP DEVELOPMENT PROGRAMME: PROSPECTS AND CHALLENGES

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Abstract: E-learning is a system based on structured teaching with the help of electronic resources like smartphones, tablets, computer, internet etc. E-learning can also be termed as a network enabled transfer of skills and knowledge, and the delivery of education is made to a large number of recipients at the same or different times. Earlier, it was not accepted wholeheartedly as it was assumed that this system lacked the human element required in learning. The introduction of computer was the basis of this revolution and with the passage of time as we hooked to smartphones, tablets, etc. have plays an important role in education system for learning, with rapid progress and advancement in technology and education system it is now accepted as mass level. Books are gradually getting replaced by electronic learning/ reference material like E-learning apps, pen drive, optical disk, etc. with the help of E-learning access for knowledge is available 24/7, anywhere and anytime. Various sectors, including agriculture, medicine, education, services, business, and government setups are adapting to the concept of E-learning which helps in the progress of a nation.

E-Learning Entrepreneurship Development Programme (E-EDP) provides an enabling platform by virtue of which the potential first generation entrepreneurs can upgrade their knowledge without going for regular courses. The potential first generation entrepreneurs, those who are not having enough time for attending regular (physically) Entrepreneurship Development Programme (EDP) due to undergoing service, or other reasons may avail the latest and correct knowledge of entrepreneurship though this programme. E-Learning courses help the first generation entrepreneurs to learn and move at

their own pace and take a formal assessment after each section. So it provides immediate results and feedback, in case an individual is not able to score properly in a particular section they are requested to re-read the section and go through assessment again.

E-Learning Entrepreneurship Development Programme (E-EDP) will provide the opportunities to the youth for opting Entrepreneurship as their career option. They will be able to avail the benefits of various Government sponsored schemes. This EDP online programme will help the colleges and universities in nurturing first generation entrepreneurs.

Keywords: E-learning, First Generation Entrepreneurs, E-Learning Entrepreneurship Development Programme (E-EDP)

1. INTRODUCTION:

Progress and advancement in Technology change the picture of Learning and Development system. The term E-learning came into use in the mid 1990s along with developments in the World Wide Web. The goal of E-learning is to create community of enquiry independent of time and locations through the use of information and communication technology (ICT). The technological foundation of e-learning is the internet and associated communication technologies. Beyond the general description of e-learning, the two primary applications that constitute e-learning are online and blended learning. No one can deny that books have been replacing by e-books, e-learning apps and audio-visual learning material. E-learning provides the facility to share material in all kinds of formats such as videos, PDFs, word documents and slideshows. Conducting webinars and sharing knowledge through chat and

message forum is also options available in e-learning. Now a day's learners are well versed in the use of smartphones, text messaging and using the internet so participating in and running an online course has become a simple affair. Old traditional learning method is gradually replacing by E-learning. In the fast-paced world of e-learning is the only option available which provides the updated course content, latest information, up to date on sector development in low cost.

2. OBJECTIVES OF STUDY:

To study the E-learning system.

To study the importance & Prospects of E-learning Entrepreneurship Development Programme (E-EDP)

To study the Challenges in E-learning Entrepreneurship Development Programme (E-EDP).

3. E-LEARNING ENTREPRENEURSHIP DEVELOPMENT PROGRAMME (E-EDP):

Most of the people think to become an entrepreneur and serve the society in an innovative way. In a simple way, we can say that Entrepreneurship means creating new things rather than sticking to conventional jobs & businesses. A person who sets up business by taking predictable financial risks for profit is termed as Entrepreneur. By considering the unemployment, Entrepreneurship emerges as a favorite career option for the Indian. They are job creators rather than job seekers. There is tremendous of scope in the field of entrepreneurship in developing country like India, nowadays, the youth of the nation is much more focused towards starting their venture. There are many organizations like National Institute for Entrepreneurship and Small Business Development (NIESBUD) New Delhi, Entrepreneurship Development Institute of India (EDII) Ahmadabad, Micro, Small & Medium Enterprises (MSME) Development Institute and CEDs are taking huge effort for promotion of entrepreneurship in the society by providing the training and handholding support to first generation entrepreneurs. In 2014 Government of India formed Ministry of Skill Development & Entrepreneurship for promotion of entrepreneurship in the nation. Even such healthy atmosphere still the rate of new start-up/enterprise set-up is not up to the mark due lack of infrastructure availability to reach physically at mass level and from side of first generation entrepreneurs they

are unable to attend training physically due to inconvenient timings and huge cost, which become constraint in knowledge sharing of new start-up/enterprise set-up and conversion of Government schemes.

Now a day's online training is a viable mode of instruction & training packages should not be replications of stand-up training. Entrepreneurship development professional always keep in mind that always consider the state of mind of trainees. Most of the training organizations are shifting to deliver training by digital mode. Success depends on support in terms of acceptance of a culture to share information in a comprehensive manner, the willingness of organization to invest resources in developing an e-infrastructure, and the eagerness of trainers to design learner-centered curriculum and time to time up gradation as per trainees needs. National Institute for Entrepreneurship and Small Business Development (NIESBUD) New Delhi is the only training organization using E-learning Entrepreneurship Development Programme (E-EDP) for promotion of entrepreneurship. With the help of E-EDP the rate of new start-up/enterprise set-up can be increase.

4. FEATURES OF E-LEARNING EDP:

E-learning platform provides an opportunity to quickly understanding technical concepts of entrepreneurship at a faster pace.

E-learning EDP module is standardized and not dependent upon the delivery of the trainers they have consistency in the content. Hence no issue of quality destruction will arises.

E-learning EDP uses a mixed learning approach and hence could lead to better retention of concepts.

Qualification Criteria for admission:

If Engineers or MBA students wants to take a training of EDP then they would be more comfortable with this environment

10+2 (Passed or Appearing) all streams with basic knowledge in computers. All HSC passed candidates are talent enough to understand and to handle electronic gadget like smart phones, Laptops, Computers and internet.

Almost all literate peoples are using smart phone. Smart phone also operates on Operating system, which is a heart of Computer/Laptop and obviously Information Technology.

Question of illiterate persons cannot be solved by this method.(This will be a one barrier in this system)

5. COURSE CONTENTS OF E-LEARNING EDP:

1. Entrepreneurship in English/Hindi
2. Decision Making & Negotiation
3. Marketing
4. Leadership
5. Motivational Video
6. Entrepreneurship
7. Communication Skill
8. Government Schemes
9. Important Links
10. Presentation
11. Project Profile

6. PROSPECTS OF E-LEARNING-EDP (E-EDP):

No Boundaries, No Restriction: Location & time is one of the major issue that trainees and trainers has to manage in traditional learning, where as in E-learning EDP there is no restriction of time and location, one can learn anywhere and anytime.

Interactive Learning: E-learning EDP has designed in a way that makes it interactive and fun through the use of multimedia or the more recently developed methods which enhances not only your engagement factor, but also the relative lifetime of the course material in question.

Cost Effective: In minimum cost you will get the excellent quality input on entrepreneurship under E-learning EDP, where as in traditional module textbook/reference book which is not updatable and valid for limited time has given.

7. E - LEARNING EDP (E - EDP) CHALLENGES:

1. Compulsion of Computer Literacy: For getting benefit of E-learning EDP one must require basic knowledge of computer, smart phones, etc. hence the question that how the illiterate people will get benefited like farmer, those who can set-up agro processing enterprises with availability of raw

material with them.

2. Harden to pick-up Practical Skill: Practical skills are somewhat harder to pick up from online resources. For example manufacturing plastic chair is a something you can easily share information about, record videos of and explain, the practical experience is essential.

3. Isolated Learning: Though e-learning offers ease, flexibility and the ability to remotely access a information in the trainees own time, trainees may feel a sense of isolation.

4. Health related Concern: E-learning requires the use of a computer and other such devices; this means that eyestrain, bad posture and other physical problems may affect the learner.

5. The lack of learners' motivation. It might stem from learners who aren't enthusiastic about the content or aren't interested in the subject matter. To overcome this hurdle, it's important to make the eLearning course as engaging and inspiring as possible.

6. The busy schedules of the learners: There is not enough time in the day, and there isn't any room in the schedule for learning. Many people are hesitant to take an eLearning course because they think that they won't be able to go at their own pace or that it will require a great deal of their time.

7. The belief that learners should be tech savvy: Not all of the learners are going to have the latest and greatest tech gadgets, nor all learners are going to be "tech savvy".

8. The belief that eLearning offers no support: It is a general misunderstanding that eLearning courses do not offer any support.

9. Learners can't see the real world implications of the eLearning course: Sometimes a learner is not able to see the value or benefit of the eLearning course, and especially how the subject matter is going to help him/her in the real world.

8. SUGGESTIONS:

Online learning can offer a wide range of benefits. However, the knowledge & skill that a trainee is able to acquire this way depends not only on the course material that is offered, but also the practices used to provide them

with this information & skill. Here are some suggestions for better facilitate the e-learning process:

1. For better result of E-learning EDP, implementing organization also requires to develop the social groups for knowledge Sharing.
2. Organizations offering E-learning EDP should clear the all the practices that has to executed during the implementation of E-learning EDP.
3. Trainees should effectively use the vast amount of available resources that are available online for generating better results.
4. While running E-learning EDP it's a good practice to send out guidelines about correct sitting posture, desk height, and recommendations for regular breaks by Organizations offering E-learning EDP

CONCLUSION:

Every major reform is faced with certain hurdles, and arguments from various stakeholders. However, from a learner perspective, E-learning EDP will bring in many positives things in systems such as cost effective, 24/7 access, time to time updations, standardized module. No doubt that E-learning EDP is aimed to increase the start-up in the nation. The importance of e-learning is now a given fact and it can offer an alternative that is much faster, cheaper and potential better.

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Impact of e-commerce on Marketing

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Introduction:-

Marketing is a process which goods and services move from producer to final customers. In a marketing process have lot of activities i.e. marketing research, distribution channel, advertising, sales promotion, consumer behavior research, price determination, development of products and services etc. Also that, it includes the coordination of four elements called the 4 P's of marketing;

- a. Identification, selection and development of products
- b. Determination of price
- c. Selection of distribution channel to reach the customers place, and
- d. Development and implementation of promotional strategy.

The 4 P's of marketing are most affected due to online buying and selling of goods and services through computer networking and internet.

E-commerce refers to buying and selling of goods and services and related activities are done through telecommunication or internet. In an e-commerce involves trade to trade aids through internet i.e. e-trade and e-trade aids.

E-trade is known as a buying and selling of goods and services for making profit with the help of telecommunication and internet. And e-trade aids are known as an e-banking, e-advertising, e-promoting, e-action etc. it shows that most of the commerce activities are affected due to internet technology. The marketing are not exceptional for this.

This research paper focused on e-commerce impact on marketing process of a business.

Importance of the study

E-commerce is a new trend in commerce. It directly or indirectly are affected to commercial activities. It involves selling process, fund transferring,

data interchange, distribution channel; marketing, advertising etc. there is needed to study on that area of commerce. Therefore, this research paper is helpful to understanding the e-commerce impact on marketing Process.

Objectives of research paper

Following objectives are set for the present research.

1. To understand the meaning of e-commerce and marketing.
2. To find out impact of e-commerce on marketing process.
3. To suggest the traditional business entities censuring e-commerce.

Research methodology

The present studies are based on descriptive methodology. The data was collected through secondary sources i.e. Newspaper, books, magazine and internet. The analysis and interpretation of data are done on the basis of descriptive methodology.

Data collection:-

The data was collected for the study on the basis of secondary sources. It includes books, newspaper, magazine and internet etc. the primary data was not collected for this study.

Data analysis and interpretation:-

Data analysis and interpretation of the data are done throughout the descriptive analysis. The present study objectives are to find out the impacts of e-commerce on marketing.

E-COMMERCE AND MARKETING

E-commerce is known as electronic commerce, virtual commerce, internet commerce etc. E-commerce is a transaction of buying or selling online. On the other hand

Busing and selling of goods and services and done all related activities through telecommunication or computer networking and internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange(EDI), , automated data collection systems and e-banking. Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle although it may also use other technologies such as . Typical e-commerce transactions include the purchase of online goods or services and punchers and distribution of intangible goods and services i.e. digital goods or services. It includes music, pitchers, software's, games etc. And to a less extent, customized/personalized online liquor store inventory services.

There are three most important areas of e-commerce.

1. Online retailing
2. Electric markets
3. Online auctions.

Other vise E-commerce is supported by electronic business.

E-commerce businesses may also employ some or all of the followings:

Online shopping through web sites for retail sales direct to consumers

Providing or participating in online marketplaces, which process third-party business-to-consumer or consumer-to-consumer sales

Business-to-business buying and selling;

Gathering and using demographic data through web contacts and social media

Business-to-business (B2B) electronic data interchange

Marketing to prospective and established customers by e-mail or social media

Promoting and launching new products and services via internet

Online financial interchange with the help of e-money, plastic card, cyber cash etc.

Therefore, most of the marketing actives are done throughout the internet in e-commerce. They are;

Online promotion of goods and services

Online actions

E-adverting

E-distribution of digital goods or services

Online fund transfer

Online marketing research

Online development of digital goods or services

Online selling

Impact of E-Commerce on marketing

The impacts of e-commerce on marketing process are expanse as follows one by one.

1. Product promotion: Electronic commerce are become the most impotent tools of marketing to promoting any new products or services. E-commerce used e-mail, website, e-adverting for promoting new products or services.
2. Marketing research: Marketing research is one of the most important aspects to developing products and understating buying behaviors. With the help of e-commerce website or email or other electronic devices are helpful to conduct the marketing research. We can collect the data related to our customers directly through e-mail, websites or telecommunication. The cost of delivering information to customers over the internet results in substantial savings to senders.
3. Customer Service: With the help of e-commerce, we can provide 24 hours and 365 days access to the customer. Customer can find detailed information through our e-commerce websites and other related services.
4. Brand Image:

Brand images of our products we can quickly establish in corporate with the help of internet and affordable cost. E-commerce provide global marketplace to our product therefore, out newly lunched product brand quickly we can established.

5. Advertising:

In a traditional advertising used various traditional tools lick newspaper, magazine, and Digital poster at important places. This advertising used mass or direct – one way – communication to persuade customers to buy their products and services. In the electronic period, it is interacting communication – two way- aims at customers to browse, explore, compare, question and even customer design the product configuration. For advertng in e-commerce used websites, e-mail., social media, apps etc.

6. Online order:

Online order process is the one of the most important aspect of e-commerce. With the help of e-commerce, buyer can post his order through internet within a click.

7. Intermediaries:

In a traditional marketing, involves lot of intermediate to distribute goods and services to final customers. It involves agents, distributer, wholesaler and retailers etc. But in today's there is no need to intermediates to distribute goods or services to final customers. With the

help of internet producer directly sell his goods or services to final customers.

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