

A Study of Digitization in Indian Economic Growth

Dr. Laxminarayan Kurpatwar

Asst. Prof. Head of Department Commerce
Sant Dnyaneshwar Mahavidyalaya, Soygaon
Email Id : papakurpatwar26@gmail.com

Abstract

The objective of preparing this research paper is to explore the information & importance of digitization and also to study its impact on Indian economy and how it will be helpful to create new employment opportunities for increasing the economy of nation. As per the information available on different economic magazines, research journals, internet sources it can be concluded that near about 3.4% of GDP on average along with stable employment generation. During global downturn 6 million jobs were created worldwide by the digitization effects and 94% were from emerging economies and 6% from North America and Western Europe. Through this we can analyze the potential of digitization in employment generation. In developing countries like India each and every business firms and financial institutions are adopting the digitization as a necessity of development which results in the revenue generation and ultimately the job generation for resolving the problem of unemployment in nation. This research paper also consists of information about the contribution of other countries in digitization and ecommerce and these countries also have increased the ratio of employment generation

Key Word

Digitization, Ecommerce, Employment, Economy

Introduction

Digitalization is transforming business landscapes and the world of work, and redefining the boundaries of production, consumption and distribution. This has created tremendous opportunities, as new products,

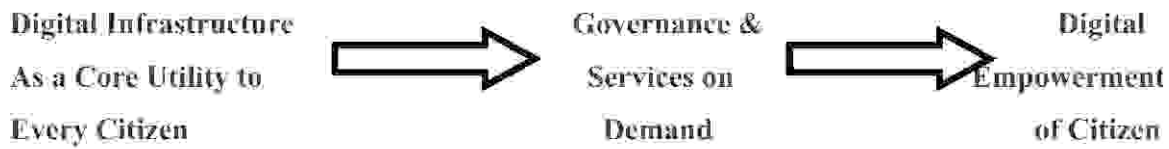
processes and techniques have emerged, but have also created threats, as new ways of employment pose new challenges to employers and employees. The overall consequences on labor markets are, however, still highly uncertain, which is reflected in the wide variation in the outcomes of the existing research. The initial government responses appear to be reactive rather than proactive, and targeted towards mitigating the side effects of digitalization instead of aiming to reap its potential benefits.

Digitalization has thus major implications for the labour market. In particular, digitalization will change both the quantity and quality of labour demanded. Indeed, an ever increasing part of work can be performed automatically, with limited or no human intervention. This phenomenon is not new: during industrialization, primarily simple, repetitive tasks were automated. What differs now is that less frequently performed and more complex tasks are also increasingly subject to automation, e.g. administration. This reduces the demand for low-skilled but in particular medium-skilled and even the lower levels of high-skilled white collar workers that currently perform these tasks. In turn, the remaining workers require different, often higher, more creative and technical skills to design, maintain and work with the new applications.

Research Methodology

For preparing this research paper explanatory method is used through secondary data collection information is

Vision Areas of Digital India



collected from different research journals, magazines and also from different online articles

Need of Digitization

The Primary goal of digitization is to move current process fast to utilize available resources effectively and efficiently to generate optimum result. Process of moving ahead can be done by doing the operations or system process it may in government sector or private sector result oriented and rapidly which can be achieved by digitization, it gives a flexibility to work in healthy and secured environment to also increases the productivity of organization by making time to time required process updating in business operations it also facilitates to decrease the paper work, quick sharing of information, retrieving the information which save time and through this we can also reduce the cost of process. The digitization helps to automate the manual process to enhance the quality of process and working to obtain accurate and desired results by reducing the time of process completion. Digitization also helps organization to enhance reputation of organization through providing

the appropriate resources to the different users to fulfill their motives and complete their expected operations through online tools, user logins, employee logins and end user logins

Digital India Programme

The Digital India programme has been launched with an aim of transforming the country into a digitally empowered society and knowledge economy. The Digital India would ensure that Government services are available to citizens electronically. It would also bring in public accountability through mandated delivery of government's services electronically; a Unique ID and E-Pramaan based on authentic and standard based interoperable and integrated government applications and data basis.

Nine Pillars of Digital India

With implementation of Digital India government have introduces different sectors which are fall under different nine pillars which are the base of to measure the country growth, this different nine pillars have their own independent existence which has its own importance, implementation

Following are the Nine pillars which are discussed separately

1. Broadband Highways :

Under this concept government is providing the broadband services to

- a. Rural – Prospecting to connecting 2.5 lakh Gram Panchayats
- b. Urban – Communication Infrastructure
- c. National Information Infrastructure

2. Mobile Connectivity

Indian government is planning to connect all the villages through mobile connectivity to improve the system and also speed up the system by connecting near about 40,000 villages of rural area

3. IT Training for Job

This pillar focuses spreading awareness about Information Technology among the youth of nation and inspiring them to pursue technical skills through which they can avail the employment opportunities in IT Sector

4. Harvest Program

This program consists of program which require short time span such as connecting all universities of country through wifi facilities, creating Aadhar enabled biometric attendance system

5. E-Kranti

In this government is planning to provide electronic services it includes service sectors such as Bank, post offices, Income tax, agricultural, land records etc. current it consists of 44 major project which running under e-kranti

6. Information Access

Under this hosting information online and

facilitate the citizens by providing them easy access to information and documents

7. E-Governance

By using reengineering approach through usage of information technology government making efficient process to transform government services more effectively

8. Electronic Manufacturing

Under this government aiming for zero import of electronic goods by promoting manufacturing of electronic goods in our country

9. Mygov.in

This website is launched by government for two way communication between government and citizens

Digitization is the key to India's competitiveness

Digitization, which harnesses the power of connecting people, process, data and things, will transform our industries and change the way we work and how governments serve its citizens. A report by the Columbia University has identified that digitization has a larger contribution to GDP than stand-alone technologies. It states that a 10 point increase in digitization yields a 0.74% increase in per capita GDP.

Given the huge divide between rural and urban India and the digital haves and have-nots, digitization will be key to maintaining India's global competitiveness, GDP growth, innovation and creating employment. The government's digitizing India vision has been designed around three core areas:

1. Digital infrastructure for every citizen of India, with an aim to drive the enablement of urban and rural digital infrastructure primarily to provide E-Governance M-Governance to citizens

2. Governance and service on demand, which will focus on driving the modernization and re-engineering of government processes and services to simplify governance
3. Digital empowerment of citizens, with the goal to address the current gap of the digital “haves“ and “have-nots“ by developing skills and capacities of not only the citizens but also of the government agencies and employees at large.

This is one of the most exciting initiatives the country has embraced. Digital India initiative has brought a new dimension to the local economy, from new jobs to more innovation and a booming startup community. The opportunity in India has never been better. And if implemented well, it holds immense potential to create significant value for India and its citizens and leapfrog us to the 21st century.

Economic Impact of Digitization

As per the research work it is found that government is aimed to increase GDP up to 1\$trillion by 2025 by implementing different projects under digital India which will play an vital role in macro economic factors, growth in productivity, growth in businesses, employment generation and also help to track revenue leakages for the government.

According to Reserve Bank of India's Annual report July 2013 – June 2014 the economical impact of differ digitization on different sector is explained by Karamvir Sheokand & Neha Gupta in their research work depending upon their research work the we can able to understand the actual differences which are made by digitization on Indian economy and how different sectors have contributed to increase the nation's GDP

Impact of Agriculture Sector

As we know that Agriculture plays an important role in Indian economy and it is one of the domination sector in rural economy and also generates a job opportunities

through it according to Karamvir Sheokand & Neha Gupta and based on Reserve Bank of India's Annual report July 2013 – June 2014 acknowledged that India have place on 2 position in world in agricultural output some of the important highlights related to agricultural sector are mentioned below on the basis of this research study

1. India is world's largest producer of milk and pulses
2. Stands 2 in producing rice, wheat & cotton
3. Stands on 2 no in consumption of Silk

As our government has implemented different projects to promote agriculture to boost as one of the strong source of economy through which national GDP will get increased and also it generates the employment. Due to digitization the automation of process of this sector is done which leads to

1. **Updating & Sharing Information** – with the help of digitization Indian farmers are now able to get the accurate information about seeds, soils, fertility of soil, weather updates and also the expert opinion through online assistance by web portal or by call center this all will making agricultural research and development strong and efficient to facilitate and improve the production.
2. **Generating Employment** - Due to digitization requirement of manpower in this sector is increased which leads to new employment generation

Social Impact

The transformation of information makes policy maker a new platform through which the policy and system frame work can be understood effectively and can be utilize to generate optimal output the digitization have impacted on society in different ways it's have provided a platform to government and citizens to get communicated and making citizens aware about he

government policies and working through print media or through electronic telecommunication and also have created a huge employment to society

Employment

Due to digital revolution new business and employment opportunities are created and this change is acting as a catalyst for employment increase and making economy strong and wider. Through digitization the IT sector emerged as one of the strong sector which have created a huge employment through different formation of new organization, modifying the current existing system and different IT advanced technologies are get introduced which are playing a major role in employment creation

Opportunities

Through digitization there are lots of changes are happening which are creating a new Opportunities, some of these opportunities are discuss below

1. Digitization will bring accountability in public through government services which provided electronically
2. It can also helpful to control and finish the corruption
3. Digitization promotes paper less working which will lead to environment protection
4. Increased usage of internet facilitating user to get aware of new changes and avail new services run by government
5. The financial processes such a bank transactions, money transfer get speeded
6. Digital locker facility will help citizen to digitally store their documents such as Pan card passport
7. It will helpful to increase GDP of India

8. Challenges of Digitization

1. As we know India is diversified country it's each state has different language digitization is aiming to integrate the whole country digitally so it difficulties because of different speaking languages
2. To digital India it requires coordination of different government offices and departments without smooth team work it is not possible
3. In India ratio illiteracy is high it is also one of the major barrier for digitization

4. National optic fiber network ensures broadband reaches to corner of country but to connect broadband through fiber optic is not easy task
5. To maintain security to the collected information of citizens is also a crucial task
6. The Private Participation to government projects is less because of long and complex regulatory system
7. There is wide digital divide between rural and urban area of India

Conclusion

The digitization is one step taken by Indian government to emerge as developed country off course it will boost Indian economy and provide huge employment opportunities to youth. Through up gradation of different sectors such as agriculture, service, industry will done which leads to the development of business and creation of new business opportunities. We can also say that it is an digital revolution which government have started however the success of this revolution is associated with the regulatory framework. Government completely ensures that these regulation which will encourage private investor to involved in government projects. Through digitization employment opportunities also getting boosted

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Review of the Current Status of E-learning in India

Mrs. Santwana G. Mishra

(Assistant Professor)

Department of Education,

Dr. Babasaheb Ambedkar Marathwada University, Aurangabad

Email: santwana21@gmail.com

Abstract - The educational needs are changing and a global education standard is imposing itself and forcing the Indian education system to undergo many changes. Now, online education is emerging as one of the preferred modes of education among students & working professionals considering its ease of access, affordability as well as industry relevance. E-learning is a useful medium through which India can attain the goal of reaching the unreached in rural areas, motivating the learners for higher education as well as woman empowerment through their education. At present, most universities in India have either introduced an e-Learning plan or have implemented such a plan. Moreover, many students have either taken fully online courses or have experienced Internet-based classes. With all the challenges that India is facing in education and training, e-learning provides many answers and should be used judiciously by the planners, developers and the private industry players. In the knowledge economy, the chief competitive advantage of nations is not their physical assets, be it land, natural resources or even oil, but quality and skill of their people. If used effectively, e-learning can help education reach to a large number of learners that would otherwise not have access to it.

Keywords—e-learning, India, Higher Education

I. INTRODUCTION

In the era of globalization, traditional education system is losing its relevance. Role & importance of e-education in areas like commerce, management, IT etc. is increasing day by day. India too is acknowledging the importance of e-education in dissemination of knowledge [13]. Traditionally the role of universities is to produce, distribute, and apply knowledge to various contexts; but research, education and service to the larger academy and greater society are also major functions of the universities [5]. In the present era of knowledge-based societies the universities should move beyond the traditional roles. James Duderstadt (2000), a former president of the University of Michigan, stated in his book, *A University for the 21st Century*, that universities should: 1) move beyond the roles of research, education and service and be a knowledge server engaged in producing, conserving, distributing, and applying knowledge to different contexts; 2) serve as learning communities for teachers, learners, and graduates by preparing them to engage in

life-long learning; and 3) change organizations into learner-centered systems wherein learners determine and control what, when, where, how, and with whom to learn [5].

Tremendous effort will be needed to achieve Duderstadt's (2000) goals; and this can only be achieved through the provision and application of information and communication technology (ICT) designed to establish universities as both knowledge servers and learning communities. In this effort to innovate universities, the introduction and utilization of e-learning will be a critical component.

I. CONCEPT OF E-LEARNING

The traditional learning system in India was sustainable for long. The educational needs are changing today and a global education standard is imposing itself and forcing the Indian education system to undergo many changes. The concept of e learning is definitely gaining popularity in India but at a slow pace as compared to other countries [2].

The concept of E-learning involves learning electronically using the internet and other information and communication technologies (ICTs). It covers a wide set of application and processes. This type of learning is particularly successful for higher studies. The Internet has opened new possibilities and now any type of learning content, be it for school, graduate or masters level, employee training, research activity or any other type of academic offering is available in the electronic format. E-Learning Strategy Task Force (2002) U.K. has defined 'e-learning' as a relatively new tool with the potential to radically improve participation and achievement rates in education. The benefits include; the ability to customize learning to the needs of an individual and the flexibility to allow the individual to learn at their own pace, in their own time and from a physical location that suits them best.

E-learning courses may be of three kinds:

1. **Online distance-learning courses:** The majority of instruction takes place online. There are no requirements for face-to-face meetings between students and instructor, either in the classroom or via video during the course.

2. Hybrid courses: In these courses the instructor combines elements of online distance-learning courses and traditional courses. Online forums or Web-based activities may replace a portion of classroom sessions, which is known as blended learning mode.
3. Traditional courses with technology elements: These courses are traditional in that the instructor teaches all sessions in the classroom but with the occasional use of technology, such as Web-based activities, multimedia simulations, virtual labs, and/or online testing, which is known as e-enhancement mode.

Due to the challenges of the current education system, there is growing realization that problems like delivery, assessment & general consumption of information can be addressed by leveraging technology. At present e-education include numerous types of media that deliver text, audio, image, animation & streaming video & includes technology applications & processes such as audio or video type, satellite TV, CD-ROM, & computer based learning as well as local internet/extranet & web based learning. Now, online education is emerging as one of the preferred modes of education among students & working professionals considering its ease of access, affordability as well as industry relevance. The reason behind pursuing education through an online medium is different for each learner; some do it to gain knowledge and understanding while others do it to gain accreditation from renowned universities worldwide in order to gain better qualification from the convenience of their own homes. It is also a more cost effective & faster from of learning [13].

II. E-LEARNING IN INDIA: THE NEED OF THE HOUR

In India, the education processes are primarily class room lectures, presentations and laboratory experiments. These are supplemented with audio-visual aids like the use of projectors, stereo systems and the projection of films. Students are required to listen to understand. They find it less comfortable to interact due to their perceptions of the atmosphere and the circumstances leading to the unsatisfied learning experience [10].

Open and distance learning in India dates back to the 1960s. By the 1980s there were 34 universities offering correspondence education through departments designed for that purpose. The first single mode Open University was established in Andhra Pradesh in 1982, followed by the Indira Gandhi National Open University (IGNOU), and subsequently in Bihar, Rajasthan, Maharashtra, Madhya Pradesh, Gujarat, Karnataka, West Bengal, and Utter Pradesh (established throughout 1980s and 1990s). The establishment of these single mode distance education universities was stimulated by the government's intention to democratize education and

make it lifelong. The initiative did not discourage the expansion at the same time of correspondence programs in dual mode universities. The year 1995 witnessed the enrollment of 200,000 students in open and distance learning, accounting for 3% of total higher education enrollment [6].

The Indian Constitution resolves to provide quality education to all. E-learning is a useful medium through which India can attain the goal of reaching the unreached in rural areas, motivating the learners for higher education as well as woman empowerment through their education. It is only through improving the educational condition of a society that the multi-faceted progress of its people can be guaranteed. E-learning is a powerful medium to improve inclusiveness of education in our country. If an educational institution is committed to give high quality education, it should be built on values and ethics, and be innovative in offering its teaching programs. E-learning is not a single strand but is multifaceted, covering a wide range of approaches and methods [4].

III. PRESENT STATUS OF E-LEARNING IN INDIAN UNIVERSITIES

India's education system - be it primary, secondary or higher levels - is fraught with quality and quantity challenges. There is a shortage of quality teachers, an enabling environment for students and infrastructure. These hurdles are not going to go away soon. Also there is a surge in the number of students at all levels and an increasing demand for quality education. There is also a corresponding demand from industry for skilled human resource. But this thirst and demand for quality education and trained personnel will not be easy to quench because it takes time, funds and quality human resource to set up good institutions. In such a scenario, online education could be a boon for those who do not have access to quality education or are keen to reskill. The e-learning market in India is estimated to be around \$3 billion and it is growing [3].

Integration of ICTs into education at all levels has been a defining feature of education all over the world in recent years. In India IGNOU, NCERT, CEC, DST etc. are major users of EDUSAT network for distance education, school education, higher education and science education respectively. Despite the acceptance of online tests and counseling; e-learning is still new in India and needs to pick up if education is to have far reaching implications [4].

In addition to one Central Open University, 13 State Open Universities and 1 State Private Open University; there are 118 Dual mode Universities, which offer education through distance mode also. Out of 118 Dual

mode Universities, 19 are located in Tamil Nadu. In Jharkhand, neither there is any Open University nor any Dual Mode University. The state-wise details are given in the Fig 1. Distance enrolment constitutes about 11.05% of the total enrolment in higher education, of which 46.3% are female students [8].

Fig 1: State-wise Dual Mode Universities AISHE (2015-16)

Level	Distance Enrolment		
	Male	Female	Total
Ph.D.	87	49	136
Post Graduate	510526	597836	1108362
Under Graduate	1421708	1077682	2499390
PG Diploma	41383	27252	68635
Diploma	64175	40053	104228
Certificate	17374	26775	44149
Integrated	1	0	1
All	2055254	1769547	3824901

Distance Mode is mainly conducted by university and majority of the students (59%) enrolled in Universities and their Constituent Units are studying under distance mode which can be seen from the Fig 3. At Post Graduate, Under Graduate, PG Diploma, Diploma, Certificate level share of distance enrolment in university is 59%, 61%, 43%, 34% and 69% respectively. Distance Enrolment at Integrated level is negligible.

Fig 3: Comparison between Regular and Distance Enrolment in University (AISHE 2015-16)

Level	Regular enrolment	Distance enrolment
Ph.D	109416	136
M.Phil	24878	0
Post Graduate	768640	1107925
Under Graduate	1599953	2498983
PG Diploma	90769	68604
Diploma	183717	94247
Certificate	15083	34021
Integrated	92823	1
Total	2885279	3803917

The enrolment in major programs through Distance mode of education is shown below in fig 4. Except in MBA and M.Sc., in other programs, there is in general increase in enrolment through distance mode of education. In B.Sc., during 2015-16 it has declined after gradual increase over the 4 years.

Fig 4: Enrolment in important programs through Distance mode of Education

Enrolment in important programmes through Distance mode of education					
Programme	2011-12	2012-13	2013-14	2014-15	2015-16
B.A.-Bachelor of Arts	1353247	1360044	1435302	1380114	1672877
B.Sc.-Bachelor of Science	146491	172442	272898	283185	201255
B.Com.-Bachelor of Commerce	306432	372801	408957	400544	453274
M.A.-Master of Arts	563009	597170	729028	700358	652210
M.B.A.- Master of Business Administration	181295	178742	165701	148853	142929
M.Com.-Master of Commerce	80648	86467	148419	147253	149447
M.Sc.-Master of Science	111118	118150	125970	108902	96367

The budgeted expenditure on distance education by Education Department of Central Government (Revenue Account) proposed a budget estimate of 500 crores as compared to 300 crores for 2012-13 [7].

TABLE I: BUDGET EXPENDITURE ON EDUCATION (Rs. in Thousands)

Budget Head	2012-13	2013-14
Elementary Education	357326700	412736600
Secondary Education	93000000	107407300
University Education	116826700	150084800
Adult Education	5093300	6866500
Language Development	3576400	4112000
Technical Education	85453100	94212100
Book Promotion	409600	528300
Planning & Administration	1572000	2228700
Scholarship	1602000	3523200
Distance Learning	3329900	5310900
TOTAL	668189700	787010400

In recent times, the government is a strong supporter of e-learning and the Department of Electronics and Information Technology has been actively developing tools and technologies to promote it. Department of Electronics and Information Technology has supported e-learning-focused R&D projects at various academic educational institutes. These include content development, R&D/technology initiatives, HRD projects and faculty training initiatives to improve literacy through distance education [1].

I. THE CHALLENGES AHEAD

E-learning is beneficial to education, corporations and to all types of learners. It is affordable, saves time, and produces measurable results. E-learning is more cost effective than traditional learning because less time and money is spent traveling. Flexibility is a major benefit of e-learning. E-learning has the advantage of taking class anytime anywhere. E-education is available when and where it is needed. E-learning also has measurable assessments which can be created so the both the instructors and students will know what the students have learned, when they've completed courses, and how they have performed [11].

Although e-learning in the universities and educational institutes of the developed countries are getting popularity day by day, it is still a dream for the less developed countries because of poor ICT infrastructure and other socioeconomic reasons. Due to very high primary cost for infrastructural development to increase public access to internet and other ICT tools, the developing countries are still far behind from getting benefit from the e-learning [12]. In case of India, majority of population is leaving in rural areas so it is bit difficult to make them aware about the concept of e-learning. The problem of infrastructure, connectivity and internet availability also exists. The social implication of e-learning is a very important issue to be considered for the success of e-learning in India. The social implication consists of religion, gender, literacy, geographical area, literacy and lifestyle among other factors [9].

At present, most universities in India have either introduced an e-Learning plan or have implemented such a plan. Moreover, many students have either taken fully online courses or have experienced Internet-based classes. The development and maintenance of infrastructure; stabilization, enhancement, and standardization of operational systems; management of academic records and policy issues; quality and management of course contents; increased faculty workload; and the general lack of support for learning are a few of the general problems faced by the universities while implementing e-learning program [5]. Further, current e-learning programs on offer are severely limited in scope simply because they continue to operate within classroom-based educational paradigms. The broader educational strengths of e-Learning are not yet being fully realized.

The UGC, NCERT, NCTE etc. are very keen in developing e-learning in universities and is favorable in sanctioning grants for development of e-learning infrastructure and excellence in the institutions of higher learning. The crux of the matter in universities is the inappropriate feedback to the sanctioning and controlling authorities. There is an urgent need for in-depth and pointed investigations regarding use and development of ICTs or e-learning tools in the universities/colleges. The universities' general lack of vision and innovation has created barriers to e-Learning. More significantly, they have not yet learned how to enhance their institutional competitiveness by taking advantage of ongoing opportunities to utilize e-Learning.

With all the challenges that India is facing in education and training, e-learning provides many answers and needs to be addressed seriously by the planners, developers and the private industry players. In the knowledge economy, the chief competitive advantage of nations is not their physical assets, be it land, natural resources or even oil, but quality and skill of their people. If used effectively, e-learning can reach education to a large constituency that would otherwise not have access to it. In India, education is nothing short of economic liberation for millions. The revolution of e-learning has begun and is at an infant stage which needs to be nurtured further. We have to work hard to develop robust and flexible modules to explore the opportunities to greater heights.

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A study of online shopping advantages and disadvantages and online payment issues

Dr. Ganesh Kathar

Asaram Bhandwadar College
Dept of Management Science
Deogaon (R) Tq.Kannad

Vishakha Prabhakar Rode

Research Student
Dr. Babasaheb Ambedkar Marathwada
University, Aurangabad

Abstract –"E-commerce is widely measured the buying and selling of products over the internet, but any transaction that is completed only through electronic measures can be considered E-commerce". E-commerce is subdivided into three models business to business or B2B (cisco), business to consumer or B2C (Amazon, and consumer to consumer or C2C (eBay). There are many big problems and challenged in the way of an online business. Factors like safety and security of online money transaction being the biggest problem along with others have curbed the smooth expansion of the online industry in the country. Online shopping is growing fast in today era. This paper focus on the online shopping advantages disadvantages to customer as well as entrepreneurs. We discuss also the online payment process and its steps.

INTRODUCTION

E-commerce:-

"Electronic commerce or e-commerce is a term for any type of business, or commercial transaction, which involves the transfer of information across the Internet". It covers a range of different types of businesses, from consumer based retail sites, through auction or music sites, to business exchanges trading goods and services between corporations. It is currently one of the most important aspects of the Internet to emerge. E-commerce allows consumers to electronically exchange goods and services with no barriers of time or distance. Electronic commerce has expanded rapidly over the past five years and is predicted to continue at this rate, or even accelerate. In the near earlier boundaries between "conventional" and "electronic" commerce will become increasingly distorted as more and more businesses move sections of their operations onto the Internet.

Business to Business or B2B refers to electronic commerce between business to business. B2B businesses often deal with hundreds or even thousands of other businesses, either as customers or suppliers. Carrying out these transactions electronically provides vast

competitive advantages over traditional methods. When implemented properly, e-commerce is often faster, cheaper and more convenient than the traditional methods of bartering goods and services. Electronic transactions have been around for quite some time in the form of Electronic Data Interchange or EDI. EDI requires each supplier and customer to set up a dedicated data link (between them), where e-commerce provides a cost-effective method for companies to set up multiple, ad-hoc links. Electronic commerce has also led to the growth of electronic marketplaces where suppliers and potential customers are brought together to conduct mutually beneficial trade.

2. Online shopping Advantages and Disadvantages

2.1 Online shopping Advantages to customer

Convenience: Because of inline shopping every product is at the tip of your fingers on the internet, literally. Type in the product you are looking for into your favorite shopping site and every option will appear in a well-organized list in a matter of seconds.

Time saving: With the online shopping, there is no driving in circles while looking and digging in hopes of finding what you need. Stores online offer their full line as well as use warehouses instead of storefronts products are easy to locate and can be delivered to your door in just days.

More option available: Without driving from store to store the consumer can easily compare and contrast products. See who offers the best pricing and have more options to choose from. While a physical store has limited space, the same store on the internet will have a full stock.

Easy to compare: Side by side comparisons are readily available and easy to do. When products are placed online, they come with all the specifics, and they *want* you to compare them with others, know they have the best options and come back for more!

Easy to find reviews: Because the competition is high, companies' online want you to look at other consumer

reviews. Good and bad reviews are on every site, not only can you see if the product is liked, you can also see the reasons behind the thumbs up or down.

Coupons and deals: With every online business wanting you, more and more coupons and deals can't be avoided, which are totally great for customers. With major sites that act as a department store, you may find items up to 80% off. Take advantage of the competition and find the best price available.

2.2. Online shopping advantages for Business

Increasing customer base: The customer base is every business's main concern, online or off. When online, a business doesn't have to worry about getting the best property in town, people from around the world have access to their products and can come back at any time.

Rise in sales: By not managing a storefront, any business will have more sales online with a higher profit margin. They can redistribute money to make the consumer shopping experience faster and more efficient. While being available to international markets, more products will sell.

24/7, 365 days: If it's snowing and the roads are closed, or it's too hot and humid to even step outside in the summer, or a holiday that every store in town closes, your online business is open for consumers 24/7 every day of the year. The doors never close and profits will keep rising.

Expand business reach: A great tool on the internet is... translation! A business online does not have to make a site for every language. With the right marketing, every consumer around the globe can find the business site, products and information without leaving home.

Recurring payments made easy: With a little research, every business can set up recurring payments. Find the provider that best suits your needs and billing will be done in a consistent manner; payments will be received in the same way.

Instant transactions: With e-commerce there is no more waiting for the check to clear or a 30-day wait for certain other types of payment. Transactions are cleared immediately or at most two to three days for the money to clear through the banking system.

2.3. Online shopping disadvantages for customers

Privacy and security: Before making instant transactions online, be sure to check the site's certificates of security. While it may be easy and convenient to shop, no one wants their personal information to be stolen. While many sites are reputable, always do your research for those with less than sufficient security.

Quality: While e-commerce makes everything easily

accessible, a consumer cannot actually touch products until they are delivered to the door. It is important to view the return policy before buying. Always make sure returning goods is an option.

Hidden costs: When making purchases, the consumer is aware of the product cost, shipping, handling and possible taxes. Be advised: there may be hidden fees that won't show up on your purchasing bill but will show up on your form of payment. Extra handling fees may occur, especially with international purchases.

Delay in receiving goods: Although delivery of products is often quicker than expected, be prepared for delays. A snow storm in one place may throw off the shipping system across the board. There is also a chance that your product may be lost or delivered to the wrong address.

Need access to internet: Internet access is not free, and if you are using free wifi, there is the chance of information theft over an unsecure site. If you are wearing of your public library, or cannot afford the internet or computer at home, it may be best to shop locally.

Lack of personal interaction: While the rules and regulations of each e-commerce business is laid out for you to read, there is a lot to read and it may be confusing when it comes to the legalities. With large or important orders, there is no one you can talk to face to face when you have questions and concerns.

2.4. Online business disadvantages for business

Security issues: While businesses make huge efforts to keep themselves and the customer's safety, there are people out there that will break every firewall possible to get the information they want. We have all seen recently how the major and most famous business can be hacked online.

Credit card issues: Many credit card businesses will take the side of the customer when there is the argument about billing they want to keep their clients, too. This can lead to a loss of e-commerce business when goods have already been delivered and the payment is refunded back to the consumer.

Extra expense and expertise for e-commerce infrastructure: To be sure an online business is running correctly, money will have to be invested. As an owner, you need to know transactions are being handled properly and products are represented in the most truthful way. To make sure you get what you need, you will have to hire a professional to tie up any loose ends.

Needs for expanded reverse logistics: The infrastructure of an online business must be on point. This will be another cost to the business because money will need to be

invested to ensure proper handling of all aspects of buying and selling, especially with disgruntled consumers that want more than a refund.

Sufficient internet service: Although it seems that everyone is now on the internet all the time, there are still areas in which network bandwidth can cause issues. Before setting up an e-commerce business, be sure your area can handle the telecommunication bandwidth you will need to run successfully.

Constant upkeep: When a business has started as e-commerce, they must be ready to make changes to stay compatible. While technology grows, the systems that support your business must be kept up to date or replaced if needed. There may be additional overhead in order to keep data bases and applications running.

3. Online payment processing

Online payment processing is quite similar to the process that occurs in physical stores. The difference is that customers don't have to use a physical card terminal in order to swipe their card. Instead, they will use an online form on a secure webpage. After a customer makes an order using an online form, the merchant will transmit the information for the order over the Internet, and encryption will be used to secure the data. The difference is that the details for the transaction will be formatted and the transaction authorization will be routed through a payment gateway. After this it will be transferred to a payment processor.

Transactions must always be routed to the issuer so that they can be authorized. Once a transaction is authorized or declined, a message will be returned to the seller. For transactions which have been approved, the issuing bank will allow the transfer of funds to the acquiring bank. Then, the bank will issue the funds to the account of the merchant. It can take up to 48 hours for the funds to leave a merchant account so they can be placed in the checking account of the business.

steps 1. Purchaser place order
step 2. Merchant securely transfer order information to cyber source over internet cyber source receives order information and performs requested services
step 3. Cyber source format the transaction detail appropriately and securely routes the transaction authorization request through its payment gateway to the processor
step 4. The transaction is then routed to the issuing bank (purchaser's bank) to request transaction authorization.

step 5. The transaction is authorized or declined by the issuing bank or card.

step 6. Cyber source returns the message to the merchant
step 7. Issuing bank approves transfer of money to acquiring bank
step 8. Acquiring bank credit the merchant's account

4. Online shopping Security issues

E-commerce security is the protection of e-commerce assets from unauthorized access, use, alteration, or destruction.

While security features do not guarantee a secure system, they are necessary to build a secure system.

Security features have four categories:

- 1) Authentication: Verifies who you say you are. It enforces that you are the only one allowed to log on to your internet account.
 - 2) Authorization: Allows only you manipulate your resources in specific ways. This prevents you from increasing the balance of your account or deleting a bill.
 - 3) Encryption: Deals with information hiding. It ensures you cannot spy on others during internet transactions.
 - 4) Auditing: keeps a record of operations. Merchants use auditing to prove that you bought specific merchandise.
 - 5) Integrity: prevention against unauthorized data modification.
 - 6) Non-repudiation: prevents against any one party from renegeing on an agreement after fact.
- Availability: prevents against data delays or removal.

5. Conclusion:

E-commerce is widely considered the buying and selling of product over the internet, day by day. E-commerce plays a vital role in online retail marketing all over the world. Today's digital marketing world, e-commerce plays a vital role in buying behavior of customer. The e-commerce industry in India is growing at a remarkable pace due to high penetration of internet and sophisticated electronic devices. However, the recent growth rate of e-commerce in India is far lagging behind than other developed countries. There are many big problems and challenges on the way of an online merchant. Factors like safety and security of online money transactions being the biggest problem along with others have curbed the smooth expansion of the online industry in the country.

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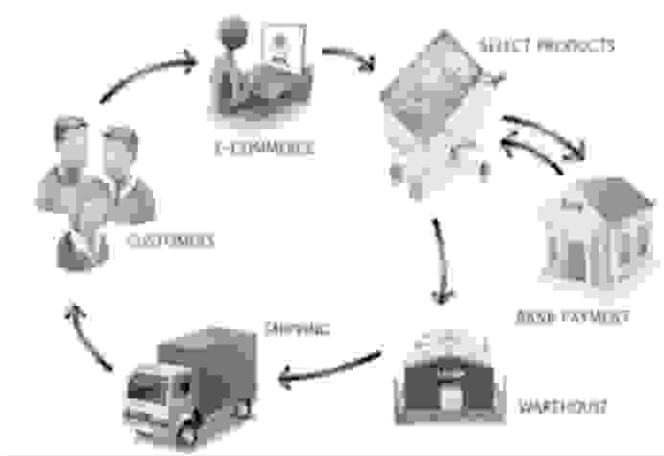


Figure 1: Ecommerce Shopping and placing order process cycle

Dr. C. Eugene Franco *1, Bulomine Regi. S 2

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Cashless India: Challenges Ahead

Vale S. G.

Research Scholar

Dr.B.A.M.University, Aurangabad

Introduction:-

India continues to be driven by the use of cash; less than 5% of all payments happen electronically however the finance minister, in 2016 budget speech, talked about the idea of making India a cashless society, with the aim of curbing the flow of black money.

Even the RBI has also recently unveiled a document — **“Payments and Settlement Systems in India: Vision 2018”** — setting out a plan to encourage electronic payments and to enable India to move towards a cashless society or economy in the medium and long term.

What is a cashless economy and where does India stand?

A cashless economy is one in which all the transactions are done using cards or digital means. The circulation of physical currency is minimal.

India uses too much cash for transactions. The ratio of cash to gross domestic product is one of the highest in the world—12.42% in 2014, compared with 9.47% in China or 4% in Brazil.

Less than 5% of all payments happen electronically

The number of currency notes in circulation is also far higher than in other large economies. India had 76.47 billion currency notes in circulation in 2012-13 compared with 34.5 billion in the US.

Some studies show that cash dominates even in malls, which are visited by people who are likely to have credit cards, so it is no surprise that cash dominates in other markets as well.

Benefits of Cashless economy

Reduced instances of tax avoidance because it is financial institutions based economy where transaction trails are left.

It will curb generation of black money

Will reduce real estate prices because of curbs on black money as most of black money is invested in Real estate prices which inflates the prices of Real estate markets

In Financial year 2015, RBI spent Rs. 27 billion on just the activity of currency issuance and management. **This could be avoided if we become cashless society.**

It will pave way for universal availability of banking services to all as no physical infrastructure is needed other than digital.

There will be greater efficiency in welfare programmes as money is wired directly into the accounts of recipients. Thus once money is transferred directly into a beneficiary's bank account, the entire process becomes transparent. Payments can be easily traced and collected, and corruption will automatically drop, so people will no longer have to pay to collect what is rightfully theirs.

There will be efficiency gains as transaction costs across the economy should also come

down.

I in 7 notes is supposed to be fake, which has a huge negative impact on economy, by going cashless, that can be avoided.

Hygiene – Soiled, tobacco stained notes full of germs are a norm in India. There are many such incidents in our life where we knowingly or unknowingly give and take germs in the form of rupee notes. This could be avoided if we move towards Cashless economy.

In a cashless economy there will be no problem of soiled notes or counterfeit currency

Reduced costs of operating ATMs.

Speed and satisfaction of operations for customers, no delays and queues, no interactions with bank staff required.

A Moody's report pegged the impact of electronic transactions to 0.8% increase in GDP for emerging markets and 0.3% increase for developed markets because of increased velocity of money

An increased use of credit cards instead of cash would primarily enable a more detailed record of all the transactions which take place in the society, allowing more transparency in business operations and money transfers.

Drawback of Cashless Economy:-

Against the backdrop of the demonetization exercise that shook up the Indian economy last November, there's a major tussle brewing in the consumer banking space in India. Vying for the chance to handle citizens' money are two major sets of players – the traditional banks, and a new age of “Payments banks” – organizations that have received licenses to run partial banks, where they can accept deposits, offer services like debit cards and

remittances, but not provide loans (at least not yet). It's a battle between the old and the new that we've rarely seen the likes of elsewhere in the world.

Demonetization, arguably the most significant trigger of this race, was an involuntary exercise that the country underwent, where, overnight, the two largest currency denominations – The INR 500 and the INR 1,000 notes – were declared by the government as no longer being legal transacting tender. Instead, the government would introduce a new set of INR 500 notes along with an entirely new denomination of INR 2,000 notes. INR 1,000 is approximately US \$16, which in an Indian metropolitan city, would buy four movie tickets to a high-end cinema. Unfortunately, the execution of the exercise was patchy – there was a period of three months after the declaration of the old notes as illegal that the country was waiting for the new notes to be printed. The printing had begun during these months, but the demand far outstripped the supply, leading to daily cash shortages at banks and ATMs.

The move was initially portrayed by the Indian government as a way to combat undeclared income held privately by entities, outside of the country's banking system, but when the move encountered criticism, the government changed the PR spin, reframing it into an effort to make India go cashless. In hindsight, this was a good reframe of the exercise, because it shifted focus from the troubled execution of the demonetization exercise to an India of the future where transactions are digital (read: 'easy'), and accounted for.

The payments banks offer interesting competition to the traditional banks because of the profile of companies that have received these licenses. Two such prominent licensees are the Indian telecom giant, Airtel (founded in 1995, \$14.5 billion revenues in 2016), and the e-wallet + online

payment facilitator PayTM (founded in 2010, valued by some sources at \$1 billion, in its latest fund-raise, with controlling ownership held by Alibaba's parent company).

E-wallets like PayTM have a straightforward operational model – Effectively, they act like PayPal with an online store and a network of offline retailers that customers can buy from. Once the user loads money into her or his e-wallet, they can buy from a selection of products, both online, and from the network of retailers that the particular e-wallet has tied up with. If the consumer decides to withdraw money back into their bank accounts, they pay a transaction fee of anywhere between 1 and 4 percent of the amount they're withdrawing.

The challenge to go digital

A major obstacle for the quick adoption of alternate mode of payments is mobile internet penetration, which is crucial because point-of-sale (PoS) terminal works over mobile internet connections, while banks have been charging money on card-based transactions, which is seen as a hurdle. The low literacy rates in rural India, along with the lack of infrastructure like internet access and Power make things extremely difficult for people to adopt e-transaction route.

The financial safety over the digital payment channels is important for pushing the cashless economy idea. Imagine losing your credit cards or being the victim of digital hackers can lead to a whole host of issues like denied payment, identity theft, account takeover, fraudulent transactions and data breaches. According to the digital security company Gemalto, more than 1 billion personal records were compromised in 2014.

Cash is Here to Stay!

Despite the numerous State endeavours,

India has always been driven by cash; while electronic payments are seen restricted to a small size of the population, compared to the cash transactions. Considering the demographics of India, two-thirds of the population live in rural areas, where farmers and poor people are still struggling to get their hands on their own money. As per Data in July this year, 881 million transactions were made using debit cards at ATMs and PoS terminals. Out of these, 92 per cent were cash withdrawals from ATMs. The sole purpose for cards in Indian is to withdraw cash. Changing this mind set will be an uphill task. The last few days have clearly shown that the country is highly underpenetrated as far as ATMs per million people and it's the ATM which will help the government fulfill its ambition of financial inclusion as the ATM will play a key role in the last mile towards customer fulfillment which is self-service 24*7 which even a Business Correspondent or Micro ATM cannot do.

Currently, there is a mix of cash and cashless transactions happening across the country, while many enablers are working towards turning the cashless economy dream into a reality. We have taken big strides towards becoming a cashless economy; however it will take more than a generation to change the habit from cash to no cash transaction. Rushing the economy into a cashless state without proper planning and infrastructure will be disastrous and its consequences will be everlasting. A gradual move towards less-cash society as said by the Prime Minister is the right way forward.

Also, important to note that if people start flocking to alternate currencies, governments could wind up losing much of their power to influence economic issues such as inflation and unemployment. The government can't set an interest rate for institutions lending in a currency it doesn't control.

Challenges in transitioning to a Cashless society –

Acceptance infrastructure and digital inclusion:

Lack of adequate infrastructure is a major hurdle in setting up a cashless economy. Inefficient banking systems, poor digital infrastructure, poor internet connectivity, lack of robust digital payment interface and poor penetration of PoS terminals are some of the issues that need to be overcome. Increasing smartphone penetration, boosting internet connectivity and building a secure, seamless payments infrastructure is a pre requisite to transition into a cashless economy.

Financial Inclusion – For a cashless economy to take off the primary precondition that should exist is that, there should be universal financial inclusion. Every individual must have access to banking facilities and should hold a bank account with debit/credit card and online banking facilities.

Digital and Financial Literacy – Ensuring financial and digital inclusion alone is not sufficient to transition to a cashless economy. The citizens should also be made aware of the financial and digital instruments available and how to transact using them.

Cyber Security – Digital infrastructure is highly vulnerable to cyber-attacks, cyber frauds, phishing and identity theft. Off late cyber-attacks have become more sophisticated and organised and poses a clear and present danger. Hence establishing secure and resilient payment interfaces is a pre-requisite for going cashless. This includes enhanced defences against attacks, data protection, addressing privacy concerns,

robust surveillance to pre-empt attacks and institutionalised cyber security architecture.

Changing habits and attitude – Indian economy functions primarily on cash due to lack of penetration of e-payment modes, digital illiteracy of e-payment and cashless transaction methods and thirdly habit of handling cash as a convenience. In this scenario, the ideal thing to do is to make people adopt e-payments in an incremental fashion and spread awareness to initiate behavioural change in habits and attitude.

Urban – Rural Divide – While urban centres mostly enjoy high speed internet connectivity, semi urban and rural areas are deprived of a stable net connection. Therefore, even though India has more than 200 million smartphones, it is still some time away for rural India to seamlessly transact through mobile phones. Even with regard to presence of ATM's, PoS terminals and bank branches there exists a significant urban-rural divide and bridging this gap is a must to enable a cashless economy.

Indian Scenario

India's reliance on cash

Indian economy is primarily to be driven by the use of cash and less than 5% of all payments happen electronically. This is largely due to the lack of access to the formal banking system for a large part of the population and as well as cash being the only means available for many. Large and small transactions continue to be carried out via cash. Even those who can use electronic payments, use cash.

Indians traditionally prefer to spend and save

in cash and a vast majority of the more-than 1.2 billion population doesn't even have a bank account.

Indian economy is primarily driven by the informal sector and it relies heavily on cash based transactions.

A report by Google India and Boston Consulting Group showed that IN 2015 around 75% of transactions in India were cash-based while in developed countries like USA, Japan, France, Germany etc. it was just around 20-25%.

RBI estimates for July 2016 show that banks had issued around 697.2 million debit cards and 25.9 million credit cards to customers after deducting withdrawn or cancelled cards. However, cards on their own cannot turn the economy into a cashless one. It is Important to note that the number of cards in operation is not equal to the number of individuals holding those cards. It basically means that many customers hold multiple accounts and cards.

The difficulty in going digital is exemplified by the data on debit card usage — over 85% (in volume) and 94% (in value) of all debit card usage is at ATMs for the purpose of withdrawing cash. The principal purpose for cards in an Indian context is thus a means to withdraw cash. The exponential growth in debit cards (over 600 million) is a direct consequence of the financial inclusion drive that led to the opening of over 170 million bank accounts. Though the move put plastic money into the hands of millions, effectively it has only shifted cash withdrawals from

banks to ATMs, which was not quite the intent.

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Web Application Security

Miss.MrunalMilindPandit

mrunalpandit07@gmail.com

Prof W.K.Sarwade

Abstract:

Strong security in web applications is critical to the success of your online presence. Security importance has grown massively, especially among web applications. Dealing with web application or website security issues requires deep insight and planning, not only because of the many tools that are available but also because of the industry immaturity. Thus, finding the proper tools requires deep understanding and several steps, including analyzing the development environment, business needs, and the web applications' complexity. In this paper, we demonstrate the architecture of web applications then list and evaluate the widespread security vulnerabilities. Those vulnerabilities are: Insufficient Transport Layer Protection, Information Leakage, Cross-Site Scripting, and SQL Injection. In addition, this paper analyzes the tools that are used to scan for these widespread vulnerabilities in web applications. Finally, it evaluates tools due to security vulnerabilities and gives recommendations to the web applications' users and administrators aiming to educate them.

I. Introduction

Most businesses depend on the power of websites to interact with their customers and sell products. Some technologies are often developed to take care of the different tasks of a website. Thus web applications have been used increasingly to provide critical security services. Most of the web applications interact with back-end databases so those valuable services are targeted by attacks. As a result, those threats may compromise web applications' security by breaching an enormous amount of information, which could lead to severe economic losses or cause damages.

One of the current computing trends is the

information systems distribution, in particular using the Internet. Critical systems are constantly deployed on the World Wide Web, where crucial and confidential information crosses the bit waves of the information highway or it is stored in an unsecure remotely located database. Most of these critical systems are used on a daily basis, and there is an inherent sense of security in each of the web applications that may not correspond to their real security status and real needs. Andrey Petukhov and Dmitry Kozlov make a reference to a survey, which states that 60% of vulnerabilities actually affect web applications, emphasizing even more the concerns in the relation between web applications and classified information. The objective of this paper is to focus in the web applications security panorama, which will be divided in two major areas: government online public services and online banking web applications. Although these two main areas differ from each other, they have a common front-end to communicate

2 Objectives

- 1.Web application security assessment methodologies analysis
- 2.Vulnerabilities identification
- 3.Selection of the Web applications to be tested

3 Methodology of Web Application

The following section of this paper will provide a description of the approach and the different methodologies that will be used to conduct the assessment work. Web applications security assessment cannot be made without

first defining a set of steps to be followed. It is important to create a guideline to follow in this kind of work mostly because the amount of information and techniques can be overwhelming.

2. applications security analysis methodology to determine their security level,

3. some of the most identified security threats, based on the best practices on the web application security market

4. The work to be conducted will take advantage of the large set of tools and documents produced by the Open Web Application Security Project and other similar initiatives



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E-LEARNING AND ITS IMPACT ON INDIAN EDUCATION SYSTEM

Dr. Anurath M. Chandre

Assistant Professor & Research Guide

Dept of Commerce

NSSR's Arts & Commerce College Parli-Vaijnath

Dist. Beed Maharashtra -431515

Introduction:

E-inclining centers around use of innovation in the field of instruction and learning. E learning alludes to the utilization of cutting edge innovation of data correspondence in the learning procedure where the propelled innovation contains electronic media. In the present situation, the fast development of data and correspondence innovation has prompted the letters in order "e" turning into the image of this most recent time of data innovation. The letters in order "e" is utilized as condensing for hardware. Along these lines, words prefixed with "e" are at present developing in consistently field, similar to e-learning, e-wellbeing, e-business, e-government and some more. In the present situation, where the world is being ruled by globalization, systems administration and data innovation has achieved its pinnacle, e-learning assumes a fundamental part in the field of training.

History of E-Learning: An unrest in the data innovation and the rise of web has influenced the human culture to take an enormous jump. The concentration of society is moved from industry to data. The presence of data innovation has been the most essential occasion toward the begin of this century. Data innovation abruptly turned into a vital component of each part of our general public. Training is no special case. The utilization of interactive media and systems administration is invited by the field of instruction. In 1960, the University of Illinois built up a classroom with connected work stations where

the understudies could tune in to recorded addresses of a specific course. This was the first occasion when that some type of e-learning was taken after. In the start of 1960s, a few educators of Stanford University utilized PCs to show arithmetic and perusing in primary schools. PC based learning brought forth numerous e-learning courses. With the development of web in 1990s, correspondence schools like University of Phoenix began demonstrating enthusiasm for virtual instruction. By 1994, the primary online secondary school CALCampus appeared. The blend of online training and eye to eye showing techniques has increased more accomplishment than utilizing the two strategies independently. A few specialists allude to the instruction in 21st century as a mixed media arrange training. Instructive data is being acknowledged and advanced by every one of the countries around the globe. A reality expressed by the National Center for Education Statistics that in 2008, there were 18 million understudies, who were selected in some online program around the world, which was a 1.6% expansion from 2002. In India, despite the fact that the measurements are not all that high, still there is a huge extent of online instruction. Under this circumstance, the training framework and the showing strategies and numerous different things identified with the instruction field are evolving. Also, this change has brought forth e-learning.

Electronic Learning (E-learning):

In the 80s separation learning ended up plainly prominent and was done by means of mail until the ascent

of Internet use. In late 90s the computerized learning condition was increased and World Wide Web began as a conveyed learning system to help on grounds understudy and separation students. With the utilization of this conveyance innovation students can get a scope of assets like discourse discussions, sight and sound, talk, video conferencing and electronic slates (Gulatee and Combes, 2007).

In E-learning framework, understudies can cooperate whenever from wherever with various instructional material (content, sound, pictures, video et cetera) through Internet. Likewise, students can speak with instructors and schoolmates both exclusively and as a gathering talk with the utilization of message sheets, text trades and video conferencing.

Positive Impacts of E-learning on Education:

The nature of training that is offered inside a specific economy has been found to assume a basic part in the general improvement of such an economy. Basically, the nature of instruction in a specific nation has been found to contribute decidedly towards financial development. By thinking about this factor, it qualified to take note of that mechanical progressions have contributed significantly towards giving quality training (Bates and Bates, 2005, p.6). This is particularly so particularly after the presentation of the web as one of the learning channels.

In any case, the availability to instructive materials or rather information and data that can be used for instructive purposes has been observed to be a standout amongst the most imperative effect that e-learning has had on the instructive framework. Amazingly, the ebb and flow web structure has been found to make an immediate road for scientists and researchers to get to certain data and information that is required for instructive purposes effectively. By and large, this information and data is valid and could be utilized widely for instructive purposes. In reference to

Ehlers et al. (2005), quality is among the most specified parts of training yet it is from time to time utilized or rather actualized.

Objectives of the Study:

- i. To build up the part earlier PC aptitudes play scholastic execution.
- ii. To decide the effect of socio-statistic attributes on scholarly accomplishment.
- iii. To build up the effect of number of hours spent on the web/disconnected (Time administration) on scholarly accomplishment.

Importance of the Study:

The present examination has extraordinary noteworthiness. Above all else, the examination discoveries give a thought regarding the e-learning perspectives and scholarly execution with a specific end goal to give key data to additionally investigate work in such regions. Similarly, the investigation gives information and rules to that might be of assistance to policymakers. The examination is accordingly of significance for organizers, and other social researchers. At long last, this examination gives a contribution to the understudies, educators and scientists in the regions of e-learning.

Learning Resources:

There are different difficulties that the instructive division has kept on looking after some time. As said before, while training was a standout amongst the most critical territories as far as monetary advancement of a country, the administration bolster for instruction has been lessening in the previous couple of years with more cash being diverted into the military and by and large national security. Accordingly, instructive offices have kept on confronting a ton of difficulties concerning instructive assets. This has been compounded by the way that the rate of populace development is high when contrasted with the rate of advancement of instructive offices. In predictable with this, there are a considerable

measure of proposition that have been made to manage these difficulties. Notwithstanding, a standout amongst the most suitable answers for this test is the presentation of e-learning with virtual classroom.

E-learning has added to a significant decrease of costs that are associated with building classrooms and different assets that are required for learning. For example, scientists and researchers have watched that the past patterns in the instructive frameworks required an instructor and an understudy to confront each other while educating. At the end of the day, it was extremely hard to show understudies who were far from their teacher. This model of the training framework requests a great deal of assets among them the classrooms. Be that as it may, e-learning does not require a great deal of assets. Accordingly numerous understudies can be educated at a timeframe utilizing only a couple of assets.

Parts of Teachers and Academic Institutions:

E-learning has been found to dispose of a portion of the parts that are played by instructors in scholastic establishments. In the regular learning setup, educators are required to go about as teachers. Considering this, these educators should be there all through the instructing procedure to convey their directions to understudies. Especially, instructors in this sort of a setup go about as gatekeeper and they have a major duty of guaranteeing that understudies can perform in the scholastic subjects that they have been selected to (Verma, 2005). Consequently, the achievement of a specific understudy will rely upon an exertion from the understudies as well as from the instructors.

Be that as it may, e-learning made new part for instructors while in the meantime disposing of the previous parts. In reference to Verma (2005), the obligation of instructors has moved from showing scholastic subjects to showing social and relational aptitudes in an e-learning setup (p.227). It is further contended that educator would never again should be

specialists specifically subject since they don't have intelligent sessions with understudies. Rather, they have to create aptitudes of a social specialist and direction instructors. In light of this, the duty of the educator would then incorporate helping their understudies to experience their learning period via completing customary appraisal of their advance as understudies.

Innovation and Education:

The cutting edge world is portrayed by polarization of innovation in almost every segment of the economy. Since the creation of PCs and the web in the second 50% of the twentieth century, individuals have been slanted towards receiving diverse sorts of innovation in the their home and work. All the more along these lines, there are huge headways in the corporate world with various organizations and associations over the globe. As of now, any business or association that has attempts of prevailing in the corporate world needs to embrace a specific sort of innovation keeping in mind the end goal to have the capacity to meet the necessities of customers in a productive way Previously, the issue of adapting a portion of the essential mechanical courses was left to experts who were seeking after specialized courses, for example, designing, software engineering and Information Technology. Nonetheless, current patterns have demonstrated something else. Specifically, every expert that wants to stay significant in the general public needs to learn essential information in innovation.

The eventual fate of instruction lies in the in the coordination of innovative improvement into the instructive part (Brandon and William, 2008). Thus, e-learning is a fitting methodology towards improving the instructive part from a mechanical point of view. Strikingly, individuals go to class to procure learning and abilities that would then be able to be connected in the corporate world. Nonetheless, the advanced corporate world has adjusted diverse types of innovation keeping in mind the end goal to convey their administrations in a

productive way. On account of this, e-learning has affected the instructive area in, for example, way that understudies are set up ahead of time to join the workforce with an attitude that nothing is proficient without innovation. Therefore, these understudies can adjust rapidly to the corporate structure because of their experience in utilizing innovation as a learning instrument.

Nature of E-learning Education:

Notwithstanding the many inquires about that have given that e-learning means nature of training, a few difficulties still happen as it respects quality and particularly for remove students. Verifiably, the issue of separation learning has represented a test to the universe of training considering the way that up close and personal cooperation of the coach or teacher with the student isn't characterized. Taking the case of the US, numerous understudies are selected in online instruction alongside the way that they have pulled in a considerable measure of interest from the globe because of low maintenance offer of the training.

Subsequently, this has represented a test to the teacher who in the meantime appreciates the substantial some of money given when numerous understudies enroll as low maintenance understudies. In association with this point, investigate has called attention to that numerous educators major on amount or preferably volume instead of value. Hence, it turns out obviously that quality may not be ensured and along these lines this point precludes every one of the components of value that are frequently battled for. Indeed, it is expected of any separation student to keep up teach in issues of how dedicated one might be on giving exact data if there should arise an occurrence of a task.

This is to propose that much of the time one may choose to utilize some individual to improve the situation him or her the online course of which it is difficult to demonstrate whether the enrolled individual is the person

who does the examination or not. Obviously, this is an immediate interpretation that one may have a degree that he or she isn't the person who has done. In the long run, utilizing such a man may prompt low execution as he or she isn't familiar with the aptitudes and the instructive experience required for the position given. Again and again, there have been a considerable measure of online ads for low maintenance and full time courses of which they appear to be appealing however actually, they just energize an absence of responsibility in the investigations (Carr-Chellman, 2005).

For a separation student, it gives him or her inclination to unwind and not contemplate hard as there is no educator to complete a development. A great deal of vulnerabilities encompass remove learning. Another point to note is the way that the pretended by culture is regularly overlooked (Lau, 2005). This is given to the reason that setting of the courses is done on an alternate culture that the ones who really do it. Subsequently, culture may constrain the nature of training and along these lines it might mean low quality of instruction which is in opposition to what is frequently said.

Conclusion:

E-learning has realized the changing parts of educators and scholastic foundations. Besides, e-learning has achieved separate learning as an integral part of e-learning. Therefore, this has realized the effectiveness and the way that it isn't an absolute necessity for one to go to a class keeping in mind the end goal to learn. Also, innovation and instruction have turned out to be so vital in the general public in that e-learning stays to be the main way out. In the meantime, there are a few burdens that have been related with e-learning. In straightforward terms they are named as negative effects of e-learning. As prior on stipulated, there is the part of low quality attributable to establishments themselves favoring volumes to quality. Also, e-learning has enormously empowered bamboozling among students and

particularly for remove learning whereby one isn't sure of the one doing the assignments and examinations on the web. Over the long haul, the e-learning is related with constrained physical and social advancement which ought to be made arrangement for by training. It is starting here of view that exploration ought to be done so as to address the difficulties of tricking, low quality and wastefulness that has so far been seen at the appearance of e-learning. Culture ought to also be considered while making projects to be used in e-learning.

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Community Meal Management Servicesthrough Computer Application

RupeshBhavsar

M. Phil Student,

Dr. Babasaheb Ambedkar Marathwada University,

Aurangabad, Maharashtra.

Mob: 9421834618

Abstract:

It is a challenge to free our women from the household duties and help them to grow to become independent and grow within the society. Most of the women in India spend their 5 hours a day in cooking activity. We cannot expect out women to work in home, work outside and take care of family life as well. But very few efforts were made to do so. We have few examples of community meal services doing very good and need participation of today's so called 4G generation application to do their job in better way.

This Research paper talks about the need to develop such kind of food supply system and easy handing application for the same. For that two meal program is reviewed and data is collected. One is bohari community meal services and other is ISKON mid day meal program. Research focuses on the "zero hunger" in community and women upliftment through the same kind of meal management system. Suggested application is imaginative, web based and would work very well to achieve the target. It consists of the following features like plan weekly meal, eat more healthy food, food categories, better eating, save grocery etc. Individual need to log in and choose the type of meal from the available list , time of meal like breakfast , lunch, dinner and date of availing the service with cost and nutritional features of it. It is similar like you book your ticket for movie with type of snacks you like. Service can be availed at the community meal dining service from your area. Resulting to the easy accesses to the readily prepared hygiene food every house hold

women can save lot of time which she spends for cooking, considering 50 households spend almost 6000 working hours for preparing the food. It will also help people to support the low income family groups to get the good quality food at the same cost and bring all people on same platform to spread the equality .

Key words: Community meal, Resource utilization, nutritionally balanced lifestyle, computer application, equality in the society.

Introduction: Digitalization has always been useful for the humanity and doing many functions in today's world. We all are surrounded by the many versions of digitalization from our desk top, laptop and even with the mobile apps. Digitalization made huge changes in banking sector and also in general economics of our country. It is also evolved in our day to day activities like planning, health and fitness, food recipes, diet etc. So the idea is to develop the web based application for community meal services where people living in same community will be able to order their day to day requirement of food through the application which can access from you mobiles, PC or Laptop. Currently there are very few examples of this kind of community meal programs working in Aurangabad city mentioned below.

1. Bohari community meal service
2. ISKCON Mead day meal program.

Both meal services are very well planned and

hygienic in manner and benefiting to the large number of people and kids around the city. The idea is to provide good quality food at affordable cost and save the resources and give respite to the home makers from their cooking duty. We need to recognize the benefits of community meals. In today's India we also talk about women's empowerment and support them and on other hand we make them occupied with the cooking activity for 4 to 5 hrs a day and 28 hrs a week and it is expected that they will cook the food, take care of children and family and work out side as well. So there is a requirement to change the thought process and reframe the definition of liberal women. Research paper suggests about the use of community meal service with new improved features which can be easily accessed through mobile phone to order the meal.

Objectives:

1. To develop computer based application &to organize the meal services which shows huge economic effect on every house hold.
2. To develop community meal program and spread equality among the society.
3. To give respite to women from their cooking job and upliftment in the society.
4. To suggest some techniques in resource management like water, gas, electricity, manpower etc.

Application Design -Community meal service: Like many other application of booking meals or movie tickets this application will have the various features like registration, log in and user ID & password which is followed by the main features of the application Calendar, Weekly menu, Weekly menu, 4 weeks advance menu, Menu for kids ,Menu for elders, Special food – Diet food, Choice- menu ala carte, Date of booking meal, Type of meal-- breakfast / lunch/ dinner / snacks ,Nutritional content of specific meal. All these above features can be available on one click and finally check out window will be displayed showing the payment option. Application not only helps the individuals but also will help in management of meal

production, ordering of grocery supply, inventory control, about meal management. Lot of issues related to the food wastage can be solved with the use of application.



Community Meal Service

- Calendar
- Today's Menu,
- Advance 4 Weeks Menu
- Menu For Kids, Menu For Elder, Special Food – Diet Food,
- Choice- Menu Ala Carte, Date Of Booking Meal,
- Type Of Meal-- Breakfast / Lunch/ Dinner / Snacks,
- Nutritional Content of Specific Meal.
- Today's Special Book- Fruit / Curd / Salad / Sprouts /
- Egg Preparation / Glass Of Milk / Cold Coffee / Sandwich

- Payment Option -- Monthly / Weekly / One Day Prior / On Time,
- Mode of Payment – Online / Pay Pal / Cash / Card.

Note: Best Available Option Will Be Served. For Special Requirement Contact Manager – Contact Details Terms and Conditions



services-

Bohra community meal service: it started with motivation of head priest Dr. Syedna Mohammad Barhanuddin. The vision was every bohra family should get food without any discrimination. so everyone get same type of food and it also helps working ladies and bachelors to focus on their work and share the responsibility by the society. The idea also promotes that women can pay more attention towards the children's education, even start business to contribute the family business. All over 400 families adopted this unique system to inculcate unity among the members. It serves 2000 meals a day prepared in hygienic condition. Every family needs to contribute fixed monthly income towards the food cooked by the trained staff members of the community kitchen. In this system there are many families who are not able to afford good quality food products so they also are benefitted by getting good value meal.

<http://www.hindustantimes.com/community-kitchen-gives-bohra-women-more-freedom/story>
Sample 2.

Annamrita Foundation provides 1.2 million nutritional meals provided to needy children across 7 states of India. They provide midday meal strategic program of the Government of India. It is implemented by the ISKCON FOOD RELIEF FOUNDATION.

Their aim is to liberate childrens from vicious cycle of malnourishment and illiteracy. It is non profit, non religious, non sectarian public charitable trust. Their program is based on the belief (you are what you eat) & provides right nutrition to support their education.

They generate funds of Rs. 450/- to feed the perchild for entire year. In Aurangabad Annamrita foundation provides food to the 40000 Children which are very cost effective, nutritional and hygienic. The kitchen

is run on the steaming kettles which cook them at very low price with only 12 staff working on the shift. This readily prepared meal is served to the all municipal school children in the age group 6 to 15 years old.

Research Methodology:

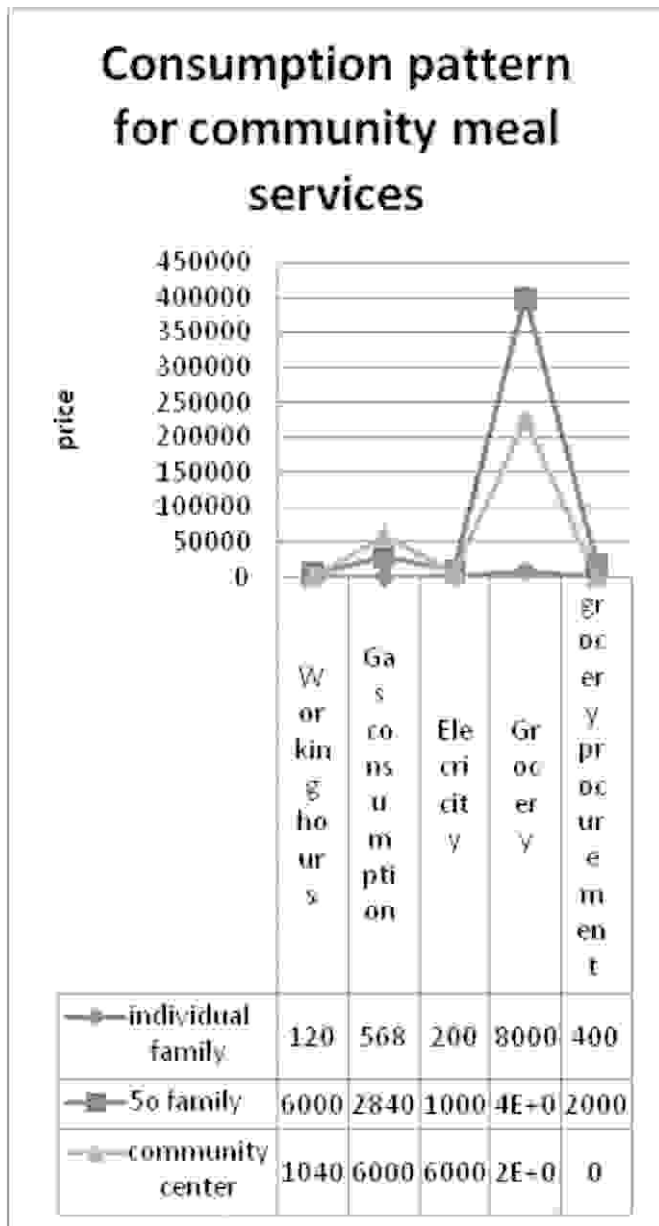
For collection of data two visits were done to the above units and survey has been conducted from 50 families, with that 25 individual families and 25 bohra families were availing the benefits of community meal services. From the following survey we are trying to understand the cost effectiveness of community meal service and how it will benefit to the community as whole.

Primary research has been designed to find engagement of women in cooking activity in terms of working hours, the no of working hours required for the 50 families in total. The same pattern is verified with the individual families and at community meal service center regarding the other factors like gas consumption, electricity, grocery prices and wastage of food.

Cooking hours per family	50 families average	Community meal center
4 hours * 30 days = 120 hours	120 hours * 50 = 6000 hrs	5 workers * 26 days / 8 hours per days = 1040

	For normal family	For bohra family
Average family size	5 people	Same
Average working hours for cooking activity	4	2
Gas consumption per house hold monthly	1 cylinder cost Rs. 568	Cost Same for 2 months
Electricity consumption per kitchen per house hold monthly	Rs 200	Rs. 100
Grocery consumption monthly	8000/-	Cost of food 3500/-
Grocery procurement cost per house hold	200/-	50/-

Illustration shows the graphical representation of working hours and cost involved in food production of individual family, 50 families and community meal center.



From the survey we found that there is huge big difference in the working hours of every house hold and community meal center. 50 families spent 6000 working hours every month on the preparing meals were community center workers prepared it in only 1040 hours. Very important parameter is procurement of grocery which also shows show very good savings of Rs. 20,000/- because of centralized purchase delivery cost of good is bare by the suppliers.

Result: Both above services are observed for applying above features from the computer application. It is found that use of this application can make above the service more efficient and cost effective. If meals are preordered & there are benefits that money can be saved on procurement of grocery, production cost. So that benefits can be passed to the people availing the service. In both systems there is issue of shortfall of food preparation or food wastage. If this application is used, people can opt or they can avail the service or to confirm their meal service. This can provide the exact number of people coming for the service. Considering all the study it is suggested that computer technology can be utilized for organizing day to day jobs. It can be used to form a common platform in the community to increase the awareness and to promote the community meal system which benefits the large group of people.

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Digital transforming the businessprocess through Kaizen

Abdul samad Gulam Rasool Farooqui
Research Scholar, Dept.of Management Science,
Dr.B.A.M.U. Aurangabad

Syed Imranuddin Najmuddin
Sir Sayyed College Aurangabad
Aurangabad

Abstract

Kaizen has turned out to be one of the essential apparatuses for getting change in any field i.e. production, process, quality, maintenance and so forth in the premises of assembling industry. Kaizen can be accomplished through better execution done by cooperative individuals cooperate to accomplish the objective of any industry.

The paper shows concrete an investigation with respect to the utilization of these ideas in a genuine association which manufactures its business accomplishment on the wonder called information.

Kaizan is an important pillar of TPM. Paper deals with the Kobetsu Kaizen approach. The value of this approach and its brief interdiction related to industries.

Introduction

The Kaizen system is the absolute most essential idea in Japanese administration. It is the way to Japanese focused achievement. As a result of Japan's prosperity, the Kaizen reasoning has been actualized in associations around the globe as an approach to enhance generation esteems while additionally enhancing representative spirit and security. The Kaizen reasoning might be connected to any work environment situation because of its straightforward nature.

Kaizen is little enhancements and a change for better. It must be joined by change of technique. The Kaizen idea animates efficiency change as a continuous procedure in any organization. It is a training focused system which prompts making of culture of change It is progressively a lifestyle or possibly a social way to deal with quality change. The execution of reasoning of Kaizen can be accomplished through contribution of workers to impact changes.

Objectives of the paper

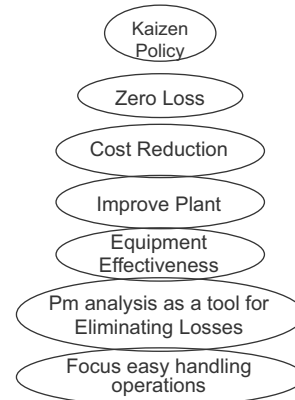
- 1) To Understand the origin of kaizan
- 2) To Elucidate the policy of kaizen
- 3) To Know the need of Kaizen for improvement
- 4) To highlight the tools used in kaizen

5) To know the target

1) To Understand the origin of kaizan

Kobetsu Kaizen is a Japanese word 'Kai' which means continuous and 'Zen' which means improvement .Kaizan is the continues improvement in All aspect of our life.

Kaizan is most commonly used words in Japanes Having a practical purpose or use to the work place kaizan means continues improvement.



1) To Elucidate the policy of kaizen

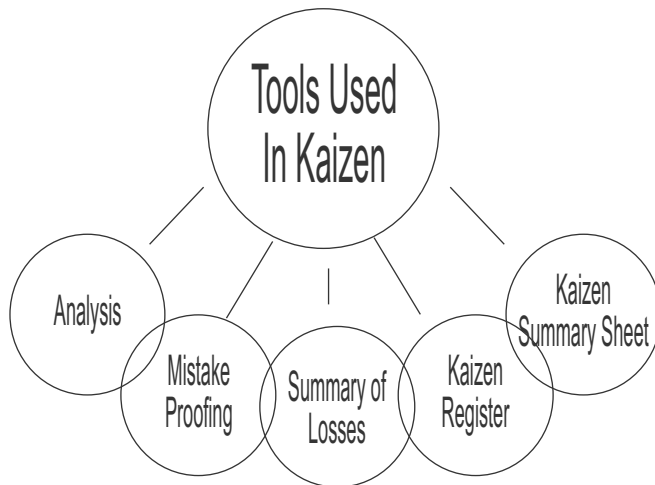
1. Practice concepts of zero losses in every sphere of activity.
2. Relentless pursuit to achieve cost reduction targets in all resources
3. Relentless pursuit to improve over all plant equipment effectiveness.
4. Extensive use of PM analysis as a tool for eliminating losses.
5. Focus of easy handling of operators.

2) To Know the need of Kaizen for improvement

Max customers will need an item or administration that is the "best" quality, and cheep cost and easily available. When they need it (as a general rule "at this moment.") If you are the market leader today however neglect to continually enhance your item and administration in the end a contender will either

make it speedier, better or less expensive or take your business.

This is the reason a business should persistently enhance to keep up their piece of the pie, not hold up until the point when they lose their position and after that make freeze responses to increase back what they have lost.



1) To highlight the tools used in kaizen

1. Why - Why analysis.
2. Poka yoke. (Poka-Yoke is Japanese term, which in English means 'Mistake Proofing' or 'error prevention').
3. Summary of losses.
4. Kaizen registers.

2) To know the target

Achieve and sustain zero losses with respect to minor stops, measurement and adjustments, defects and unavoidable downtimes. It also aims to achieve 30% manufacturing cost reduction.

Advantages

1) Revival of inefficient procedures

It is process focused. It is in this way ready to recognize precisely where things are turning out badly and change the procedures so botches don't happen. Inefficient procedures are diminished, and this thusly lessened misuse of assets.

2) Developing Confidence

All individuals who take part in it get certain duties, in

this way giving them more intentionality. Further, since it puts individuals on the bleeding edge, representative confidence increments enormously.

3) Error less Results

There is decreased requirement for investigation since there is less degree for mistake.

4) Cooperation developed on high range

Cooperation increments massively because of it and individuals can think past the necessities of their particular division.

5) focused need of customers

Client necessities are put at the cutting edge of organization endeavors and all items and administrations are adapted to the requirements of customers.

Disadvantages

1. A few organizations need to achieve a monstrous alter as they would see it set and style of working. This is some of the time exceptionally troublesome and the underlying issues made can be awful for business in general. For example, organizations need an exceptionally open style of correspondence with a specific end goal to incorporate this administration style. Likewise, numerous representatives think regionally and are unwilling to give up "their" work ranges.

2. All the time, the underlying energy around utilizing another administration style fades away very soon. Subsequently, organizations are not ready to get the outcomes they are searching for. Further, it makes individuals trust that this administration method won't work by any stretch of the imagination.

A decent comprehension of Kaizen will enable you to utilize it well to realize awesome achievement in your organization. You'll have the capacity to cut expenses and increment profitability on account of this administration style.

Conclusion

As one of the pillars of TPM activities, Kaizen pursues efficient equipment, operator and material and energy utilization that is extremes of productivity and aims at achieving substantial effects.

In TPM From that point of view, Kaizen management is providing a tool to find your feet to the global competition by eliminating waste in the process of production, changing corporative culture and encouraging cross-functional links between the managerial staff and production workers, as well as combining between top down and bottom up managements.

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Data driven decision making of an organization: An overview of Business intelligence with special emphasis on dashboards

Mrs.Pallavi Deshpande

Amity Global Business School, Pride Silicon Plaza ,Ground Floor 106/A, SenapatiBapat Road,
Pune-411 016. Maharashtra.

mail id:- pdeshpande@pun.amity.edu

Phone no:-9850957120

Research Scholar

Abstract— Today the strategic significance of information is fundamental to any organization and handling or taking out competitive advantages out of such strategic information has become a very important parameter of organizational growth. With the increasing demand of market, we need to store the information so that its retrieval will be simpler for processing management's decisions. The value of information is drastically changing in past few years and ultimately all organizations have moved to Quality work. In terms of achieving this objective organizations are now focusing on Data resource management (DRM).Data Resource management leads to Business intelligence (BI) to bring out the insight from the business data. Dashboards as one the important tool of Business Intelligence will help managers to take data driven decision. How BI dashboards are used in businesses for taking business decisions? How Key performance Indicators and metrics are used to make dashboards?

Keywords— Data Resource management, Business Intelligence, Key performance indicator

Introduction

A new technology such as BI system have been used to improve organization process of storing, analyzing and interpreting a big amount of information which needs to be transformed to a useful knowledge. It can also be used to reduce mistakes taken during decision making. Business intelligence tools help the organization to take quality decisions and then to increase the effectiveness of all functional processes. Research workers identify the concept of business intelligence as" a combination of software packages and data storages that enable organizations to collect, storing, retrieving, and analyzing data to quick up their right decisions and improving business processes and their performances too".

Business intelligence system and these tools have a close relationship with decision making process. BI system support decision to decrease the time and avoid cost and

human errors. BI system is a technical globalization in the world of market and it gives the organization the ability to deal with a new intelligence revolution customs. If the BI system reaches their purposes the processes of decision making will be effective , direct and avoid the waste of time and the risks will be decreased and no place for ambiguity in the work and the competitive will be more wide in the world, and it would be a great challenge for organization as a whole.

Problem statement:-

In todays' era organizations are growing very fast. Data of organization is growing in an exponential way. So, there is a need of tool with which you can visualize data in a graphical form. This can be done with the help of dashboards. Dashboards allows us to analyze the collected data in a very simple way. This analysis helps at tactic level as well as at strategic level managers to take better decisions. Usually Organization have different departments like sales, marketing, finance, manufacturing, research. Continuously data generation happens in these departments through various business processes. Dashboards helps us in optimizing these business processes. Dashboards also help in increasing the revenue of the organization.

Business Intelligence Concepts:-

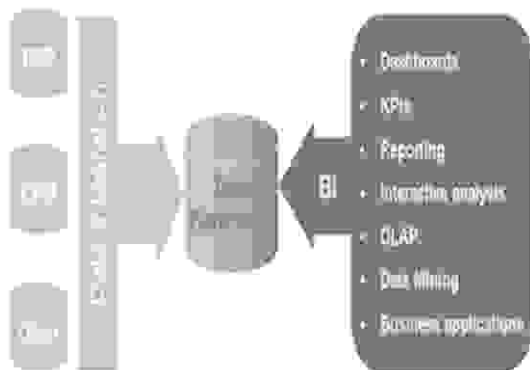
Business intelligence focuses on the particular field of data processing and consolidation to retrieve Information for decision making. The overarching objective is to provide various solutions, the right knowledge to the right people at the right time. Doing this requires the right mix of IT systems, architectures, data structures, data- collection processes, and responsibilities for providing meaningful information. Business intelligence has a impact on key performance indicators of an organization.

Business Intelligence and Decision Making Process:-

Decision making process starts by identifying the

problems in the organization. DSS system by taking the detailed reports from MIS system takes the proper decisions on the problem. Semen's has given the general framework for decision making and in that four stages are intelligence, design, choice and implementation. In the stage of design and implementation it is very important to have clarity of your data and that can be given by dashboards. At the operational level the decisions have taken to support a daily basis procedure and to meet operational level strategies and objectives. The strategies at the operational level are the input for middle management level. At the same time at the middle management level, decisions made to predict future forecast of resources and efficient allocation of these resources. At the executive level, strategic decisions are being made to meet business objectives and to assure validation and verification of these decisions. BI system and components play a major role in decision making process. Each component has a direct impact on decision making in a varied technique. The following table shows the utilization and the benefits of BI components for decision making

BI component	Benefits and impacts on decision making
On-Line Analytical Processing	Analyze huge amount of data from different sources
	Data models
	Reports and conclusion generation
Advance Analytical	Analyze huge amount of data from different sources
	Data models
	Statistical reports
Data warehouses and data marts	Storage for huge amount of data
	Input for using OLAP techniques
	Provides multidimensional view of data
Data Mining	Detailed reports
	Provides future prediction based on historical data



Above diagram gives the overview of data resource management in the organization. In that the data is collected from all operational databases. Operational databases includes ERP, CRM, SCM and it also include excel or other flat file system through which the data generation is taking place. Data then can be transferred to data warehouse and then on that data warehouse analytical processing is done. This analytical processing is done with various different techniques like data mining, OLAP and by making dashboards just to take strategic level decisions. This paper focuses more on dashboards that how dashboard uses KPI (Key processes indicators of organization) to analyses the performance of organization and also to take the right decisions.

Dashboards are “a style of user interface designed to deliver user-specific information relating to the health of the business, typically represented by key performance indicators (KPIs) and links to relevant reports.” Dashboards provide “visual clues and graphs, focus user attention on important trends, changes, and exceptions. Dashboards are most often used to monitor data that is measured frequently and is especially related to the health and efficiency of an organization. This isn't a requirement, but rather an observation. Typical attributes of a dashboard are that they:

- Contain frequently updated data (often hourly, daily, and/or weekly).;
- Have data displayed in graphs and dials with little or no textual descriptions.
- Have visualizations that are very personalized and highly customized.
- Contain metrics that are either not related to strategy, or are only implicitly related to strategy.
- Typically focus on historic information (looking backwards) and analyzing what happened in the past.
- Focus on results and visually comparing results to other results.
- Often provide drill down to detail, in some cases to transaction level detail.

Marketing Metrics and Key Performance Indicators (KPIs) are measurable values used by marketing teams to demonstrate the effectiveness of campaigns across all marketing channels. Whether you are looking to track digital marketing performance, SEO progress, or your social media growth, having measurable marketing metrics and KPIs set up can help your business reach targets month-over-month. You can Track your marketing goals with these marketing metrics and KPI examples. Sales Revenue. How much revenue has your inbound marketing campaign brought your company? ... Cost Per Lead.

Customer Value.
 Inbound Marketing ROI
 Traffic-to-Lead Ratio (New Contact Rate)
 Lead-to-Customer Ratio.
 Landing Page Conversion Rates.
 Organic Traffic.
 Marketing Performance Dashboards :



Above dashboard is prepared automatically with the help of BI tools. This type of dashboards are made on continuous basis in the organization by focusing on KPI of that respective area. These can directly use by all level managers to respective level decisions.

Organization should be very clear on key performance indicators and also top management should be aware that which area to be focused for taking strategic decisions. It is important to clarify at the beginning which areas shall be covered by the project. Will the project integrate other functional areas, departments or even specific business lines within operations?

Accordingly the dashboards are prepared. Dashboards now allow customers to easily build customized views of real time data for different departments within their company, as well as incorporate Catch point dashboard data into other existing applications or intranets. These visualizations are flexible, highly interactive (drag and drop capabilities, TV ready, public sharing feature, etc.), and support multiple charting formats.

Live case studies of usage of Dashboards:-
Case 1:-

Cervino Marketing Delivers Smart Marketing Dashboards:-

Business Challenge: Cervino Marketing's client base is made up of marketing agencies servicing clients of all kinds and sizes. Like any service business, these agencies need to provide regular activity and performance reports to their clients. However, gathering the data from multiple online sources, such as Facebook, Google Analytics, Google AdWords, Twitter, and more, is very time-consuming. Once they have the correct data, the agencies need to put that information into Excel spreadsheets and/or PowerPoint presentations. On average, each report takes two or more hours; multiplied across the client base, that turns into a significant amount of time and energy spent on monthly reporting. Additionally, once the report is created, the data becomes stale. While a client may review the report within a day, they may also let it languish for weeks. This can often result in a client reacting to data that is out of date. The options then are to wait for the next monthly report, or to ask the agency to create a new report – increasing the administrative costs of the account.

Company has outsourced this work to some Business intelligence software company to create dashboards with the help of BI Tools.

“The client dashboards created have significantly reduced the amount of time spent on monthly reporting, while also increasing the relevance and accuracy of the data presented.” Said by Eric van Dorp, owner, Cervino Marketing.

The agencies have one dashboard for each client. Since Cervino Marketing can have new dashboards for new clients, based on the agency's custom templates and look and feel. Many of Cervino Marketing's agency clients now have a comprehensive dashboard that displays data that spans the agency's performance across the entire client portfolio, a so-called “Agency Dashboard.” This provides them with an elegant, near real-time solution for both internal and client reporting needs.

“The client dashboards created have significantly reduced the amount of time spent on monthly reporting of company while also increasing the relevance and accuracy of the data presented. Additionally, Cervino Marketing's clients are finding a great deal of value in the agency-wide dashboards.

CASE 2

Honeywell saves 10,000+ hours, scaling to 9,000 users across 14 business units Honeywell's Global Finance Center is the global analytics hub for the entire \$40 billion company. Since March of 2016, Honeywell scaled to 9,000 Tableau users companywide. With Tableau and Alteryx, the team analyzes data in hours instead of months—helping the business make crucial decisions around liquidations and

sales. Since adopting BI Dashboards, Preetham Shanbhag, Senior Director, FP&A Operations and Transformation, estimates that Honeywell saved 10,000-20,000 man hours. When it comes to business value, Preetham said, "You cannot really put a price on it." Honeywell's Global Finance Center supports analytics for 14 strategic business units and product lines across 100+ countries. Their internal customer group spans across general management, sales, marketing, procurement, IT, human resources, and more.

With BI Dashboards, the team analyzes

data from over 150 ERP systems, including SAP, Oracle, Navision, and JD Edwards, to name a few. Since March of 2016, Honeywell scaled from zero to 9,000 BI Dashboard users across the company.

The Global Finance Center previously analyzed data with Excel and a combination of other tools, which could take months of extraction, manipulation, and transformation. For example, standard sales reporting used to take up to three or four months to produce. When the team adopted BI dashboards, they created the same reports in hours. Inventory reports built in Tableau help the business

Conclusion:-

From the above studies it is clearly understood that dashboards have become a need of today's business. Dashboard gives us a clear vision about our key business areas. Managers at strategic levels as well as tactic level if made aware of such fantastic tool then can have ease in taking the short term as well as long term decisions. Data is increasing in exponential way so, to study the data and analyze it for even for day to day task is very difficult. Tools like dashboards are very useful and a kind of a boon to today's globalised business.

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Digital Transformation Processes In Technical And Operational: An SME Study

***Dr Memon Ubed Yusuf ,**

Assistant Professor, Dept. of Commerce, Sir Sayyed College, Aurangabad

****Dr V.B Pathan ,** Assistant Professor, Dept. of Commerce, Sir Sayyed College, Aurangabad.

Abstract

The strategic management make maximum use of Information technology which is also known as Strategic Orientation and the use of Strategic Orientation is mainly for the top management. This Strategic orientation excel the performance an organisations by uplifting effectiveness of the organization and making the organization more competitive. The strategic decision making work is in a GIGO i.e. Gold in Gold out or Garbage in Garbage out manner. This strategic orientation if done as per proper plan help the middle level and lower level in achieving the organization goal. Also, the strategic orientation approach are mainly tested in large organization. No research is a complete research as the ocean have on end but this research paper proposes an to look at the other level other than top level.

INTRODUCTION

The entire economy is carefully rebuilding inside the period of rivalry and headway every second from the world and their associated advances. Thus, association wish to ensure that IT venture square measure made on those comes that enhance business execution and battle (Tallon, Kraemer and Gurbaxani 2000). in addition, IT government consider key arrangement together of the most difficulties that the association needs to confront Vital arrangement yet has been subjected to totally

unique understanding inside hypothetical and express investigations and it's difficult to search out a standard assertion that is reflected on the inconstancy of definition found in the writing. for example, vital arrangement has received totally extraordinary nom de plumes joining.

SURVEYING STRATEGIC ALIGNMENT

Current appraisal methodologies will be characterized in 2 sorts, beginning those methodologies that live arrangement to help its importance its effect on business execution and its connection with fiscal points of interest or its business IT cost. second, investigation approaches that encourage inside the comprehension of the arrangement marvels and arrangement to help the association to improve their present situation. portrayed investigation of each sort is said inside the accompanying areas feature their advantages and confinement.

EVALUATION TO SUPPORT THE RELEVANCY OF STRATEGIC ALIGNMENT

In spite of the fact that officials zone unit wary of its adjustments speculation attributable to its troubles in accomplishing substantial favorable circumstances (Weill and Broadbent, 1998) Tallon (2003) gives verification that enterprise clear key objectives for IT convey the merchandise more elevated amount of key arrangement in this manner higher IT business

value (Tallon, Kraemer and Gurbaxani 2000, Tallon, Kraemer 2003) also a key commitment from tallon's work is that the unit of study though the vast majority of the writing centers the arrangement investigation at firm level. Tallon concentrates on strategy level to get further understanding of arrangement. A review was produced to experience the result over the procedures inside the value chain; this overview was copied to deal with each the business and along these lines the IT system. in spite of the established truth that he found that vital arrangement will enhance the business cost of IT the creators moreover found that greatly tight strategies amongst IT and business methodology may thwart association from the flexibleness expected to respond in an exceedingly alterable environment (Tallon, Kraemer 2003), furthermore alluded to as the arrangement logical inconsistency. so the business cost of IT depends to some degree on the association capacity to interface its key strategy with the IT key technique with adaptable system.

EVALUATING TO ENHANCE STRATEGIC ALIGNMENT

Early work on the highchairs subject} get to arrangement in order to recognize that component drives the arrangement the part of best administration its part administration and their execution criteria this kind of evaluation allows the corporate to get a handle on however the components of arrangement square measure associated however not the best approach to win such arrangement. comparable examination surveys the association arrangement through a web device however title of respecting the outcome's a framework of that viewpoint square measure hearty or frail inside the association bolstered the SME demonstrate (papp 2005). in take after the net instrument offer next to no

help to supervisors to improve arrangement since it isn't potential to see issue turn out that point of view. on this examination the unit of research is that the entire organization and research is given.

AN ALTERNATIVE INSTRUMENT TO LIVE STRATEGIC ALIGNMENT

The past segment offered a brisk survey of current ways to deal with evaluate key arrangement. from this audit the resulting constraint were recognized; first this evaluation live arrangement at vital level while not incorporation the arrangement of activity and operational. second the shortage of instrument to live arrangement at interims the association to push nonstop change.

QUESTIONNAIRE STYLE CONCERNS

The instrument **projectedduring this** paper aims to **live** the **issue** that impact alignment maturity (as **represented** on SAMM model) from the strategic perspective **and therefore the** current practices at **military science** and operational levels. **once** some **issues** show low maturity **it's going to** be **attainableto spotthe explanations** of this happening **to create** the corresponding that **enablerising** that factor **thus** the alignment. the instrument **is predicated** on the alignment **classification** paradigm **that** argues that **the data** system **set upought to** be aligned to the business **set up** (ISP-BP) **and therefore the** business **set upought to** be aligned to **the data** system **set up** (BP-ISP) **each** these **varieties of** alignment increase the organisation understanding of IT that helps to **rate IT comes**.

QUESTIONNAIRE STRUCTURE

The **formaccommodatestwenty nine** question **associated with** one or **a lot of** the factored from the SAMM model that impact the strategic alignment.

the subsequent example describes the designer of the instrument and operational levels on SMEs. **the primary think about** the SAMM model is communications and of its attributes **is that the** understanding of **the subsequent** options:

- 1) understanding of business by IT
- 2) its management not aware
- 3) limited IT awareness
- 4) senior and mid-management
- 5) pushed down through organisation
- 6) pervasive.

an understanding of business by **it's** relevant not **solely** at strategic level **however additionally** at **military science associate** degree operational levels. **what is more it's required to understand** if that understanding is applied **to any or all** the participant in IT **comes**. Consequently the **projected** question for **high** IT middle managers and IT **workers** are:

- 1) do you **recognize that** business strategic **square measure** supported by the IT project(s)?
- 2) do you **recognize that** organisational **square measure compact** by the IT project(s)?
- 3) do you **recognize** what IT your competitors **square measure exploitation** admire the IT project(s) in your organisation?

CASE STUDY KNOWLEDGE ANALYSIS

To investigate **the benefits** and limitations of the **projected form** this was applied **in an exceedingly tiny** business services organisation in **Mexican capital**. the **form** was to **individuals** at **totally different** organisational level.

Calculate the maturity **for every** participant. **every** question use a **5 purpose** scale to assess the alignment maturity **of every issue**. **thus** the maturity obtained is quantified for the **issue** that question is addressing has regards to the maturity alignment through **the various** factors.

TABLE 1

Participant	Comm	Metrics	Governance	Partnership	Architecture	Skills	Maturity	Level
A	2.72	2.60	2.74	3.24	2.33	3.60	2.87	S
B	3.00	2.67	3.39	3.88	2.33	4.40	3.28	S
C	3.16	2.87	2.52	3.00	3.00	3.00	2.92	S
D	4.40	4.67	4.17	4.41	4.00	4.40	4.34	S
E	3.96	3.93	3.83	3.94	3.00	3.40	3.68	T
F	2.56	2.07	2.49	3.06	1.67	3.80	2.61	T
G	3.40	2.40	3.30	3.53	1.67	3.60	2.98	T
H	2.60	2.80	2.81	3.35	2.67	3.40	2.96	T
I	3.42	3.73	3.39	3.59	2.33	4.00	3.41	O

CONCLUSION AND ADDITIONAL ANALYSIS

This study represents a contribution to assess strategic alignment in SMEs **exploitation** the alignment maturity **issue** that provides a solid support of **activity** in organisation. **the event** of the **form in step with** the SME characteristics contribution to develop **Associate in Nursing** instrument **ready to** assess the alignment maturity at **completely different** organisational levels. this paper of a **part of Associate in Nursing** on-going **analysis within the space** of strategic **data system designing, centered** on strategic alignment. **as an example** the result **ensure** that metrics **could be a issue** that **desires** improvement and **additionally** was found **useful** managers **understand** they weren't evaluated by those metrics consequently they use them **seldom. this sort** of result helps management **to raised** understanding a **way to** improve their current practices.

Finally the refinement of this approach and its application in wider context **will result in** the proposal of a strategic alignment methodology **that might** use the **projected** instrument **to enhance** the **advanced** relationship between the **known issue** by **endlessly** assessing the organization alignment maturity.

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