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college of arts & commerce
EDUCATION EMPOWERS

3.3.3

Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher during year

Sr. No.	Name of Teacher	Title of the paper
Text Books with ISBN		
1	Dr. Ashwat Desai	1) Financial Accounting- TY BCOM V 2) Financial Accounting- TY BCOM VI
2	CA Gurunathan Pillai	1) Taxation III- Sem V (TYBAF) 2) Taxation IV- Sem VI (TYBAF)
3	Dr. Anil Dhimdhome	1) Environmental Studies FYBCom- Sem I 2) Environmental Studies FYBCom- Sem II
4	Dr. Seema Agarwal	1) Mathematical & Statistical Techniques- FYBCom- Sem I 2) Mathematical & Statistical Techniques- FYBCom- Sem II
5	Prof. Rajkumar Jaiswal	1) Mathematical & Statistical Techniques- FYBCom- Sem I 2) Mathematical & Statistical Techniques- FYBCom- Sem II
6	Dr. Rupa Shah	1) Commerce FYBCOM Sem I 2) Commerce FYBCOM Sem II
7	Prof. Mehrab Khan	1) Commerce FYBCOM Sem I 2) Commerce FYBCOM Sem II
8	Mr. Ramkrishna Shikhare	1) Commerce FYBCOM Sem II
9	Dr. Mittal Shah	1) Accountancy & Financial management- FYBCOM Sem I 2) Accountancy & Financial management- FYBCOM Sem II 3) Auditing- SYBCOM Sem IV
10	Prof. Prasanna Choudhari	(i) Equity Research TYBFM - Sem V (ii) Mutual Fund Management - TYBFM - Sem VI (iii) Mutual Fund Management & Wealth Management - Mcom - Sem I (NEP)
11	Prof. Yogita Mahimkar	(i) Mutual Fund Management & Wealth Management - Mcom - Sem I (NEP)
12	CPF® Prasad V.A.	1) Strategic Corporate Finance TYBFM - Sem VI

Chapters In Edited Books- ISBN		
13	Dr. Neha M. Joshi	Impact Of Artificial Intelligence (Ai) On Libraries
14	Prof. Prajna Shetty	Globalisation-It's Role & Impact On Higher Education
15	Dr. Rupa Shah	Impact Of Artificial Intelligence In Accelerating Research, Innovation And Developing Skills For Work Transformation
16	Dr. Seema Amit Agarwal	Revitalizing Mathematics Education: Exploring Vedic Mathematics In The Context Of Nep 2020 Under Iks
17	Prof. Ca Gurunathan Pillai	Impact Of Gst On Indian Economy
18	Dr. Urvi Jain	Impact Of Gst On Indian Economy
Papers published in national/ international conference proceedings		
19	CA Gurunathan Pillai	1) Modern Trends and Approaches in Education in Response to the Changing Landscape in Global Economy
20	CPF® Prasad V.A.	Personal Financial Planning Onlilne Education in the times of Fintech with respect to India- Case Study Approach
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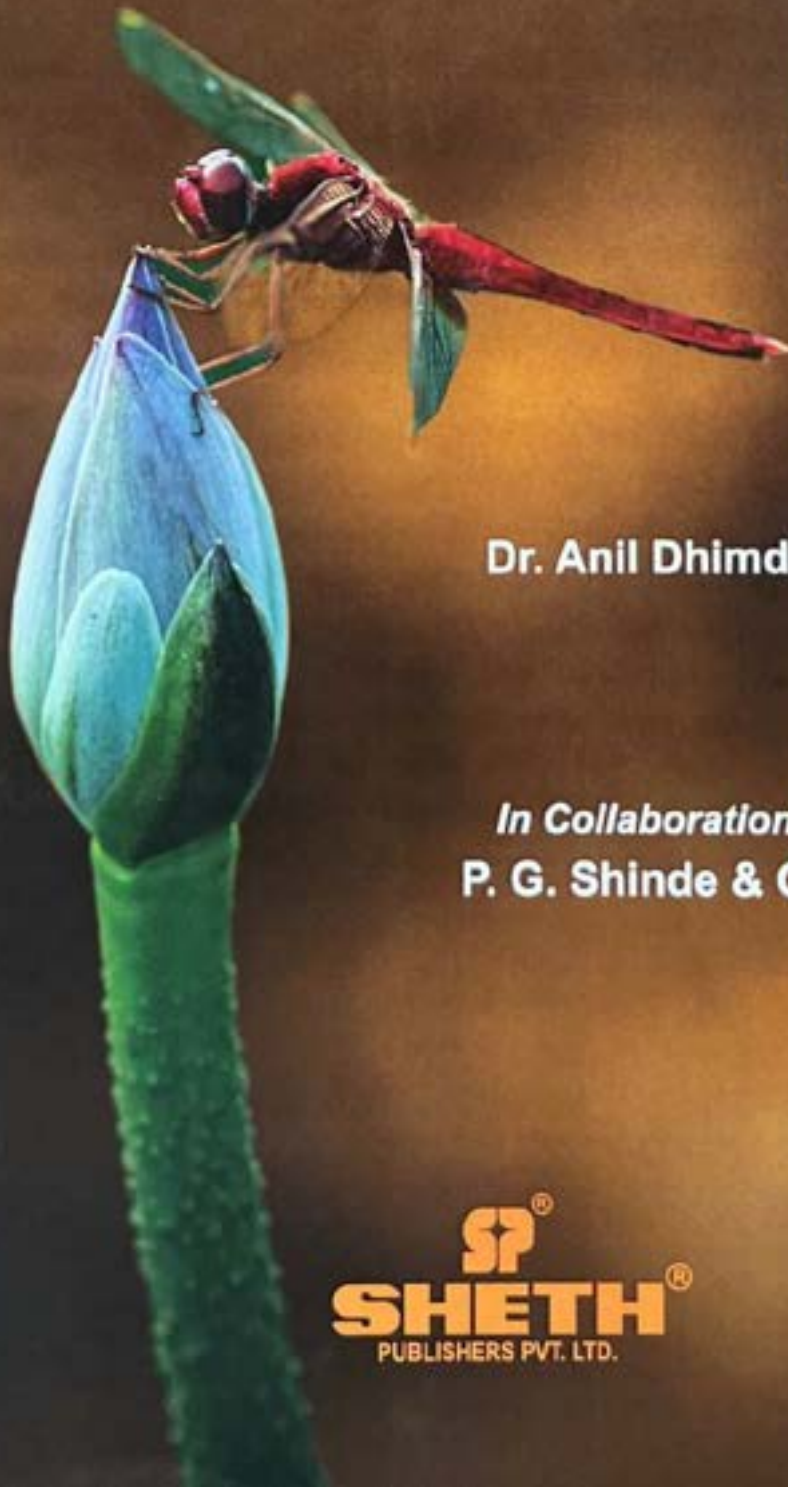
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Price : ₹ 110/- only

ISBN - 978-93-87778-23-8

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M.Com. (Advanced Accountancy)
Semester-I

Prasanna Shripad Choudhari
Yogita Prashant Mahimkar


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(As per NEP 2020)

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ISBN - 978-93-5725-169-3

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ISBN: 978-93-91199-82-1

CHALLENGES AND OPPORTUNITIES ENVISIONING THE PARADIGM EDUCATION AND RESEARCH



Editors
Dr. Seema Amit Agarwal
Dr. Neha Mandar Joshi

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IMPACT OF ARTIFICIAL INTELLIGENCE (AI) ON LIBRARIES

Dr. Neha M. Joshi

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Abstract:

Libraries are greatly impacted by artificial intelligence (AI), which ushers in a new era of efficiency, accessibility, and personalised services. Artificial intelligence (AI) technology have enhanced traditional library operations by automating monotonous tasks like cataloguing and classification, freeing up librarians' valuable time for more strategic, user-focused work. The use of AI has significantly enhanced the search and discovery experiences for customers. Understanding the benefits and drawbacks of AI and machine learning is essential for improving user experience and implementing these technologies in libraries and information centres. Information professionals will be able to leverage these innovative, cutting-edge technologies to improve their services and make it easier for users to identify and access specific information. Artificial intelligence (AI) is changing the way that information is processed and searched for. The advantages and disadvantages of AI for libraries are covered in this paper.

Keywords: *Artificial Intelligence, Libraries, Benefits of AI, Demerits of AI.*

Introduction:

Modern approaches to information management and user services are being completely transformed by artificial intelligence (AI), which has become a disruptive force in libraries. Ex Libris (2019) claims that because machines are built to perceive and internalise patterns accurately on far larger scales than humans, they possess intelligence, which not only allows them to learn but also allows them to evolve with use to perform tasks more finely without needing to be explicitly programmed. Libraries are progressively utilising artificial intelligence (AI) technologies to improve the efficacy and efficiency of their operations as knowledge stewards and learning facilitators. AI is changing the library scene by delivering creative answers to enduring problems, such as automating cataloguing procedures and providing personalised suggestions. AI integration improves user experience and optimises resource management, making library services more responsive, accessible, and customised to each user's needs. The combination of AI with libraries, in this age of digital transformation, shows a dedication to flexibility and creativity and guarantees that these ancient establishments continue to be active centres of knowledge in our ever-evolving society.

Artificial Intelligence (AI) has a significant impact on libraries, bringing in a new era of effectiveness, accessibility, and customised services. By automating repetitive chores like cataloguing and classification, artificial intelligence (AI) technologies have improved traditional library operations and

GLOBALISATION- IT'S ROLE & IMPACT ON HIGHER EDUCATION

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Abstract:

Globalization provides many opportunities for the transformation of education while also posing many challenges. In India, through the adoption of the National Education Policy, we have initiated the process of rising to meet the changing global scene. With a focus on holistic, flexible and multidisciplinary approach, India will produce a highly skilled labour force. Through cross-border exchanges of best practices and mutually beneficial collaborations, there will be an improvement in the teaching-learning process, improving learning outcomes.

Keywords: *Globalisation, Higher Education, NEP, Skill-Based Learning*

Introduction:

Globalization has made a significant impact on how we view the modern world. Global communication and the integration of individuals, organizations, and government have begun. The quality of education has improved as a result of globalization.

Globalization in education denotes the cross-border exchange and interdependence of ideas, information, and resources. Through cooperation, innovation, and the exchange of best practices, it has made it easier for educational systems all over the world to integrate. New opportunities for India's educational development and advancement have been made possible by globalization.

Review of Literature:

There is no single, universally accepted definition of globalization. Similarly, there seems to be no consensus about its benefits. According to Stiglitz (2002), globalization is inherently neither good nor bad since it all depends on how it is managed. This force has affected economics, politics, trade and finance. Education too has not been free from its influence. While the effect of globalization on education has been widely studied, Dodds (2008), focuses attention on the influence of education on globalization and the important role of HEIs in encouraging cross-border flows and global trends such as marketization. While some academics propose an accommodating attitude towards globalization, the naysayers propose that HEIs have an important responsibility in critiquing it.

**IMPACT OF ARTIFICIAL INTELLIGENCE IN ACCELERATING RESEARCH,
INNOVATION AND DEVELOPING SKILLS FOR WORK TRANSFORMATION**

Dr. Rupa V. Shah

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Abstract:

Research plays an increasingly important role in the development of innovations and new technology. Research and innovation process results in economic growth by encouraging the development of new markets and improving existing markets. Businesses explore ways for humans and AI to collaborate synergistically, with AI handling routine tasks and humans focusing on complex decision-making and creativity. Economic growth is seen as being led by innovations that are introduced into the market, disrupting existing structures and creating new opportunities. The evolving nature of AI technologies presents challenges for regulatory frameworks. Businesses need to stay informed about and comply with regulations governing AI use in their respective industries. Therefore, innovation (in particular, technological innovation) is the first major driving force of economic dynamics. Finally, the emphasis has been given on an entrepreneur; an economic actor who kicks off economic development by introducing novelties. Thus, according to Neo-Schumpeterian Economics, innovation, knowledge, and entrepreneurship are the three major driving forces of economic dynamics wherein the emergence of the new industries is driven by innovation, supported by knowledge and tested by the entrepreneurial action. The impact of AI on businesses is transformative, touching on research, innovation, market deployment, and future shifts in business models. Successful adaptation requires a proactive approach, embracing new technologies, addressing ethical considerations, and staying attuned to the evolving regulatory landscape.

Keywords: *Artificial Intelligence, Automation, Digitization, Business Strategies, Innovation, Business*

Introduction:

The increase in popularity of AI has led to an expansion in the investment in multiple sectors of AI including research, development, marketing, and production and vice versa. Some of the corporations with the maximum number of mentions of the word “artificial intelligence” in their earning calls are NVIDIA, ORBCOMM, Microsoft, and Facebook. AI has reached a place where it can take real-world financial decisions, chat with people, play games against humans, and work hand in hand with them. Behind all these real-world applications, there is an AI-driven system or an intelligent agent (IA). It interacts with the environment in a repetitive cycle of sense-think-and-act. It takes in the data from the environment, makes an informed decision based on the input data and past experience, and finally performs an action affecting the environment. This IA can be a machine

REVITALIZING MATHEMATICS EDUCATION: EXPLORING VEDIC MATHEMATICS IN THE CONTEXT OF NEP 2020 UNDER IKS

Dr. Seema Amit Agarwal

Vice Principal,
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Abstract:

The National Education Policy (NEP) 2020 of India emphasizes a shift towards a more holistic and flexible education system, encouraging the integration of indigenous knowledge systems and pedagogies. In this context, Vedic Mathematics (VM), an ancient Indian system of calculation, emerges as a potentially valuable tool for enhancing mathematical learning and understanding. However, its integration into mainstream education requires careful consideration of teacher perception and awareness.

Keywords: *Vedic Mathematics, NEP 2020, Teacher Perception, Teacher Awareness, Mathematics Education, Indigenous Knowledge Systems.*

This abstract proposes a study that explores the following aspects:

1. Perceptions of VM:

- Investigate the current perceptions of VM among mathematics teachers and educators.
- Identify factors influencing these perceptions, such as existing knowledge of VM, exposure to its benefits and limitations, and concerns about integration into existing curriculum.

2. Teacher Awareness and Preparedness:

- Assess the level of awareness and understanding of VM among mathematics teachers.
- Evaluate the existing resources and training programs available for equipping teachers with the knowledge and skills to effectively teach VM.
- Identify gaps in teacher preparedness and propose strategies for addressing them.

3. Alignment with NEP 2020 Principles:

- Analyze how VM aligns with the core principles of NEP 2020, such as emphasis on conceptual understanding, critical thinking, creativity, and problem-solving.
- Discuss the potential of VM to promote holistic learning and cater to diverse learning styles.

4. Recommendations and Future Directions:

- Based on the findings, provide recommendations for integrating VM into the mathematics curriculum in a way that aligns with NEP 2020 principles and addresses teacher perceptions and needs.
- Suggest strategies for enhancing teacher awareness and preparedness through effective training programs and resource development.

- **Development of critical thinking skills:** Vedic mathematics encourages students to think critically and creatively about mathematical problems, which can help them develop their critical thinking skills.

Alignment with NEP 2020:

The NEP 2020 emphasizes the importance of developing critical thinking and problem-solving skills in students. The policy also calls for a focus on making learning more enjoyable and engaging for students. Vedic mathematics aligns with these goals in several ways:

- Vedic mathematics emphasizes mental math and problem-solving, which are essential for developing critical thinking skills.
- Vedic mathematics uses visualization and other techniques to make learning mathematics more enjoyable and engaging for students.
- Vedic mathematics can be used to teach a variety of mathematical concepts, which can help students develop a deeper understanding of mathematics.

Indian Knowledge Systems (IKS):

IKS represent a collective reservoir of diverse knowledge frameworks meticulously structured over centuries. Spanning from the ancient Vedic texts to indigenous folklore, this vast spectrum of wisdom is dispersed across a myriad of languages, including Sanskrit, Pali, Prakrit, and numerous regional dialects. However, this wealth of knowledge has largely remained untapped for several decades.

IKS encompasses foundational knowledge, sciences, engineering, humanities, and social sciences, systematically classified and evolved across millennia. It encompasses a broad range of disciplines such as Astronomy, Ayurveda & Yoga, Mathematics & Computing, Languages & Linguistics, Metallurgy, Rasa-Shastra, Public Administration, War Technology, Management Science, and more.

The contributions of IKS to various fields are profound, ranging from understanding celestial movements and a solar-centric worldview to herbal medicine and surgical procedures. It includes monumental discoveries like zero, the decimal numeral system, approximation algorithms for computing Pi, Panini's universal grammar, steel-making techniques, principles of good governance, taxation, and beyond.

In ancient Indian education, eighteen Vidya Sthanas (Schools of Learning) thrived, imparting knowledge in centers like Nalanda and Takshashila. India's reputation in art, architecture, science, technology, engineering, philosophy, and practices stemmed from these institutions. However, this vast repository of knowledge attracted not only seekers but also invaders who sought to dismantle India's wealth.

Knowledge was indeed the bedrock of power and prosperity for our nation. Today, as the world veers toward knowledge diplomacy shaping international relations, this reservoir of knowledge assumes paramount importance. It is this repository that will empower nations. India boasts a treasure trove of wisdom that has enriched its civilization for millennia, holding immense potential for the future.

IMPACT OF GST ON INDIAN ECONOMY

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Ghanshyamdas Saraf College of Arts and Commerce.

Abstract:

The implementation of the Goods and Services Tax (GST) in India marked a significant shift in the nation's indirect taxation framework. This paper examines the multifaceted impact of GST on the Indian economy. Beginning with a historical overview of the tax system, the research investigates the challenges faced during the initial implementation phase, highlighting issues related to technology, compliance, and administrative readiness. A sector-wise analysis delves into the differential effects on various industries, including manufacturing, services, and agriculture. The study explores how GST has reshaped business processes and supply chain management, impacting both small and medium enterprises (SMEs) and large corporations. Assessing the economic repercussions, the paper scrutinizes changes in tax collection patterns and the revenue-neutral rate, shedding light on the implications for government revenue. From a consumer perspective, the research investigates alterations in prices, consumer behavior, and the broader economic implications, such as inflation and purchasing power. Furthermore, the paper provides a forward-looking perspective, offering policy recommendations for addressing challenges and enhancing the GST system's efficiency. In conclusion, this research provides a comprehensive analysis of the impact of GST on the Indian economy, contributing valuable insights for policymakers, businesses, and researchers alike.

Introduction:

The Goods and Services Tax (GST) is an indirect tax on goods and services that was introduced in 2017 to simplify the tax system. It replaced several indirect taxes with one tax, which made things a lot easier for businesses. The tax system has since been streamlined, leading to increased tax compliance and formalisation of the economy.

However, it wasn't all sunshine and rainbows when GST was first introduced, and some businesses had trouble adjusting to the new system.

In this paper, we explore the larger impact of GST on the Indian economy.

ISSN- 2278-5655

AMIERJ

SJIF Impact Factor: 8.343
Online and Print Journal

A Peer Reviewed Referred Journal

Aarhat Multidisciplinary International Education Research Journal

Volume-XIII, Issue- I /A

Jan- Feb, 2024

GSCC

371.37/MUK/SHA



PC00000051



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Millets Potential for Health of 21st Century in Maharashtra

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Abstract:

With nearly 60% of India's Population is dependent on the agriculture sector and it contributes to the GDP growth too which is around 18%. As agriculture industry employs about half of the nation's workers. India continues to be an agrarian economy as declared by the UN Budget 2023. Millets have served all the generations like before and after Millennials, Gen X, Gen Y, Gen Z and now Gen Alpha. Though millets production is beneficial, research into enhancing age-old farming practices is still in its early stages, which must be addressed in order to popularise these nutritious meals. As millet is the crop that is being declared as the 'Nutri-Cereals' by our PM during the Global Millets Conference which was held in New Delhi. Shree Anna or Millet is a source of nutritious value with a lot of health gains. It will lead the farmers to grow millets on a large scale and small - marginal farmers will get economic benefits by the cultivation of Millets which will lead to eliminating poverty and ultimately this will lead to better quality of life and good standard of living. It will also satisfy several Sustainable Development Goals out of 17 which are no poverty, no hunger and good health and well-being which is to be achieved within the next 10 years. From this research, we study how Millets will help the Maharashtra State to lead in good health and well-being with its nourishing property and how one should be aware of these crops and should consume more as it will lead to economic boost of the country and will open the gates of trade too.

Keywords: Shree Anna, Nutri-Cereals, Health, Millet, Nutrition, Gen- Y, Standard of living.

Introduction

Globally, billions of people are suffering from food instability and malnutrition problem. The United Nations has set a worldwide goal of eradicating hunger by the year of 2030, but we are still a long way from meeting it. Climatic changes, expansion of population and an economic slowdown have all had an influence on the food security during the last few decades. Many countries are grappling with both under and over nutrition. So, as a result there is a need to restructure the food system in order to attain food and nutrition security.

Millets are small-seeded grasses that grow effectively in arid zones as rain-fed crops under poor soil fertility and moisture conditions. It is commonly known in the market by Bajra, Jowar, Ragi and few other names. It can also sustain the climate of 21st Century where we can find most of the crops are failed in its practices. They may grow from planted seeds to mature, harvestable plants in as little as by 65 days. This is especially useful in the densely populated areas. Whole millets can be preserved correctly for two or more than two years. It grows mainly in Maharashtra State majority in the Vidarbha and Marathwada regions. Millets are one of the oldest foods known to humans and may have been the first cereal grain used for domestic uses. The processing procedures have a considerable impact on the nutritional content and digestibility of millets. Millet is also considered as a food for poor due to its affordability and way cheaper than any other crop.



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ISSN No.: 2278-5655

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Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume-XIII, Issue-I, Jan-Feb, 2024, SJIF Impact Factor: 8.343

IMPACT OF SMART FARMING PRACTICES ON AGRICULTURE EDUCATION IN VIDARBHA, MAHARASHTRA:

AN ANALYSIS ON STUDENT'S PERSPECTIVE

The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.

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CHAPTER 34

Impact of Discounts on Consumer Buying Behavior: A Comparative Study between Amazon and Myntra

Kreena Modi¹

¹Assistant Professor, Department of Economics, Ghanshyamdas Saraf College
of Arts and Commerce

Abstract:

This study explores how discounts offered by two significant e-commerce sites, Amazon and Myntra, impact consumer choice and frequency of shopping. In the realm of online shopping, discounts are powerful instruments that can influence both the frequency of purchases and the type of purchases made by consumers. Through an examination of consumer data and shopping patterns, this study aims to clarify the degree to which discounts impact consumer behavior on these platforms. The study aims to investigate two aspects: firstly, how discounts provided by Amazon and Myntra influence consumers' buying decisions and frequency of shopping activities; secondly, how demographic factors influence how effective discounts are in shaping consumers' preferences on both platforms. Through an analysis of these goals, this research seeks to clarify the complex relationships among discounts, consumer behavior, and demographic traits. This study aims to determine whether discounts on Amazon and Myntra serve as important catalysts for influencing consumer purchasing decisions and frequency of shopping through in-depth analysis. It also seeks to ascertain whether demographic variables, including age, gender, and income level, mediate how well discounts influence customer preferences on these platforms.

In the end, this study adds to our knowledge of the critical role that discounts play in influencing consumer behavior when it comes to online shopping, especially on sites with the kind of influence that Amazon and Myntra have. This study helps marketers and e-commerce practitioners better understand these dynamics and optimize discount strategies to better meet customer preferences and improve overall shopping experiences.

Keywords: online shopping, consumer preferences, discount, website, comparison.

Objectives:

Millets Potential for Health of 21st Century in Maharashtra

Kreena Dinesh Modi¹, Pruthviraj Desai², Sonika Gupta³

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ABSTRACT

Soil is a finite resource that needs to be preserved and maintained. Soil is dying. We often focus on things like fossil fuels or water when we talk about climate action, it takes 500 years for topsoil to naturally form. We are losing topsoil at 17 times the rate. Soil degradation can occur due to a variety of natural factors. Increasingly, soil quality is impacted by human activities. Industrial agriculture modern agriculture. The topsoil plays a vital role in life and the need to be injected with nutrient-rich. Fertilizers and chemicals that change the chemical composition of the soil makes it even more difficult for important organisms to survive in a short period of time. Cultivation always results in a decline in the soil's fertility and health nutrients. Healthy soil is the basis for healthy plants, which are obviously essential for our survival. If we continue to abuse the structure and quality of the soil to produce large quantities of crop, we are making it more difficult to grow nutrient-rich food in the future. Soil degradation is leading to a decrease in the amount of nutrients in plants, and even though people are consuming different types of vegetables for vitamins and iron and for the effectiveness of nutrients, they are not getting them, which is leading to a rise in diseases due to a lack of nutrients, and they need to take other vitamins supplements and different medicines to replenish the nutrients in their bodies.

Fortunately, there are ways to mitigate soil degradation and support sustainable agriculture. Nanotechnology is an exciting field of research that has the potential to provide sustainable solutions to the challenges of modern intensive agriculture. It is essential for our food production systems to be able to meet the needs of the growing population with minimal impact on the environment. Nanotechnology with nanoscale inputs can be used to produce nano agri-informations with minimal environmental impact.

Keywords: Soil Degradation, Nanotechnology, Environmental sustainability, Nutrients, Human Health.

Introduction

Increasing population at the global level in the past decade has pressured the agriculture sector to increase the production of crop to fulfil consumption of billions of human beings specially in developing countries. This enormous amount of crop production at the global level requires 187 million tons of fertilizers 4 million tons of pesticides and huge amount of water. According to food and agriculture organization the world population is projected to reach 10 billion people by 2050. Soil is the main source for biomass production from plants/crops for food, feed, fibre and renewable energy. The widespread presence of nutrient deficiencies in soils because of excessive and unbalanced use of inorganic fertilizers has led to significant economic losses for farmers, as well

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THE FUTURE OF HIGHER EDUCATION: NEP IMPLEMENTATION AND COLLEGE MERGER

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Abstract

This paper provides a complete overview to readers about the topic of Merger of Universities under the NEP 2022. Main focus of this paper has been on how the New Education Policy will change institutions and how to adjust this change and use this guidelines to determine which eligibility colleges or institutions a school or institution wants. The following points provide information about and support for an institution's decision to offer merger options. Will institutions be able to compete with larger universities and institutions by customizing NEP to their own needs? Some college data were used in this paper for primary study and problem analysis. This paper also discussed the issues that the institution will be facing, and it have some solutions for these issues. The issues are related to the integration of ICT tools and mainstream education, language barriers, enrolment rates of rural university students, lack of university resources, unavailability of electricity and infrastructure facilities in rural educational institutions, etc.

The National Education Plan 2020 (NEP 2020) introduced the concept of multidisciplinary programmes. The NEP makes it mandatory for college institutions to combine Vocational education with their regular college courses. This Vocational education is no longer an option for students who drop out in 12th grade. New education policy makes it compulsory for all students. Institutions must now combine their regular courses with Vocational education policy. In this paper, we explore on How institution not be able to concentrate on both the core courses and will merger option would be best for colleges to consider?

Keywords: NEP (New Education policy 2020), Vocational Education, Merger & Acquisition.

Introduction

The introduction of the National Education Policy of 2020 has brought along changes to fundamentals of the education sector. With the prescription of a rampant updating of curriculum and expansion of the subject matter across all disciplines, the policy intends to close the chasm between the program and course outcomes, and the industry requirements.

To succeed in this undertaking, material attention is paid to the inclusion of ICT in not only the teaching-learning methods, but also as core competencies developed in the learners within the courses. Thus, for nurturing practical applications of the subject material, ICT tools are being included in the framing of the course outcomes.

ISSN : 2278-5655

Multidisciplinary Scholarly Research Association, India
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Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume--XIII, Issue--I, Jan-Feb, 2024, SJIF Impact Factor: 8.343

THE FUTURE OF HIGHER EDUCATION: NEP IMPLEMENTATION AND COLLEGE MERGER

The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.

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(Managing Editor)



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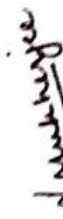
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• Dr. Anil Dhimdhime

*Assistant Professor, Department of Environmental Studies, Ghanshyamdas Saraf College of Arts & Commerce, Malad (W), Mumbai - 400 064.

Abstract

Water is indispensable for existence and survival of plants, animals and humans. The freshwater is the lifeline for agriculture, manufacturing, domestic and numerous other activities. In the recent past we witnessed the misuse and pollution of water all over the world. Water around the world is getting polluted due to human activities and the availability of potable water in nature is becoming rare day by day. If we do not take radical measures to conserve water, there will not be clean water left. Water demand in various sectors is increasing rapidly and this resource is no more an unlimited one. India is no exception to this trend. In view of the strong need to have judicious and sustainable development of water resources, we must undertake ecologically balanced strategies to tackle water scarcity situations. The sustainability of water resources is of the paramount importance for sound economic and social development of India. Therefore, in the present paper the author dealt with the scenario of water resources of India and their management for sustainable development.

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Introduction:

Water is the most important of all resources as most living things are made up mostly of water. The planet we live in is covered by about 71% of water. This film of water helps to maintain the climate, dilutes the pollutants and is essential for all living things. Even though most of this water is saline, a fraction of fresh water is constantly recycled and purified by the hydrological cycle. This fresh water (3%) is the lifeline for agriculture, manufacturing and numerous other activities. Water is scarce resource and it is becoming more scarce as time passes. With increasing population and economic development, the demand for water has also increased in domestic, industry, agriculture and energy sector.

In the international conference on water security at the Hague, Netherlands (March 2000), it was stressed that access to safe and sufficient water and sanitation are the basic human needs and are essential to help, wellbeing and empowerment of people. And estimated 1.1 billion people lack access to safe drinking water, 2.5 billion people has no access to proper sanitation. It is estimated that by the 2025 two thirds of the world's population is likely to live in countries with moderate or severe water shortages. Many scientists had identified water shortage and global warming as the two most worrying problems for the new millennium. Thus, keeping in view of the above facts, the main aim of this paper is to understand quantitative limits, temporal and spatial

ISSN 2278-5655

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Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume-XIII, Issue-I, Jan-Feb, 2024, SJIF Impact Factor: 3.343

SUSTAINABLE USE, DEVELOPMENT AND MANAGEMENT OF WATER

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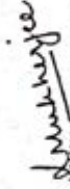
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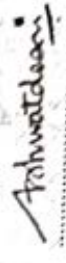
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Impact of Consumer Behaviour on Online Purchase of Electronic Goods

Mr. Ramkrishna Shikhare

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Abstract

The surge in online shopping has significantly transformed consumer behavior, particularly in the realm of electrical goods. This abstract provides an in-depth analysis of the factors influencing consumers' online purchasing decisions in the context of electrical products, shedding light on emerging trends and implications for e-retailers.

The proliferation of e-commerce platforms has reshaped the way consumers engage with and procure electrical goods. Cultural factors, such as technological acceptance and trust in online transactions, play a pivotal role in shaping consumers' attitudes toward online shopping for electrical products. Social influences, including online reviews and recommendations, exert considerable impact on decision-making processes as individuals seek validation and insights from their virtual networks.

Personal factors, such as digital literacy, age, and prior online shopping experience, contribute to the varying degrees of consumer comfort with purchasing electrical goods online. Psychological factors, including perceived risk and the convenience of online shopping, further shape the evolving landscape of consumer behavior in this domain. As the online market place for electrical goods continues to expand, situational factors such as the availability of detailed product information, secure payment options, and efficient customer service become critical considerations for consumers.

Key words: online, digital, consumer, behavior, goods

Introduction to Consumer Behaviour:

Consumer behavior is a dynamic and interdisciplinary field that examines the processes individuals or groups undergo when selecting, purchasing, using, and disposing of products, services, ideas, or experiences to satisfy their needs and desires. Understanding consumer



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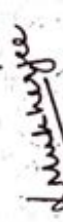
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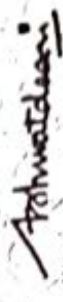
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ISSN No.: 2278-5655

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behaviour is essential for businesses, marketers, and policymakers as it provides insights into the factors that influence purchasing decisions, helping them formulate effective strategies

Use of ChatGPT for Enhanced Educational Experiences

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Abstract

An AI chatbot named ChatGPT uses natural language processing to deliver information. The language model is capable of providing answers and producing a wide range of written items, including emails, notices, articles, social media posts, essays, and more. On November 30, 2022, OpenAI released called as ChatGPT which language model developed by OpenAI, has quickly altered human-computer interaction. ChatGPT, which is based on the well-known GPT (Generative Pre-trained Transformer) architecture, has the incredible ability to interact in dynamic, contextually coherent conversations with users that sound natural. The transforming benefits of ChatGPT are explored in this abstract along with its varied applications, underlying mechanisms, and challenges.

Keywords: AI, Conversation generation, ChatGPT, natural language processing, human-computer interactions, contextual coherence, language model, prompts and responses.

Introduction

In simple way we can say that technological improvement is called as ChatGPT which is an advanced language model developed by OpenAI, ChatGPT is Built upon the GPT (Generative Pre-trained Transformer) architecture.

It represents a breakthrough in natural language processing and artificial intelligence. The "Chat" in ChatGPT signifies its capability to engage in human-like conversations and generate coherent, contextually relevant responses.

It can comprehend prompts, questions, or inputs given in natural language and produce human-like, contextually appropriate outputs. ChatGPT has found applications in a variety of fields, including customer support, content creation, educational assistance, and more. It can provide detailed answers, explanations, generate text based on prompts, and engage in interactive dialogues. Significant importance of ChatGPT in several domains due to its advanced natural language processing capabilities and conversational abilities.



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ISSN 2319 - 359X
AN INTERNATIONAL MULTIDISCIPLINARY
HALF YEARLY RESEARCH JOURNAL

ISSN

IDEAL

Volume - XII

Issue - I

September - February - 2023-24

PART - I

Peer Reviewed Refereed and
UGC Listed Journal No. 47026

Single Blind Review/Double Blind Review



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Prof. Ramson Menezes

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Dr. Rupa Shah

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Abstract

This study explores the wide range of consumer issues that arise when FinTech solutions are adopted by e-commerce platforms. This study identifies and focuses on the major challenges faced by customers when incorporating fintech solutions into their online shopping experiences by drawing on a thorough investigation of the body of existing literature. The study aims to provide light on how technology, consumer behavior, and financial transactions interact in complex ways through a combination of qualitative and quantitative approaches. This study leads to the creation of initiatives targeted at boosting user acceptance, trust, and general happiness with fintech by shining light on these difficulties.

Key Words: Fintech, E-commerce, Consumer Challenges, Technology, Online Shopping, Consumer Behavior.

1. Introduction

The term Fintech refers to the synergy between finance and technology to improve business operations and provide financial services. Fintech can take the form of software services or companies. Companies can provide the technologically advanced methods to improve the efficiency of financial processes by disrupting traditional methods. The most prominent Fintech applications are mobile payments, automated investment applications (robot advisors), crypto currencies, online loan companies and crowd funding platforms.

Over the years India has become one of the world's leading countries in adopting financial technology. The large number of digital touch points that the customers use everyday benefits the Fintech companies leading to an increase in the adoption rate of Fintech services towards Fintech products on e-commerce platforms. The growth of digital transactions makes

IMPACT OF E-COMMERCE SITES ON THE CONSUMERS DECISION TO PURCHASE BRANDED CLOTHING WITH REFERENCE TO WESTERN MUMBAI SUBURBAN REGION

* Dr. Rupa Shah

**Mr. Rahul Pandey

* Research Guide, HOD-Commerce, Ghanshyamdas Saraf College of Arts and Commerce.

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Abstract

This study investigates the influence of e-commerce platforms on customer choices while buying branded apparel in the western Mumbai suburban area, with a specific emphasis on Myntra, Meesho, Amazon, and Flipkart. The research seeks to determine the main elements that affect customer decisions and evaluate levels of trust and satisfaction. Although these platforms are becoming more popular, there is a lack of study in knowing detailed customer preferences in this region. The goals include identifying main elements that influence, evaluating trust and satisfaction, and examining hypotheses about customer choices. The research uses a combination of original and existing data, using questionnaires, and examining feedback from 114 people. Results show a strong dependence on product reviews, brand reputation, price, and promotions. There is a connection between customer trust, authenticity, and overall satisfaction. The report ends with suggestions for E-commerce platforms to improve user experience, highlighting the significance of a favourable brand image, competitive pricing, and efficient promotional techniques in the western Mumbai suburban area.

Key words: E-Commerce Platforms, Customer Choices, Internet

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Introduction:

E-commerce is usually associated with buying and selling over the Internet, or conducting any transaction involving the transfer of ownership or rights to use goods or services through a computer-mediated network (Thomas L. Massenburg). E-commerce is one of the enormous sectors of today era. The adoption of e-commerce growing every day. In today almost 90% of companies have a website or even companies that do not offer e-commerce services, (Chadwick, 2011). The increase in internet shopping has altered the way individuals purchase clothing, particularly branded

garments. This alteration is significant and comprises several components that together reshape individuals' perceptions, evaluations, and selections of their attire. As websites alter the typical in-store experience, it significantly impacts people's behaviour while selecting branded clothing. The efficiency of consumers in online shopping increases due to the accessibility of exhaustive product information, intelligent comparisons, and reduction in customer search costs (Bakos, 1997; Johnson, Moe, Fader, Bellman & Lohse, 2004)

This research aims to understand the key factors influencing consumer decisions to purchase branded

ISSN : 2278-5655

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IMPACT OF E-COMMERCE SITES ON THE CONSUMERS DECISION TO PURCHASE BRANDED CLOTHING

WITH REFERENCE TO WESTERN MUMBAI SUBURBAN REGION

The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.

Pramila Thokale

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ISSN- 2278-5655

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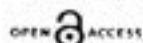
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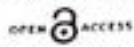
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BEYOND TEXTBOOKS: BUILDING INVESTORS FOR THE FINANCIAL ECOSYSTEM

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Abstract

Traditional financial education, as seen in textbook theories, falls short of providing people with the flexibility and practical skills needed to navigate the complex and interconnected financial ecosystem. The present study evaluates the drawbacks of the current framework and suggests a comprehensive strategy for investor education that promotes financial literacy, well-informed decision-making, and sustained prosperity. By integrating experiential learning, technology, and a systemic understanding of the financial landscape, educational programs can empower individuals to become self-assured and independent investors.

Keyword: Skill Sets, Financial Ecosystem, Experiential Learning.

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Introduction:

The popularity of traditional financial education is declining. Prospective investors want practical experience over academic theories. They look for a variety of teaching strategies, such as case studies and group discussions, and are aware that emotions affect decision-making. They demand learning that takes these issues straight away as they are aware of the latest developments in technology and complex financial networks. The research paper aims to evaluate traditional financial education methods and their effectiveness in preparing individuals for real-world investing challenges. It seeks to identify key skill sets and knowledge gaps in traditional investor education and proposes practical recommendations for educational institutions, policymakers, and financial service providers. By implementing these recommendations, one can provide prospective investors with the skills and knowledge necessary to

effectively navigate the complexities of the financial world.

Review of Literature:

- Hudson, R. (2022). *Banking systems of the world: A comparative survey*. Oxford University Press. This book offers a thorough analysis of the financial ecosystem's interconnection, emphasizing the necessity for investors to become acquainted with more complex processes.
- "Future of the Indian Education System," authored by educationist and legislator Narendra Jadhav, explores the applicability of the National Education Policy 2020 (NEP). This study examines how the National Education Policy (NEP) may close current gaps in India's educational system and bring it up to date, focusing on skill based education, so it can compete globally. It evaluates the effectiveness of the NEP in addressing problems such as unequal

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BEYOND TEXTBOOKS: BUILDING INVESTORS FOR THE FINANCIAL ECOSYSTEM

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A handwritten signature in black ink, appearing to read 'Pramila Thokale'.

Pramila Thokale
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NATIONAL EDUCATION POLICY 2020 AND HIGHER EDUCATION: A BRIEF REVIEW

* Dr. Megha Krishna Khedekar

* Assistant Professor, GhanshyamDas Saraf College of Commerce & Arts, Malad W, Mumbai-400064

Abstract

Well defined and futuristic education policy is essential for a country at school and college levels due to the reason that education leads to economic and social progress. Different countries adopt different education systems by considering the tradition and culture and adopt different stages during their life cycle at school and college education levels to make it effective. The National Education Policy 2020 (NEP 2020), which was approved by the Union Cabinet of India on 29 July 2020, outlines the vision of India's new education system. The new policy replaces the previous National Policy on Education, 1986. The policy is a comprehensive framework for elementary education to higher education as well as vocational training in both rural and urban India. The policy aims to transform India's education system by 2021. Shortly after the release of the policy, the government clarified that no one will be forced to study any particular language and that the medium of instruction will not be shifted from English to any regional language. The language policy in NEP is a broad guideline and advisory in nature; and it is up to the states, institutions, and schools to decide on the implementation. Education in India is a Concurrent List subject.

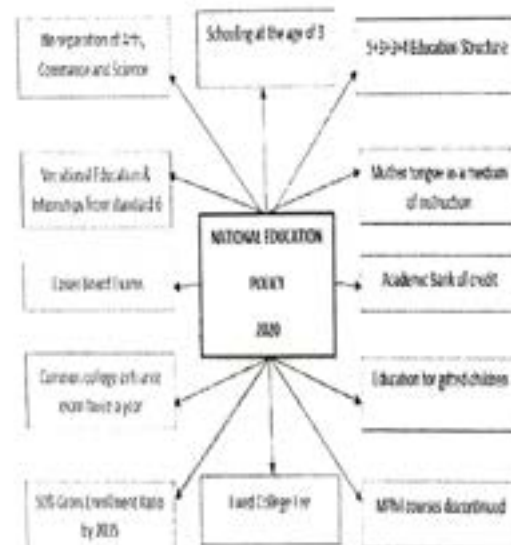
Keyword: Higher Education, National Education Policy 2020

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Introduction:

The National Education Policy 2020 is a welcome and ambitious re-imagining of India's education system into a modern, progressive and equitable one. Successful execution of this policy calls for dramatic simplification of decision-making structures and re-prioritization of budgetary resources in months and years to come.

Given that there are around 350 million Indians today in school-going or college-going age groups, the NEP calls for a large-scale implementation of a magnitude never before attempted anywhere in the world. This presents substantial execution challenges, both quantitative and qualitative.



ISSN : 2278-5655

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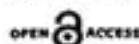
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ISSN No.: 2278-5655

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AN ANALYSIS OF RELATIONSHIP BETWEEN CAPITAL ADEQUACY RATIO AND PROFITABILITY IN SELECT PUBLIC SECTOR BANKS IN INDIA DURING 2019 - 2023

* Prof. Bhumika Shah

* Assistant Professor, GhanshyamDas Saraf College of Commerce & Arts, Malad W, Mumbai-400064

Abstract

Capital acts as a buffer in times of crisis or poor performance by a bank. Sufficiency of capital also instils depositors' confidence. Attainment of regulatory capital standard contribute towards financial stability. Bank's profitability as one of the important parameters has influence on financial health. This research paper will study the relationship between Capital Adequacy Ratio and Profitability of selected Public Sector Banks in India from 2018-19 to 2022-23. The purpose of the research paper to study the impact of Capital Adequacy Ratio on profitability of the banks and its significance with respect to achievement of capital adequacy norms.

Keywords: Capital Adequacy, Profitability, CAR Ratio, Earning Per Share (EPS), Return on Equity (ROE)

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Introduction:

Banks play very important role in the economy. For the smooth flow of credit in an economy, it is essential that banks should be financially sound to meet the various requirements of other fields. Banks play a pivotal role in the shaping up of the economy of a country, given the relationship between the wellbeing of the banking sector and the growth of the economy (Rajan and Zingales 1998). Capital is a source of financing. Banks gets finance from customer deposits, borrowing and share capital. Capital represents shareholders contribution to support the institution and this gives them right to enjoy future earnings of the bank (Athanasoglou, Delis & Staikouras, 2006). For a bank to remain stable and achieve desired level of financial performance it should be adequately capitalised.

The essential function of banks is to receive deposits and grant loans. Deposits can normally be withdrawn without notice or at short notice, while loans generally have considerably longer maturities. It means banks are

using short term sources of funds (Liabilities) to meet the long-term lending (assets) for the banks. There are higher chances of mismatch between assets and liabilities which is risky for the banks. Income from assets needs to be realised on time otherwise bank suffer losses or affects profitability. Generally, banks are expected to absorb the losses from the normal earnings but there may be some unanticipated losses which cannot be absorbed by normal earnings. Capital helps to absorb such losses. It provides the customer, the public and the regulatory authority with confidence in the continued financial viability of the bank. Unlike other business enterprises, Banks are therefore subject to extensive regulation, including capital requirements as an important element.

The Basel Committee - initially named the Committee on Banking Regulations and Supervisory Practices - was established by the central bank Governors of the Group of Ten countries at the end of 1974 in the aftermath of serious disturbances in international



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A STUDY ON THE IMPACT OF FINANCIAL LITERACY ON INDIVIDUAL'S DECISION MAKING IN DERIVATIVES MARKET

* Dr. Lokesh Gupta

** Prof. Mebin Ann Varghese

* Ghanshyamdas Saraf College of Arts and Commerce.

Abstract:

Having a fundamental grasp of financial instruments is necessary for making sound financial decisions. In today's complex financial landscape, numerous factors influence individual's decision making in Financial Market. Essentially, possessing financial knowledge empowers individuals to make well-informed decisions regarding their investments. This study aims to analyse how individuals with financial literacy influence the decision-making processes within the complex dynamics of the derivatives market. It also analyses the awareness of derivatives market and risks among the individuals. A well-structured questionnaire was constructed to collect primary data and the survey was conducted among 101 sample respondents in Mumbai.

Key Words: Financial literacy, Derivative Market, Instruments.

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Introduction:

Financial literacy is a crucial topic for investors and in particular is essential for young people. Financial literacy is the cognitive understanding of financial components and skills on financial matters to confidently take effective action that best fulfils an individual's personal, family and global community goals. The absence of such skills is referred to as being financially illiterate. In a country like India, we have close to 80% literacy, but when it comes to financial literacy, we are not that lucky. National Centre for Financial Education did a survey which says that only 27% of Indians are financially literate. When compared to the wealth of studies on stock market participation there appears to have been considerably less focus placed on the determinants of household participation in complex derivatives markets, which are almost redundant assets for individuals.

In India, Traders want maximum gain with minimum risk or no risk, so is the case with derivatives. Derivatives are among the forefront of the innovations in the financial markets and aim to increase returns and reduce risk.

A derivative is a financial product which has been derived from another financial product or commodity. The derivatives do not have independent existence without underlying product and market. Derivatives are contracts which are written between two parties for easily marketable assets. It is derived by the means of a mutual agreement; the types of derivative products are limited only by imagination and so there is no definitive list of derivative products. Some of the common derivative contracts are:

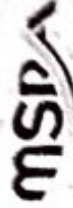
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A STUDY ON THE IMPACT OF FINANCIAL LITERACY ON INDIVIDUAL'S DECISION MAKING IN DERIVATIVES MARKET

* Dr. Lokesh Gupta

** Prof. Mebin Ann Varghese

* Ghanshyamdas Saraf College of Arts and Commerce.

Abstract:

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ISSN 2319 - 359X
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IDEAL

(21)

2
ISSN

Volume - XII

Issue - I

September - February - 2023-24

PART - I

Peer Reviewed Refereed and
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13. Exploring Consumer Challenges in Adopting Fintech Solutions on E-Commerce Platforms: A Comprehensive Study

Prof. Ramson Menezes

Assistant Professor, Department of Commerce,
Ghanshyamdas Saraf College of Arts & Commerce.

Dr. Rupa Shah

H. O. D. Commerce, Ghanshyamdas Saraf College of Arts & Commerce.

Abstract

This study explores the wide range of consumer issues that arise when FinTech solutions are adopted by e-commerce platforms. This study identifies and focuses on the major challenges faced by customers when incorporating fintech solutions into their online shopping experiences by drawing on a thorough investigation of the body of existing literature. The study aims to provide light on how technology, consumer behavior, and financial transactions interact in complex ways through a combination of qualitative and quantitative approaches. This study leads to the creation of initiatives targeted at boosting user acceptance, trust, and general happiness with fintech by shining light on these difficulties.

Key Words: Fintech, E-commerce, Consumer Challenges, Technology, Online Shopping, Consumer Behavior.

1. Introduction

The term Fintech refers to the synergy between finance and technology to improve business operations and provide financial services. Fintech can take the form of software services or companies. Companies can provide the technologically advanced methods to improve the efficiency of financial processes by disrupting traditional methods. The most prominent Fintech applications are mobile payments, automated investment applications (robot advisors), crypto currencies, online loan companies and crowd funding platforms.

Over the years India has become one of the world's leading countries in adopting financial technology. The large number of digital touch points that the customers use everyday benefits the Fintech companies leading to an increase in the adoption rate of Fintech services towards Fintech products on e-commerce platforms. The growth of digital transactions makes

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ISSN 2319 - 359X

Volume - XII, Issue - I, September - February - 2023-24
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His/her paper has been published in Peer Reviewed Refereed & UGC Listed Journal No. - 47026 - IDEAL - ISSN - 2319 - 359X with Impact Factor - 7.537.

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EXAMINING THE INFLUENCES OF CONSUMER BEHAVIOR ON PURCHASE DECISIONS IN E-COMMERCE: A COMPREHENSIVE STUDY

* Prof. Ramson Menezes

* Assistant Professor, Department of Commerce, Ghanshyamdas Saraf College of Arts & Commerce.

Abstract:

This study explores the complex factors influencing consumer behavior in the ever-changing e-commerce environment, particularly in light of the changing digital marketing paradigm. In a time when technology is constantly changing the way that consumers shop online, it is critical for businesses to understand the complex aspects that influence customer choices in order to develop tactics that work. Our study takes a broad approach to deciphering the intricacies of the e-commerce industry by looking at social impact, product ratings, and user experience. Our goal is to find insights that help to improve e-commerce strategy through a thorough examination. We investigate the complex relationships that exist between users and digital platforms, illuminating the ways in which conventional consumer behavior and the results of digital marketing campaigns interact.

Keywords: Consumer Behavior, Digital Marketing, E-Commerce, Purchase Decisions.

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Introduction:

Businesses hoping to succeed in the digital marketplace must grasp the complex dynamics of consumer behavior in the quickly changing field of electronic commerce (e-commerce). This thorough analysis explores the various factors that affect consumers' choices in the e-commerce space. With technology redefining the way people purchase, it is critical for businesses to analyze the complex interactions that occur between customers and online platforms in order to develop tactics that appeal to their target market. The purpose of this study is to offer a comprehensive analysis of the variables affecting consumer behavior in e-commerce, illuminating the complexity of purchasing decisions in the context of modern digital marketing. With the rise of digital marketing channels, the traditional paradigms of consumer interaction have undergone a paradigm shift. This study not only aims

to identify the key drivers behind consumer choices in e-commerce but also seeks to elucidate the impact of digital marketing strategies on shaping these decisions. As online platforms continue to introduce innovations, from personalized recommendations to targeted advertisements, the lines between consumer intent and digital influence become increasingly intertwined. In light of this, our study explores the subtleties of how customer behavior appears in the context of online shopping. Through an investigation of the several elements that affect buying decisions—like user experience, product evaluations, and social influence—we hope to offer a thorough understanding that extends beyond transactional analysis. The study's conclusions have the potential to provide businesses with actionable intelligence that will help them adjust their strategies and establish more meaningful connections with their online audience as they negotiate the complexity of the



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on 3rd to 4th July 2024.

ISSN No.: 2278-5655

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Edited by Dr. Umeshchandra Yadav, Mr. Pankaj Bhajiyal Maurya, Dr. Suresh Lorik, Mrs. Glena Vishal Dsilva, Dr. Neha Goel

February, 2024 (An International Edition)

ISBN: 978-93-5879-202-7 | ISBN-10: 93-5879-202-7 | DIP: 18.10.9358792027 | DOI: 10.25215/9358792027



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INDIAN EDUCATION SYSTEM - ISSUES AND CHALLENGES OF THEORETICAL EDUCATION ON PRACTICAL LEARNING ASPECTS OF STUDENTS

* Prof. Anita S. Agarwal

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

ABSTRACT

Higher education is one of the key drivers of growth performance, prosperity, and competitiveness in national and global economies. The Indian Education system is rigged with many challenges that have recently come to light when the Covid-19 virus impacted the industry. Amongst other things, the lack of practical Knowledge, training, and the option for students to choose from more versatile subjects are the biggest issues and challenges in education today. The present paper highlights the importance of Practical knowledge from the student's career point of view. This research paper explore seven ways in which the higher education impacts society, workforces and graduates.

Keywords: Indian Education System, Higher Education, Covid-19, Students and Teaching.

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Introduction:

Education is the process of accepting or giving proper information. Education is must, important for future. That's the reason everyone want to take the best education. Our education system provides us two types of knowledge theoretical and practical. Education is the way of a great future and a best life. Education is important and gives an opportunity to learn skills and accept knowledge. A proper education gives best and understanding about the life. Education is the only key that can develop a whole generation and also make responsible human beings who can gain good teachings and can spread it to many others.

Objectives of the Study:

- To study the Problems of Indian Education System.
- To study the Issues and Challenges of Theoretical Education.
- To evaluate the advantages of Practical knowledge.
- To study the Importance of Higher Education on the Economy

Research Methodology:

The present study is descriptive in nature. The data used for the study is secondary in nature and has been collected from various reputed journals, newspapers and websites.

I Problems in Indian Education System-

1. Lack of a budget

Early schooling required students to physically travel to and attend classes. This entails incurring costs for the facilities and infrastructure that the school would have to offer to its students. Even the students would have to spend money, time, and effort on the daily drive to school. Many students are not been able to get the proper education, due to the lack of budget. The government has launched many schemes to ensure that every child has the right to education. On the other hand, educators have been able to overcome all financial and geographic limitations, owing to advanced technology. Though getting a proper internet



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ISSN No.: 2278-5655

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Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume-^{xiii}, Issue-I, Jan-Feb, 2024, SJIF Impact Factor: 8.343

INDIAN EDUCATION SYSTEM – ISSUES AND CHALLENGES OF THEORETICAL EDUCATION ON PRACTICAL LEARNING ASPECTS OF STUDENTS

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A COMPREHENSIVE OVERVIEW OF ARTIFICIAL INTELLIGENCE (AI) IN EDUCATION

* Dr. Pradnya M. Wankhade
** Mrs. Shraddha P. Kokate

* Assistant Professor, R.A. Podar College of Commerce & Economics, Data Science & Analytics Department.
** Assistant Professor, Ghanshyamdas Saraf College of Arts & Science, BSc IT Department.

Abstract

In today's era as Education constitutes an essential development standard for individuals and societies, researchers have been exploring the use of Artificial Intelligence (AI). In this paper we focus on how new trends of AI use in education fields. In order to provide a detailed overview of the efforts, this article pays particular attention to these developments by high-lighting key application areas of data-driven development. In addition to this we also incorporate data analysis for decision making, various learning processes in education where they make use of AI in Education; it also analyses existing tools, research trends, as well as limitations of the role data-driven AI can play in Education. The article also provides detailed analysis to highlight the salient research trends in AI in Education and also provides detailed platforms developed as the outcome of research and development.

Keywords: Personalized Learning, Data Analysis for Decision-Making, Facilitating Collaborative Learning, Professional Development for Teachers, Adaptive Learning Platforms, Sentiment Analysis in Education

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Introduction:

In the modern world, Artificial Intelligence (AI) is revolutionizing the way humans live their lives. Similar to other domains, the field of education is also going through a paradigm shift through the use of AI, which can be used to unleash insights about understanding how students learn, how to personalize the learning experience of students, how to get more information to help in the decision-making process, how to model the complex interaction between student learning, the knowledge domain, and the tools that enable students to interact with the domain. AI can be useful in addressing education-related challenges that are rooted in both the inadequacy of the traditional way of teaching the current generation and the complexity of the educational system itself. Over the past decade, the

role of AI in learning has been on the radar of education institutions, government agencies, funding agencies, and industry. It is expected to grow by more than 47% from 2018 to 2022 in the US Education Sector based on the AI Market. We use the term AI broadly as an umbrella term that subsumes methods, algorithms, and systems that learn from data (data science, statistical learning, machine learning, deep learning) or aim to create machine intelligence that can perform tasks such as perception, reasoning, inference (such as expert systems, probabilistic graphical models). The AI techniques in education can be broadly divided into two different categories, namely (i) representational/knowledge-based AI, and (ii) data-driven AI. The knowledge-based AI algorithms aim to employ human experts' knowledge in decision making.

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A COMPREHENSIVE OVERVIEW OF ARTIFICIAL INTELLIGENCE (AI) IN EDUCATION

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ALIGNING EDUCATION WITH THE EVOLVING GLOBAL ECONOMY: CONTEMPORARY TRENDS AND STRATEGIES IN HUMAN RESOURCE MANAGEMENT

* Prof. Simmi Mulgaonkar

* Ghanshyamdas Saraf College of Arts & Commerce

Abstract:

The evolving global economy presents challenges and opportunities for educational institutions seeking to prepare individuals for success in the dynamic and competitive job market. This paper explores contemporary trends and strategies in human resource management to align education with the demands of the rapidly changing economic landscape. Key trends include the integration of technology, globalization, and the need for lifelong learning. Strategies in human resource management involve skills mapping, collaboration with industry, and fostering flexibility in learning paths. Curriculum innovation, including interdisciplinary learning and entrepreneurship education, is crucial for equipping students with the skills required in the modern workforce. Assessment methods are evolving toward competency-based approaches, emphasizing continuous evaluation. Policy and regulatory reforms that promote agility and incentives for innovation are essential components of aligning education with the global economy. Additionally, fostering inclusion, diversity, and cultural competence ensures that educational opportunities are accessible to all, preparing individuals for success in diverse and collaborative work environments. This paper underscores the importance of a collaborative approach involving educational institutions, industries, policymakers, and other stakeholders to create an adaptable and responsive education system that meets the needs of the evolving global economy.

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Scope of the Study:

The study aims to comprehensively investigate the relationship between education and the evolving global economy by examining various dimensions like, Educational Levels, Industry Sectors, Innovation in curriculum and teaching methods, Technological Integration etc. By considering these dimensions, the study aims to provide a comprehensive understanding of the relationship between education and the evolving global economy, offering practical recommendations for improving alignment strategies in human resource management.

Objectives:

- To assess current education alignment
- To identify contemporary trends in Human Resource Management
- To explore Global economic dynamics.

Introduction:

In the face of a rapidly changing global economy, the alignment of education with the evolving needs of the workforce is a critical imperative. The dynamics of today's job market, characterized by technological advancements, globalization, and shifting industry landscapes, necessitate a strategic approach to education that fosters the development of relevant

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SUSTAINABLE USE, DEVELOPMENT AND MANAGEMENT OF WATER

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*Assistant Professor, Department of Environmental Studies, Ghanshyamdas Saraf College of Arts & Commerce, Malad (W), Mumbai - 400 064.

Abstract

Water is indispensable for existence and survival of plants, animals and humans. The freshwater is the lifeline for agriculture, manufacturing, domestic and numerous other activities. In the recent past we witnessed the misuse and pollution of water all over the world. Water around the world is getting polluted due to human activities and the availability of potable water in nature is becoming rare day by day. If we do not take radical measures to conserve water, there will not be clean water left. Water demand in various sectors is increasing rapidly and this resource is no more an unlimited one. India is no exception to this trend. In view of the strong need to have judicious and sustainable development of water resources, we must undertake ecologically balanced strategies to tackle water scarcity situations. The sustainability of water resources is of the paramount importance for sound economic and social development of India. Therefore, in the present paper the author dealt with the scenario of water resources of India and their management for sustainable development.

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Introduction:

Water is the most important of all resources as most living things are made up mostly of water. The planet we live in is covered by about 71% of water. This film of water helps to maintain the climate, dilutes the pollutants and is essential for all living things. Even though most of this water is saline, a fraction of fresh water is constantly recycled and purified by the hydrological cycle. This fresh water (3%) is the lifeline for agriculture, manufacturing and numerous other activities. Water is scarce resource and it is becoming more scarce as time passes. With increasing population and economic development, the demand for water has also increased in domestic, industry, agriculture and energy sector.

In the international conference on water security at the Hague, Netherlands (March 2000), it was stressed that access to safe and sufficient water and sanitation are the basic human needs and are essential to help, wellbeing and empowerment of people. And estimated 1.1 billion people lack access to safe drinking water, 2.5 billion people has no access to proper sanitation. It is estimated that by the 2025 two thirds of the world's population is likely to live in countries with moderate or severe water shortages. Many scientists had identified water shortage and global warming as the two most worrying problems for the new millennium. Thus, keeping in view of the above facts, the main aim of this paper is to understand quantitative limits, temporal and spatial

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SUSTAINABLE USE, DEVELOPMENT AND MANAGEMENT OF WATER

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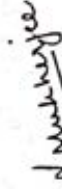
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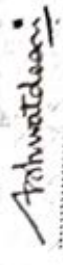
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CORPORATE SOCIAL RESPONSIBILITY IN INDIA – A WAY TO ACHIEVE SUSTAINABLE DEVELOPMENT GOAL

* Prof. Ruddhi Rajendra Wadadekar

* Ghanshyam S. Saraf, College of Arts & Commerce, Malad (W), Mumbai-400064

Abstract:

CSR has become a popular word in today's world. With the Companies Act 2013, the Indian government adopted a legislative approach to reconfigure the business-society nexus in form of mandatory CSR activities. Indian businesses have realized that they must look not only at the economic dimension of their companies, but also at its ecological and social impact to move towards sustainable development. The present research paper attempts to analyse several such aspects of the CSR law in India. Enactment of Companies Act, 2013 by the Ministry of Corporate Affairs and Government of India was one of the world's largest experiments of introducing the CSR as a mandatory provision by imposing statutory obligation on Companies to take up CSR projects towards social welfare activities. This CSR initiative will help the nation towards achievement of sustainable development goals and public-private partnership in transformation.

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Introduction:

According to William Clay Ford Jr. Chairman of the board and CEO of Ford Motor Company, "There is difference between a good company and great company. A good company offers excellent products and services. A great company also offers excellent product and services but it also strives to make the world a better place. It is not just enough for businesses to simply buy and sell their products and services without considering the field in which they operate. Now it has become imperative to achieve sustainable goal to survive in the market and to serve the society at large. The concept of CSR is the methodology of give and take. Corporate social responsibility is based on three pillars: environmental, social and financial. Sustainability is an immense term that encompasses the efforts of a company to improve its performance in a significant manner. Below reasons reflect why CSR is important:

CSR improves the public image by publicising the efforts towards a better society and increasing their chance of becoming favourable in the eyes of consumers.

CSR increases media coverage as media visibility throws a positive light on the organisation.

CSR enhances the company's brand value by building a socially strong relationship with customers.

CSR helps companies to stand out from the competition when companies are involved in any kind of community.

Objectives:

1. To develop an understanding of concept of CSR.
2. To study the potential benefits of CSR to organizations.
3. To analyse the contribution of CSR in achieving sustainable development goal.

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Peer Reviewed Refereed Journal (Single-Blind), ISSN-2278-5655, Volume-XIII, Issue-I, Jan-Feb, 2024, SJIF Impact Factor: 8.343

CORPORATE SOCIAL RESPONSIBILITY IN INDIA – A WAY TO ACHIEVE SUSTAINABLE DEVELOPMENT GOAL

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A STUDY ON CORPORATE SOCIAL RESPONSIBILITY IN INDIA

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* Assistant Professor, Ghanshyamdas Saraf College of Arts & Commerce, Malad (W), Mumbai-400064

Abstract:

CSR (Corporate Social Responsibility) is the process by which an organization thinks about and evolves its relationships with stakeholders for the betterment of the society. Society and Business go hand in hand. It demonstrates its commitment in this regard by adoption of the appropriate business processes and strategies. Socially responsible companies use CSR to integrate economic, environmental and social objectives with the company's operations and growth. In the recent decade CSR activities have taken a great upsurge. Many Indian companies have shown remarkable initiative in carrying out these activities in various areas like environment, health care, child education and many more.

The study reflects about how top companies in India have led to emerge several CSR initiatives which show a different image of today's corporate as a contributor to the society. They have come a long way from earning profits from the society to becoming generous and giving towards the underprivileged and deprived. The aim is to reduce inequalities in the Indian society.

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Introduction:

Corporate Social Responsibility (CSR) assumes significance as it permits companies to engage in projects or programs related to activities with regard to social welfare and improvement enlisted under the terms of Companies Act. The New Companies Act, 2013 had given a new insight to corporates to move socially and responsibly. Therefore, this study tries to analyses which are major CSR activities contributed Indian companies, and also highlights the CSR activities followed by the companies as per New Companies Act, 2013.

India has created a sturdy framework for CSR activities making it mandatory for companies to allocate a portion of their profits towards the development of society. Various companies have accepted these responsibilities and contributed actively

to reduce these inequalities. All qualifying company required to have a CSR committee are required to spend at least 2% of its average net profit for the directly preceding 3 financial years on CSR activities. The activities are carried out with the obligations like eradicating extreme hunger and poverty, promotion of education, improving health, cleanliness drive and many more.

Review of Literature:

A. K. Singh (2018), states that the external environment of business has undergone revolutionary changes which generated far-reaching impact on organizational performance and their management strategies. He also says that the management experts recommend that business organizations must devote resources to socially desirable objectives besides making profits to maintain the confidence and support

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A STUDY ON CORPORATE SOCIAL RESPONSIBILITY IN INDIA

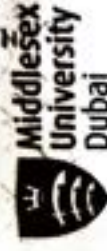
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FINANCIAL LITERACY AS CHANGING LANDSCAPE IN GLOBAL ECONOMY: A STUDY OF FINANCIAL LITERACY INDEX OF UNIVERSITY STUDENTS

*** Dr. Anju Shyam Bohra**

Assistant Professor, Department of Accountancy, Ghanshyamdas Saraf College of Arts and Commerce.

Abstract: Financial literacy is referred to as Personal Financial Management which includes budgeting and investing. Capacity to comprehend and apply abilities efficiently in personal finance is a lifetime learning path which leads to a strong relationship of person's relationships. Being financially literate is knowing how to handle your finances. Learning how and why to invest, how to allocate funds wisely, as well as how to get ready for retirement. A person's intellectual and understanding of financial notions and skills, such as spending, investing, financing, taxing, and handling one's own money, is known as financial literacy. One of the causes of Financial Crisis is identified as lack of Financial Literacy. Integration of our economy with world economy will increase further and so the risk of world crisis impacting Indian economy. In India there is large unorganized sector. It is widely recognized in both academic and professional circles that financial literacy plays a pivotal role in driving the nation's financial inclusion strategy. This Study takes a literature review of the concept and assessment of financial literacy. It aims to define and quantify financial literacy in the Indian context by highlighting the several elements that are involved. It also reviews the steps being taken nationwide to promote financial literacy. It also aims to evaluate in the financial literacy index of university students.
Keywords: Financial Literacy, Financial Behavior, Behavioral Biases, Financial Education, Financial Crisis.

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Introduction:
A sufficient level of financial literacy is necessary for both the individual's and the family's financial well-being. It affects both short-term needs, like managing money on a daily basis, and long-term needs, like purchasing a home, funding a child's education, and ensuring a comfortable retirement. In order to guarantee security in retirement, insurance and pension plans are crucial. Understanding financial products and markets, along with having the right mindset and behavioral abilities, are necessary for this. These tasks require planning, budgeting, and savings as well as investments. First, the term 'Financial Literacy' began to appear in education journals and popular financial self-

help books as early as the late 1990s. Financial literacy is the ability to make effective decisions regarding the use of money). It empowers people to craft their finances. It is an essential factor for making comprehensive financial decisions regarding financial issues it equips an individual to effectively and efficiently utilize limited financial resources.
A sizable portion of the population in India works in the unorganized sector. The researchers conclude that one of the main factors contributing to financial exclusion is a lack of financial literacy. Therefore, it follows that having a solid understanding of finance will help people become more financially included and enter the formal sector. When it comes to financial

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**FINANCIAL LITERACY AS CHANGING LANDSCAPE IN GLOBAL ECONOMY: A STUDY OF FINANCIAL
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A STUDY OF THE NEW ROLE OF BLOCKCHAIN IN THE INDIAN EDUCATION SYSTEM

* Prof. Laxman chaudhary

* Ghanshyamdas Saraf College of Arts and Commerce.

Abstract:

Blockchain is the foundational technology that allows cryptocurrencies like bitcoin to exist. Blockchain technology has been used in numerous domains such as banking, justice, and commerce as part of the fourth industrial revolution since the invention of the steam engine, electricity, and computer technology. People's willingness to adopt technology has been influenced by rapid technological improvement. The traditional education system in developing nations has lately been improved through the implementation of distributed ledger technology.

Keywords: Blockchain in Education, Disruptive Technology, E-Learning, Edtech

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Introduction:

The global education sector has shifted from hardcopy learning materials and textbooks to online resources through the use of e-learning modules over the previous few decades. The considerable transformation in the education industry has been influenced by digitization. With a population growth rate of 1.5 percent, offering high-quality, advanced education is a difficulty in India. (Ramachandran, 2020) Due to the more efficient, transparent, and secure database solutions that blockchain technology provides, there is a growing awareness of blockchain solutions across India.

Background of the Study:

On Dec 2021, when Mr. Narendra Modi, Prime Minister of India at IIT Karpur awarded the graduating IITians, the degrees based on Digital format of Blockchain, it unveiled a new revolution and facet of Blockchain technology in education industry. Benefits of Blockchain technology are often referred to cryptocurrency which enable Ethereum and Bitcoins trading at the crypto exchanges. During the Covid 19 Pandemic, digital technologies played a critical role

across the globe where colleges and universities must shift to online teaching modes in short span of time. Flipped classrooms and blended learning in education will continue even the students join, when the universities are opened.

Case Studies from Globe - On Line Teaching Learning Initiatives

BYJU'S - was founded in 2011 as an online tutoring and educational technology firm based at Bangalore and became the world's highly valued edtech company. The company has experienced a 200 percent growth in the number of students using its services over five classes on Think and Learn application.

In China about 75% of the users in 2020 used Tencent classroom - online education platform, when China's government ordered a quarter-billion full-time students to restart their studies via internet platforms.

Swayam (Study Webs of Active Learning for Young Aspiring Minds) Portal launched by Government of India in 2017 and created by MHRD and AICTE with the help of Microsoft. Online courses from class 9th to Post Graduation are taught online through video

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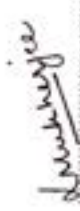
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ISSN No.: 2278-5655

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A COMPARATIVE STUDY OF ONLINE LEARNING V/S OFFLINE LEARNING

* Dr. Mittal Shah

* Ghanshyamdas Saraf College of Arts and Commerce.

Abstract:

The objective of this study is to compare online and offline modes of learning. During Covid-19 almost everyone has shifted from offline to online mode. Students are facing many problems to cop up with an online mode but now both options are available in the market. The objective of the study is to study the effectiveness of online and offline learning.

Keywords: Offline mode of learning and online mode of learning.

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Introduction:

Nowadays, the education system is developing in many ways to provide the best education to the students and to expand study material for the students to study. The oldest way of teaching is an offline mode that is face-to-face. There are some limitations of online learning are a technical issue, and limited internet access and the advantages of offline learning like time management, motivation, face to face interaction is the major contributors to the offline mode of learning. In offline learning, students have to attend the physical classroom with the other students from the teacher personally. After technological advancement, there is not only an offline mode of learning but the online mode of learning is also available for students.

In online learning, students take classes using the internet connection from their room like distance learning. There is no physical classroom but there is a virtual classroom. Apart from the limitation of the online mode of learning it is expanding day by day to give benefit to the students. When offline or face-to-face learning was not possible all over the world due to Covid 19 pandemic then everyone had to shift from offline to online mode of learning to continue their study. The Covid-19 pandemic has changed the process

of teaching and learning in education and interaction between the student and teachers.

Indeed, the education landscape has undergone significant transformations in recent years, and the COVID-19 pandemic has accelerated the adoption of online learning worldwide. Both offline (traditional face-to-face) and online learning modes have their advantages and limitations, and the choice between them often depends on various factors, including individual preferences, accessibility, and external circumstances.

Advantages of Offline Learning (Face-to-Face):

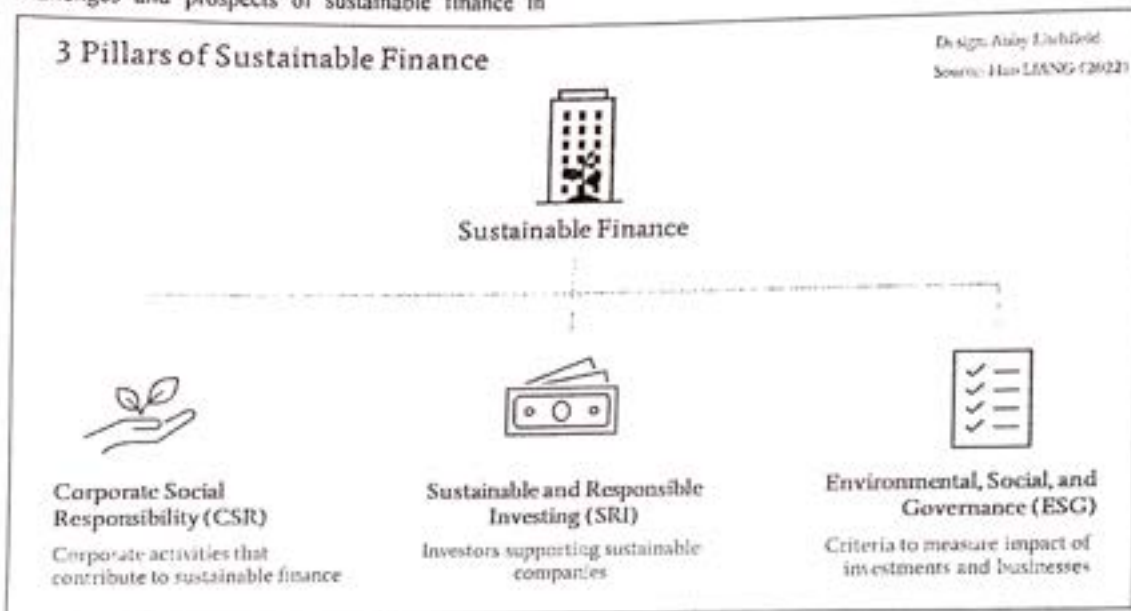
Face-to-Face Interaction: In traditional classrooms, students have direct, in-person interaction with teachers and peers. This can foster a sense of community and engagement, making it easier for students to ask questions and receive immediate feedback.

Motivation and Discipline: The physical presence of a teacher and peers can contribute to a more structured and disciplined learning environment. Students may find it easier to stay motivated and focused in a classroom setting.

Immediate Clarification: In offline learning, students can seek immediate clarification from teachers, leading

their profits on corporate social responsibility (CSR) activities, fostering sustainable business practices in the financial landscape. This paper explores the challenges and prospects of sustainable finance in

India, emphasizing its role in fostering economic growth while addressing pressing environmental and social concerns.



Significance:

Sustainable finance is crucial for addressing environmental and social challenges while promoting economic stability. It channels capital towards environmentally and socially responsible initiatives, fostering a transition to a more sustainable and resilient global economy. By integrating environmental, social, and governance (ESG) criteria into financial decision-making, sustainable finance encourages long-term thinking and responsible business practices. It aligns economic growth with ecological and social well-being, mitigating risks associated with climate change and social inequality. Ultimately, sustainable finance contributes to a more equitable and sustainable future, aligning financial interests with broader societal and environmental goals.

Objectives :

- To identify the components of sustainable finance in India

- To study challenges in implementing sustainable finance in India

Research Methodology:

The present study is based on secondary data. The data has been obtained from the related research articles and reports.

Key components of sustainable finance in India:

Sustainable finance in India is gaining momentum as the country recognizes the importance of balancing economic development with environmental and social responsibility. The key components of sustainable finance in India encompass various aspects, including policy frameworks, financial instruments, and market initiatives. Here's an overview of these crucial elements:

1. Policy and Regulatory Frameworks:

- National Action Plan on Climate Change (NAPCC): India's NAPCC outlines strategies for addressing climate change and promotes

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SUSTAINABLE FINANCE IN INDIA: NAVIGATING THE PATH TO ENVIRONMENTAL AND SOCIAL RESPONSIBILITY

The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.

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ISSN No.: 2278-5655

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THE INTEGRATION OF SUSTAINABILITY EDUCATION IN CURRICULUM DESIGN

* Prof. Namrata Pathak

* Assistant Professor, Ghanshyamdas Saraf College of Arts & Commerce.

Abstract:

The integration of sustainability education in curriculum design is a topic of growing importance. Integrating sustainability education into curriculum design helps students develop critical thinking, problem-solving, and creativity skills, as well as a sense of responsibility and empathy for the environment and society. The ideal approach to design and provide curriculum related to sustainability is to embed the values and principles of sustainability through a whole school approach that reorients existing curriculum rather than an "add-on" approach. Technology can be used to make sustainability education more interactive and engaging for students, such as through multimedia, gamification, simulations, virtual reality, etc.

Keywords: Sustainability Education, Curriculum Design

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Introduction

Sustainability education refers to a broad category of educational approaches and practices that aim to foster an understanding of sustainability and its principles. It encompasses a range of topics related to environmental, social, and economic sustainability. The primary goal of sustainability education is to empower individuals with the knowledge, skills, and values needed to contribute to a more sustainable and equitable world.

Key elements of sustainability education include:

1. **Interdisciplinary Approach:** Sustainability education often involves an interdisciplinary approach, integrating concepts from various fields such as environmental science, social sciences, economics, and ethics.
2. **Systems Thinking:** It encourages a systems thinking perspective, where learners understand the interconnectedness of social, economic, and environmental issues and how they influence each other.
3. **Critical Thinking:** Sustainability education promotes critical thinking skills, encouraging learners to analyze complex problems, evaluate information, and develop solutions that consider long-term consequences.
4. **Global Perspective:** Given the global nature of many sustainability challenges, education in this field often emphasizes a global perspective, helping individuals understand the interconnectedness of the world and their role in it.
5. **Experiential Learning:** Hands-on and experiential learning activities, such as field trips, projects, and community engagement, are often incorporated to provide practical experiences and deepen understanding.
6. **Values and Ethics:** Sustainability education often explores ethical considerations and values associated with responsible environmental and social behavior, promoting a sense of responsibility and stewardship.

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PERSONAL FINANCIAL PLANNING ONLINE EDUCATION IN THE TIMES OF FIN TECH WITH RESPECT TO INDIA- CASE STUDY APPROACH

* CFP® Prasad Vijay Anareddy

* Assistant Professor(BMS – SFD), Ghanshyamdas Saraf College of Arts & Commerce.

Abstract

Personal Financial Planning Education is in its nascent stage in India. It broadly covers all the areas of individual financial planning. Like Investment Planning, Tax Planning, Risk Planning (Insurance Planning), Retirement Planning, Estate Planning and Goal based financial planning.

Today due to the advent of Financial Technology (Fin Tech), online education of financial planning has become easy, understandable and do it yourself for the with the guidance of AI.

Financial Technology played a crucial role by simplifying the education of financial planning and made it verifiable.

Keywords: Personal financial Planning, Goal based financial Planning & Fin Tech.

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Objective of Study:

- To understand relationship between Personal Financial Planning Education & Fintech.
- To analyze the relationship between Personal Financial Planning Education & Fintech.
- To give solution for Personal Financial Planning Education through Fintech.

Methodology:

- Secondary Data

Introduction:

A personal financial plan is a documented analysis of your personal finances, including your earnings, liabilities, assets, and investments. Its purpose is to help you assess the feasibility of your personal goals and to understand the steps that you will need to take – money-wise – to accomplish them.

Goals-based planning is the process of helping clients prioritize their financial goals and determine the optimal plan to fund them. Goals-based planning expands your focus into all aspects of your clients financial life like retirement, children's education,

children's marriage, purchase of an asset, debt management, insurance requirement analysis, transfer of estate and other such goals.

Financial Technology refers to use of new technology to provide financial services more efficiently. Online financial education incorporating new technologies to provide comprehensive education.

Let's understand with the reference of a Case study.

1. A person aged 30 plans for his Retirement. He earns ₹ 18 lakhs p.a. and has a living expenses of ₹ 50 thousands p.m. His longevity is 90 years and retirement age is 60. Inflation of country based on RBI projection is 6% for long term.

RA

and Get Guaranteed ₹10 Crore Reward

You need to make a monthly investment of

2,032.42

to receive amount of

62,02,970.47

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PERSONAL FINANCIAL PLANNING ONLINE EDUCATION IN THE TIMES OF FIN TECH

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A STUDY ON MODERN TREND IN TRADING WITH RESPECT TO EDUCATION

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* Assistant Professor, Ghanshyamdas Saraf College of Arts and Commerce, RSET Campus, S.V. Road, Malad (W), Mumbai 400054

ABSTRACT

E-commerce is not only a way to support existing business operations, but it has brought a paradigm shift in the world for trading. E-commerce involves an online transaction. E-commerce provides multiple benefits to the consumers in terms of availability of goods at lower cost, wider choice and saves time. Online shopping is a part of e-commerce. E-commerce stands for electronic commerce. E-commerce is the exertion electronically buying or dealing of products or services over the internet. The E-Commerce market is thriving and poised for robust growth in India which is done mostly by the users due to e-commerce websites in India which allows us to buy and sell the products according to our choice at affordable price. The basic services like competitive pricing, wide range of product availability and deliveries in time coupled with trust and loyalty factors are the main purpose which not only changes the perception of retailers but it also changes their buying behaviour. E-commerce companies should understand the psychology and buying behaviour of retailers before launching any new products, new campaign and schemes etc.

Keywords: E-commerce, Online-Retailing.

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Introduction:

With the emergence of internet and its commercialization, a new form of commerce which is popularly known as "E-Commerce" has emerged in modern global economy. E-commerce is the use of internet and other networking technologies for conducting business transactions. Unlike physical exchange or direct physical contact such kind of business encourages business transactions electronically. Online-Retailing is a sub-part of e-commerce. It consists of the buying and selling of products or services over electronic systems such as the internet and other computer networks. It gives transformation from traditional piling up of stock system in big warehouses, godowns to classic non-store formats resulting into successes for business now a days. It is used as an easy means to transact business

without any hurdles. Electronic retailing will set a new platform for the expansion of the business. The rapid growth of online-retailing in India is being driven by greater customer choice and improved convenience.

Need of the Study:

Electronic retailing has emerged as a new avenue to consumers for shopping. Internet penetration spread across India at a faster rate, gaining attractiveness for online buying. E-retailers intend to take advantage on it in spite of impediment and escalated competition of e-tailing. Thus, this study is undertaken to access the factors for growth and barriers of e-tailing in India.

Objective of the Study:

- To study the present trends and opportunities in education for e-commerce in India.
- To analyse the challenges and possible

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ISSN No.: 2278-5655

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ISSN- 2278-5655

AMIERJ

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Online and Print Journal

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Aarhat Multidisciplinary International Education Research Journal

Volume-XIII, Issue- I /C

Jan- Feb, 2024



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A STUDY ON EMOTIONAL INTELLIGENCE AND LEADERSHIP EFFECTIVENESS

* Sangeeta Sahoo

** Rushmi Bhattacharya

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

Abstract

Effective leadership is critical for today's rapidly changing organizations. Emotional intelligence has been identified as that crucial element needed for this effective leadership. The study outlined in this research paper explored the relationships between emotional intelligence, leadership style, and leadership effectiveness.

Key Words: Emotional, Intelligence, Leadership, Organizations, Effectiveness

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Introduction:

Emotional intelligence is individual's capacity to recognize, understand and manage one's own emotions as well as the emotions of others such as peers, co-workers and customers. A key aspect of emotional intelligence is to recognise that no two persons are same with respect to their sensitivities, needs and expectations.

Today workplace leadership roles requires maximizing people's capacity and drive them to give their best. This requires them to motivate their people, identify strengths and weaknesses and help them through their challenges to deliver superior performance. And in this process, a leader has to wade through a variety of "emotional energies" both of his own and his team. It is how he manages this, creates and channelizes the positive emotions and resolves conflicts determines how effective his leadership style is.

Emotional intelligence comes with experience, sense of empathy, wider interactions and observations.

Literature Review:

1. Emotional Intelligence: An effective group leader,

a successful negotiator, an excellent team member, a high flier go-getter have one thing common among them. They have a higher level of Emotional Intelligence than their peers. —Dr. JM Ousadi

Salovey and Mayer (1990) defined EI as "the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions" (p. 186). EI was subsequently promoted by Goleman (1995) in his book entitled, Emotional Intelligence. In his investigation, Goleman found that while it is true that the qualities conventionally associated with leadership, such as cognitive intelligence, decisiveness, determination, and vision are indeed a requisite for success, they are nevertheless inadequate by themselves. Real leaders, according to Goleman (1998), have a high degree of emotional intelligence which includes self-awareness, self-regulation, motivation, empathy, and social skill. Goleman (1995) observed that "The components of emotional intelligence — self-awareness, self-regulation, motivation, empathy, and social skill — can sound un-business like. But displaying emotional

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**EXAMINING THE EXODUS: UNDERSTANDING THE FACTORS BEHIND INDIAN STUDENTS'
MIGRATION FOR HIGHER EDUCATION AND PROPOSING STRATEGIES FOR DOMESTIC
EDUCATIONAL ENHANCEMENT**

* *Lt.Preeti Jha*

* *Ghanshyamdas Saraf College of Arts & Commerce*

Abstract

This research paper is trying to find out reasons behind the increasing trend of Indian students opting for higher education abroad and aims to propose actionable strategies to align the Indian education system and universities with international standards. The primary objectives include identifying the key drivers behind Indian students' choice to study abroad and formulating strategies to elevate the domestic education system to international standards. Initial findings reveal that perceptions of superior programs, advanced facilities, and increased career opportunities contribute to the attractiveness of foreign universities. Moreover, the reputation of prestigious institutions abroad, coupled with the possession of valuable skills by their graduates, is a significant factor influencing the decision-making process. The proposed actionable strategies for domestic educational enhancement encompass curriculum reformation, teacher training, infrastructure development, quality assurance mechanisms, promotion of research and innovation, international collaboration, inclusive education practices, entrepreneurship, community engagement, and supportive government policies.

Through these strategies, the research aims to address the root causes of student migration and foster excellence within the Indian education system. The study contributes valuable insights for educators, policymakers, and stakeholders to collectively work towards a comprehensive and sustainable approach to enhance the quality of education domestically, reducing the reliance on foreign institutions.

Keyword: *Migration drivers, International Collaboration, Quality Assurance Mechanisms*

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Objectives:

- To Identify and Analyze Migration Drivers
- To Propose Actionable Strategies for Enhancement
- To Curb Migration and Foster Domestic Excellence

Scope of the study:

This study aims to provide a comprehensive understanding of migration drivers, propose realistic and actionable strategies, and create a roadmap for enhancing the Indian education system to reduce the trend of students pursuing higher education abroad.

Introduction: Indians now study in 240 countries

around the world, the Ministry of External Affairs informed in Rajya Sabha last year. Canada, Australia, the UK, and the US remain the top choices. The numbers have only risen after the pandemic, the data suggest. Indians going abroad for higher education touched a six-year high in 2022 at over 7.5 lakh, the Education Ministry told Parliament last year. India surpassed China to become the country with the most international students in the US in 2022. In fact, the number of Indians choosing to study abroad rose from 4.5 lakh in 2017 to 5.2 lakh in 2018 to around 5.86 lakh

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**EXAMINING THE EXODUS: UNDERSTANDING THE FACTORS BEHIND INDIAN STUDENTS' MIGRATION
FOR HIGHER EDUCATION AND PROPOSING STRATEGIES FOR DOMESTIC EDUCATIONAL ENHANCEMENT**

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and Approaches in Education Viz a Viz the Changing Landscape in Global Economy"** held

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APPLICABILITY OF GREEN ACCOUNTING IN EDUCATION SECTOR
*** Prof. Swati Sharma**
*** Assistant Professor, B.Com, Ghanshyamdas Saraf College of Arts & Commerce.**
Abstract

The education sector in India, like many others, is increasingly recognizing the importance of sustainable practices and environmental responsibility. This paper explores the application of Green Accounting in the Indian education sector, aiming to align institutional practices with ecological concerns. Green Accounting, synonymous with environmental accounting, offers a comprehensive framework for measuring, reporting, and managing the environmental impact of educational activities. The study delineates the scope of Green Accounting within educational institutions, covering both internal and external dimensions.

Internally, the focus is on resource utilization, waste management, and sustainable infrastructure development within educational campuses. External considerations encompass the broader environmental impact of educational processes, including curriculum development, transportation, and community engagement. The paper also classifies the types of Green Accounting relevant to the education sector, such as segment accounting for specific campus activities and eco-balance accounting for overall environmental impact assessments.

Furthermore, the study delves into the challenges and opportunities associated with the application of Green Accounting in the education sector in India. As a developing country with a growing emphasis on environmental sustainability, India faces the dual challenge of balancing economic development and ecological conservation. The paper highlights the potential benefits of adopting Green Accounting practices, such as informed decision-making, resource efficiency, and long-term sustainability.

While acknowledging the developmental stage of Green Accounting and reporting in India's education sector, the abstract underscores the transformative role this approach can play. By incorporating Green Accounting principles,

educational institutions can contribute significantly to environmental conservation, promote eco-friendly practices among students, and align themselves with global sustainability goals. The paper concludes by emphasizing the need for further research and collaborative efforts to enhance the implementation of Green Accounting in the educational landscape of India.

Key Words: Green accounting, Educational sector, Green Accounting in India..

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Introduction:

In essence, human development is a product of nature. They genuinely understand that they are inextricably linked to nature. They acquire the skills necessary to live, take what they require without endangering the ecosystem, and recognize that the environment they live in is made up of many smaller subsystems.

People start to disregard nature when the industrial revolution gets underway in the eighteenth century. They appear to have discovered a "new god" who will ease their lives and increase their practice. The people no longer view nature as a friend; in fact, they see it as a barrier to the advancement of civilization. Hence, to solve this issue there was a need to introduce something



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Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume-XIII, Issue-I, Jan-Feb, 2024, SJIF Impact Factor: 8.343

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A STUDY ON THE EMERGING TRENDS IN THE INDIAN EDUCATION SYSTEM AND ITS IMPACT & AWARENESS AMONG STUDENTS

* Prof. Shweta Singh

** Prof. Shilpa Sharma

* Ghanshyamdas Saraf College of Arts & Commerce

** Ghanshyamdas Saraf College of Arts & Commerce

Abstract

Education is important for a country like India for its development and economic growth along with social development. It typically comprises undergraduate, post graduate degrees as well as pre - doctoral and doctoral programmes. It also plays a key role in producing teachers for the field of education. Therefore it is essential for survival hence, this article gives an insight into the recent trends in the Indian education system, challenges faced by it, and methods to improve it. The study setting is a review and the information is obtained Emerging trends in the Indian Education System and its awareness to the college Students. Through search engines like google scholar by searching for keywords and the study was made. In Spite of the significant growth of higher education in the past few years, it is still in a danger zone due to several challenges like the quota system, privatization, etc. Hence, various methods need to be found to improve the higher education system in India.

Keywords: Technology Integration, Skill-Based Education, Interdisciplinary Studies, Entrepreneurship Education.

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Introduction:

Education plays a pivotal role in the social transformation and development of a country like India, necessitating acceptance of new innovations and current trends. Quality and quantity are equally crucial, highlighted by the 1948 university education commission's critical evaluation. Educational innovations aim to boost economic growth, fortify democratic values, and achieve equality, human rights, and women's rights. The shift from teacher-dominated classrooms to a partnership approach emphasizes the responsibility of educators in realizing students' dreams and potential. The educational system faces challenges outlined in the 11th and 5th year plans, urging a focus on individual intelligence and self-financing courses.

India, known for producing outstanding professionals, faces emerging issues such as low teaching quality, higher education financing, privatization, and political interference. While growth has occurred, especially in technical education, challenges persist. The study explores barriers to emerging education trends and proposes solutions to enhance the educational landscape.

Literature Review:**1. Sir Ken Robinson:**

View on Emerging Trends: Sir Ken Robinson, 20th international advisor on education in the arts, has emphasized the need for a shift in education paradigms. He advocates for a more personalized and creative approach to education, highlighting the



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Aarhat Multidisciplinary International Education Research Journal
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** Prof. Shilpa Sharma

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** Ghanshyamdas Saraf College of Arts & Commerce

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IMPACT OF ONLINE GAMES & OTT PLATFORMS ON BEHAVIOUR & STUDY PATTERNS OF STUDENTS

* Prof. Prajna Shetty
** Prof. Prasanna Choudhari

* Asst. Prof. & BMS Coordinator, Ghanshyamdas Saraf College of Arts & Commerce, Mumbai- Maharashtra
** Asst. Prof. & BFM Coordinator, Ghanshyamdas Saraf College of Arts & Commerce, Mumbai- Maharashtra

Abstract

The COVID-19 pandemic has brought the entire world to a relative halt, affecting people worldwide. Schools, colleges and universities across the country have started shifting to virtual classes and online platforms to provide the study material online to minimize academic loss of students. The Internet has become one of the necessities for people. Many students started studying online from their homes. Students had a lot of time to entertain themselves like playing online games and watching online contents on OTT platforms on a routine basis. Addiction of Online games and use of OTT platforms had an adverse impact on the social behavior, physical health and academic performance of students.

Keywords: Online Games, OTT, Addiction, Academic performance

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Introduction:

Online games are used for entertainment and socialization by students. Online Games have become big business in India due to improvement in technology. Young students get introduced to online games through Advertisements, friends, family, and peer groups. Games are played on many platforms with multiplayer options around the world with the use of internet connectivity.

Online games affect the young students in both positive and negative ways.

Positive Effects of Online games:

- Improves cognitive thinking, visual processing, memory, reasoning, and perception; improvement in thinking in different dimensions.
- Improvement in hand and eye coordination with quick processing of data by brain.

- Develops problem-solving skills, quick thinking and accuracy in decision making resulting in timely analysis and decisions.
- Improves teamwork and cooperation among team members.

Negative Effects of Online games:

- Increase in aggressive behavior, thoughts in students.
- Many students face attention problems affecting their academic performance
- Online games can result in depression, anxiety, or social phobia leading to addiction to games.
- Spending more time playing online games adversely affects health, resulting in obesity, problems with eyesight, muscular disorders.

OTT Platforms:

OTT stands for "over-the-top" and refers to technology that delivers streamed content via the internet. OTT



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**MODERN TRENDS AND APPROACHES IN EDUCATION IN RESPONSE TO THE CHANGING
LANDSCAPE IN GLOBAL ECONOMY**

* CA Gurunathan Pillai

** Dr. Urvi Jain

* Vice Principal - BCOM, Ghanshyamdas Saraf College of Arts & Commerce, Mumbai- Maharashtra

** Ghanshyamdas Saraf College of Arts & Commerce, Mumbai- Maharashtra

Abstract

In today's fast-paced and ever-changing global economy, the education system plays a crucial role in preparing individuals to thrive in the modern workforce. With advancements in technology and the increasing interconnectedness of the world, it is essential for educational institutions to adapt their approaches to ensure students are equipped with the skills and knowledge necessary for success.

One of the key trends in modern education is a shift towards a more holistic and interdisciplinary approach. Traditional education systems often focused on teaching subjects in isolation, with little emphasis on how they relate to one another or their practical application in the real world. However, modern trends recognize the importance of integrating different disciplines and providing students with a broader understanding of how knowledge and skills can be applied across multiple fields. This interdisciplinary approach not only fosters a more well-rounded education but also encourages critical thinking, problem-solving, and creativity. It helps students develop a deeper understanding of complex issues and equips them with the skills to apply their knowledge in innovative ways. By breaking down the silos between subjects, students are better prepared for the diverse and interconnected nature of the global economy.

Keywords: financial landscape, International Chamber of Commerce's, Social-emotional Learning, Science, Technology, Engineering, Arts, and Math (STEAM)

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Introduction:

Today's global financial landscape is almost unrecognisable compared to that of 10 years ago: trading power has rapidly shifted from west to east, and we have seen partnerships form between a greater range of countries and companies. Countless new business practices, regulations and compliance procedures have also emerged, while technological innovation has rapidly changed business models and operational processes.

Business education – something that is vital for

individual and corporate progress in this new landscape – has faced a challenge trying to keep pace. Clearly, the next generation of business educators should be closely aligned with the world in which they educate. In our view, this means that business education must be arranged by industry practitioners with first-hand experience. Moreover, it must be global and digital. But keeping pace alone is not enough: while globalisation and technology have provided significant opportunities, they have also presented challenges and

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ISSN No.: 2278-5655

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**MODERN TRENDS AND APPROACHES IN EDUCATION IN RESPONSE TO THE CHANGING
LANDSCAPE IN GLOBAL ECONOMY**

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Abstract

In today's fast-paced and ever-changing global economy, the education system plays a crucial role in preparing individuals to thrive in the modern workforce. With advancements in technology and the increasing interconnectedness of the world, it is essential for educational institutions to adapt their approaches to ensure students are equipped with the skills and knowledge necessary for success.

One of the key trends in modern education is a shift towards a more holistic and interdisciplinary approach. Traditional education systems often focused on teaching subjects in isolation, with little emphasis on how they relate to one another or their practical application in the real world. However, modern trends recognize the importance of integrating different disciplines and providing students with a broader understanding of how knowledge and skills can be applied across multiple fields. This interdisciplinary approach not only fosters a more well-rounded education but also encourages critical thinking, problem-solving, and creativity. It helps students develop a deeper understanding of complex issues and equips them with the skills to apply their knowledge in innovative ways. By breaking down the silos between subjects, students are better prepared for the diverse and interconnected nature of the global economy.

Keywords: *financial landscape, International Chamber of Commerce's, Social-emotional Learning, Science, Technology, Engineering, Arts, and Math (STEAM)*

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Introduction:

Today's global financial landscape is almost unrecognisable compared to that of 10 years ago: trading power has rapidly shifted from west to east, and we have seen partnerships form between a greater range of countries and companies. Countless new business practices, regulations and compliance procedures have also emerged, while technological innovation has rapidly changed business models and operational processes.

Business education – something that is vital for

individual and corporate progress in this new landscape – has faced a challenge trying to keep pace. Clearly, the next generation of business educators should be closely aligned with the world in which they educate. In our view, this means that business education must be arranged by industry practitioners with first-hand experience. Moreover, it must be global and digital. But keeping pace alone is not enough: while globalisation and technology have provided significant opportunities, they have also presented challenges and

RECENT TRENDS IN EDUCATION AND SMART LEARNING PROCESS

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Abstract

Institutions of higher learning have become increasingly important to a nation's social and economic development. There has been a change recently from the traditional to the contemporary in a fresh way. In this changing context, universities have responded to the needs of the business community, the government, and students in addition to their regular responsibilities for teaching and research. Understanding these trends is crucial for universities to progress, and several other pertinent international trends have largely transformed the environment in which education is conducted. In order to prepare their students for a new world, institutions should be informed about and new developments in the field of education during the transformation process. Numerous people, newspapers have made reference to transformation process in educational sector. Due to the size and breadth of the educational system, changes in it have historically been extremely gradual. However, as life and modern society evolves, these requirements are being met at a rapid pace. The main goal of the higher education system is to improve the standard and increase teaching and learning by utilising and implementing new technological trends and IT-based education. Any educational programme that makes use of information and communication technology to improve the learning process is considered electronic-based education.

Keywords: Learning, Information Technology, Educational Institute, Traditional education, Smart learning, development, trends.

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Introduction

Education was considered a luxury for a very long time. It was only recently believed that attending college was a privilege reserved for the elite. As people became more aware of the value of a college education, the demand for and if post secondary education rose in time. We have benefited from technology in every area of our lives, including education. The revolution Teachers used to teach in classrooms, where the gurus were the only source of knowledge. The gurus' culture has left this paradigm far behind. A novel approach to education is now made available to the public. The use of digital content, interactive modules, and films,

this prestigious school is setting the standard for implementing this idea in education. The idea of an inventive and participatory learning experience is now exciting the students. The idea of a digital classroom has not only improved instruction but also given students the ability to improve their knowledge. Smart class is an Educomp digital project. Students view incredibly captivating images and animations to understand challenging and abstract curriculum ideas. Students' overall academic performance in school is improved and studying becomes more fun as a result. Consequently, it is evident that a smart classroom is one that has a computer and audiovisual equipment installed at the instructor station. The following tools



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February 2024.

ISSN No.: 2278-5655

A Rajawade Sanshodhan
Educational Endeavour

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ISSN : 2278-5655

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Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume-XIII, Issue-I, Jan-Feb, 2024, SJIF Impact Factor: 8.343

RECENT TRENDS IN EDUCATION AND SMART LEARNING PROCESS

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A STUDY ON LACK OF EMOTIONAL INTELLIGENCE AMONG STUDENTS

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Abstract

Classrooms are always filled with youngsters displaying a wide range of concerns and behavioural problems that often make learning in the classroom difficult and ineffective. Students are often found to suffer from poor self-awareness, low self-esteem, lack of motivation, little self-discipline, poor peer interaction, an inability to express feelings effectively, and sometimes, a significant amount of emotional pain such as feeling sad, unhappy, anxious, frustrated, and angry. EQ examines students' overall level of relationship between students' level of EQ and their level of negative affect (anxiety, anger, and frustration) towards specific college tasks and academic achievement. The present study was designed to study the extent of awareness about emotional intelligence among college students. In order to conduct the study, 50-degree college students of Mumbai city were selected randomly. Further it was found that the emotional intelligence of students has a significant effect on their academic stress. The students with low emotional intelligence reported high academic stress as compared to the students with high emotional intelligence.

Keywords: Emotional Intelligence, Emotional control, Depression, Emotional Development, Academic Achievement, Success, Workshops, Training, Work Environment.

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Problem Statement:

Now a days it has been observed that many students are becoming more and more violent, depressed, no active participation in class, regular medical issues, more attracted towards lime light and leisurely life. This paper tries to get to the root cause of these commonly faced problems of the students.

Introduction:

Emotional Intelligence (EI or EQ for "emotional quotient") is the ability to perceive, interpret, demonstrate, control, evaluate, and use emotions to communicate with and relate to others effectively and constructively. This ability to express and control emotions is essential, but so is the ability to understand, interpret, and respond to the emotions of others. Some experts suggest that emotional

intelligence is more important than IQ for success in life.

Some key examples of emotional intelligence include:

- An ability to identify and describe what people are feeling
- An awareness of personal strengths and limitations
- Self-confidence and self-acceptance
- The ability to let go of mistakes
- An ability to accept and embrace change
- Feelings of empathy and concern for others
- Accepting responsibility for mistakes
- The ability to manage emotions in difficult situations

Four Components of Emotional Intelligence:

Emotional intelligence can be broken down into four key components:

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Peer Reviewed Referred Journal (Single Blind)

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has contributed a paper as author/co-author to *Aarhat Multidisciplinary International Education Research Journal (AMIERJ)*
Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume-XIII, Issue-I, Jan-Feb, 2024, SJIF Impact Factor: 8.343

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ISSN No.: 2278-5655

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Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume-XIII, Issue-I, Jan-Feb, 2024, SJIF Impact Factor: 8.343

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IMPACT OF ADAPTIVE AI IN EDUCATION ON OPTIMIZING STUDENT ENGAGEMENT

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** Dr. Rajendra Patil

* Assistant Professor, Ghanshyamdas Saraf College of Arts & Commerce.

** Assistant Professor, Ghanshyamdas Saraf College of Arts & Commerce.

Abstract

The rapid evolution of e-learning platforms, driven by advances in artificial intelligence (AI) and machine learning (ML), holds transformative promise for education. This changing landscape needs investigating AI/ML integration in adaptive learning systems to improve educational outcomes. The purpose of this study is to map the present use of AI/ML in e-learning for adaptive learning, elucidate the benefits and challenges of such integration, and analyze its influence on student engagement, retention, and performance.

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Introduction:

The integration of AI into adaptive learning systems is transforming education by offering individualized and adaptive classroom experiences. Adaptive learning has emerged as a viable alternative to traditional, one-size-fits-all techniques. Artificial intelligence (AI) uses machine learning, predictive analytics, and natural language processing to examine big datasets.

Adaptive learning systems can tailor information, techniques, and feedbacks to meet individual learners' requirements. AI-powered adaptive learning platforms have demonstrated promising results in improving engagement and learning outcomes. However, ethical issues and effective implementation are still necessary.

This article explores the relationship between adaptive learning and AI, including its benefits, problems, and ramifications. The "learning analysis" process involves collecting and analyzing data to identify learning and education patterns, which can then be used to enhance student performance. Our analysis of AI's principles, role, and viewpoints from learners, educators, and institutions contributes to the ongoing discussion about the future of education in an ever-changing setting. AI-

powered adaptive learning equips learners with the necessary abilities to flourish in the digital age.

Adaptive learning uses technology to create personalized learning experiences based on students' needs, preferences, and progress. The system uses data-driven algorithms and artificial intelligence to adapt content, delivery, and pace of training based on learner performance and engagement. Adaptive learning helps students learn more effectively, engage more, and achieve better educational outcomes by tailoring to their unique needs. We discuss the importance of adaptive learning in e-learning and emphasize its benefits.

Adaptive Learning in the Context of e- Learning:

Adaptive learning in e-learning involves incorporating adaptive technology and methodologies into online courses. These systems use algorithms and AI to analyze learners' data, including interactions, assessment outcomes, and progress. The system customizes the content, scheduling, and presentation of learning materials to meet each learner's unique needs. The effectiveness of e-learning can be measured by a student's ability to retain relevant knowledge or skills

ISSN : 2278-5655

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Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume-XIII, Issue-I, Jan-Feb, 2024, SJIF Impact Factor: 8.343

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URBAN INDIA

(UGC Care Group-I Journal) (Print only) ISSN: 0970-9045

Certificate of Publication

is here by awarding this certificate to

Author

Dr. Rajendra Patil

Asst. Professor, Ganshyamdas Saraf College of Arts & Commerce.

for the publication of research paper entitled

“EFFECTS OF FORENSIC ACCOUNTING ON PREVENTING DIGITAL FRAUDS AND SUSTAINABILITY OF ITS APPLICATION”

In Volume 44, Issue 1 (I), January - June 2024 with Impact factor 6.5



Editor in Chief
Urban India

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Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume-XIII, Issue-I, Jan-Feb, 2024, SJIF Impact Factor: 8.343

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ISSN No.: 2278-5655

A Rajasthani Sammelan
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CURRENT STATE OF FORENSIC ACCOUNTING EDUCATION IN THE LIGHT OF MEETING INCREASED DEMAND OF FORENSIC ACCOUNTING PROFESSIONALS IN INDIA AND ABROAD

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Abstract

The recent increase in corporate frauds have created the demand for trained and skilled forensic accounting professionals worldwide. However, the current education system has not been able to respond to meet this growing demand as there is dearth of formal forensic accounting qualifications globally. The present research aims to analyse the increase in frauds viz a viz current state of forensic accounting education in India and worldwide. The findings of the study suggest that fraud cases investigated by Serious Fraud Investigation Office and RD are increasing in India and demand for trained forensic accounting professional will be increasing in the near future. Therefore, the study recommends to introduce forensic accounting as a subject at the UG/PG level as currently the education is not provided by majority of the universities

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Introduction:

In early 1940s, American sociologist Edwin Sutherland coined the term "white-collar crime," describing it as "a crime committed by a person of respectability and high social status in the course of his occupation." Since then, the perception and understanding of white-collar crime has changed in the business ecosystem. Today, the understanding of white-collar crime is far wider and covers fraud, bribery, corruption, embezzlement, forgery, insider trading, kickbacks, money laundering, racketeering, larceny, diversion of funds, counterfeiting and cyber threats such as ransomware, spear phishing, to name a few. (E Y ' s Forensic & Integrity Services White Paper, 2016)

The instances of frauds have increased in the last two decades in India and around the world. Frauds involving Enron, WorldCom, Lehman Brothers, Satyam Computers, Saradha Chit Fund, Kingfisher, Punjab National Bank etc. have caused huge losses in

billions of dollars.

As a rapidly growing area within the accounting profession, forensic accounting has emerged to investigate incidents of financial reporting frauds.

The present research is an attempt to understand the current state of forensic accounting education and practices.

Review of Literature:

Rezaee and Burton (1997), asserted that current initiatives in accounting education emphasize continuous lifelong learning and outcome-based assessment and the public interest in forensic accounting has made the accounting profession to consider issuing new standards on fraud detection. The study examined current coverage and future direction and role of forensic accounting education by undertaking a survey of both academicians and certified fraud examiner (CFE) practitioners. The researchers concluded that: the demand for forensic