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**BEYOND BOUNDARIES:
RESEARCH IN HUMANITIES,
SOCIAL SCIENCES,
COMMERCE AND MANAGEMENT
VOLUME I**

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Beyond Boundaries: Research in Humanities, Social Sciences,

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PREFACE

In an era characterized by rapid technological advancement and unprecedented global connectivity, the fields of Humanities, Social Sciences, Commerce, and Management face both unique challenges and opportunities. The interdisciplinary nature of these domains necessitates a holistic approach to research that transcends traditional boundaries, encouraging collaboration and innovation across various spheres of knowledge.

"Beyond Boundaries: Research in Humanities, Social Sciences, Commerce, and Management" seeks to encapsulate the spirit of this dynamic and integrative approach. This compendium brings together a diverse collection of scholarly works that highlight the intersections and interactions between these fields. The aim is to foster a deeper understanding of the complex social, economic, and cultural landscapes we navigate today.

The contributors to this volume are distinguished researchers and academics who have meticulously explored a wide array of topics, from the nuanced intricacies of human behavior and societal structures to the strategic intricacies of business and economic systems. Their insights provide a comprehensive view of contemporary issues, offering innovative solutions and new perspectives that are crucial for progress in these interconnected disciplines.

One of the core themes of this book is the emphasis on interdisciplinary research. By breaking down the silos that traditionally separate academic fields, the works included here demonstrate the value of integrating diverse methodologies and theoretical frameworks. This approach not only enriches the research process but also enhances the applicability and impact of the findings in real-world contexts.

Moreover, "Beyond Boundaries" underscores the importance of adaptability and resilience in the face of global challenges such as economic instability, social inequality, and cultural transformation. The research presented herein addresses these pressing issues with a forward-thinking mindset, proposing strategies that are both sustainable and inclusive.

As we navigate through the complexities of the 21st century, it is imperative that we continue to push the boundaries of conventional research paradigms. This book is a testament to the power of collaborative inquiry and the potential it holds for fostering a more just, equitable, and prosperous world.

Editors

TABLE OF CONTENT

Sr. No.	Book Chapter and Author(s)	Page No.
1.	HOW BRAND STORYTELLING INFLUENCES CONSUMER ENGAGEMENT AND TRUST Mansi Agrawal and Dileep Kumar Singh	1 – 13
2.	THE EFFICACY OF THEORETICAL APPROACHES TO SOCIAL POLICY ANALYSIS IN POLICY MAKING: ANALYSING THE ROLE OF POLICIES IN SOCIAL WORK PRACTICE AND SOCIAL WELFARE PROVISIONING Tariro Tendengu and Bibiana Tendengu	14 – 30
3.	CHALLENGES IN FRONT OF TEACHERS AND STUDENTS IN THE POST COVID-19 ERA: A CASE STUDY OF RURAL MAHARASHTRA D. H. Dudhmal and D. D. Tigote	31 – 34
4.	DARK SIDE OF E-BANKING: HELP OR HINDRANCE? A BANKER AND USER PERSPECTIVE Supreet Sandhu and Hitesh Kumar	35 – 50
5.	IMPLEMENTING KAIZEN: A COMPREHENSIVE GUIDE TO CONTINUOUS IMPROVEMENT Roopal Gangwar and R. S. Jadoun	51 – 62
6.	DEMYSTIFYING ITC FOR MSMES: A GUIDE TO UTILIZING GST CREDITS FOR GROWTH Rajesh Kumar V and Sunil M P	63 – 73
7.	MEASURING STUDENT PROGRESS: EFFECTIVE EVALUATION STRATEGIES P. Prasantham	74 – 86
8.	AI AND CHATBOTS IN THE E-TAIL INDUSTRY: RESEARCH EVIDENCE Serenita Joy Anand and J. Hemalatha	87 – 94
9.	TRANSFORMATIVE TRAJECTORY: UNRAVELING THE IMPACT OF AI IN INDIA Arun H. Patil	95 – 107

10.	THE ROLE OF INTELLECTUAL PROPERTY RIGHTS (IPR) IN FOSTERING INNOVATION AND GROWTH IN STARTUPS IN INDIA	108 – 118
	Jatin Kumar Lamba and Prachi Sharma	
11.	GLOBAL PARTNERSHIP FOR FINANCIAL INCLUSION	119 – 127
	Seema Rani, Shilpi Manne and Gourav Kamboj	
12.	ROLE OF SUSTAINABLE HUMAN RESOURCE MANAGEMENT IN SUSTAINABLE DEVELOPMENT	128 – 135
	Anuradha, Gourav Kamboj and Raghav Bansal	
13.	IMPACT OF NEP ON RURAL AREA STUDENTS: SOME EDUCATIONAL CONCERNS	136 – 139
	Parimal Dongre	
14.	INDIAN CASTE SYSTEM IN THE POST-INDEPENDENCE ERA: TRANSFORMATIONS IN STRUCTURE, FUNCTION, AND SOCIAL IMPACT	140 – 146
	Rajan Dinesh	

HOW BRAND STORYTELLING INFLUENCES CONSUMER ENGAGEMENT AND TRUST

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Introduction to brand storytelling

Defining brand storytelling

The deliberate use of narrative techniques to communicate a company's identity, values, and message to its intended audience is known as brand storytelling. This strategy goes above and beyond conventional advertising by creating an emotional bond with customers, which enhances relatability and brand memory. A well-written brand narrative may deftly combine the company's background, objectives, difficulties, and successes (Dessart & Pitardi, 2019).

Significance of storytelling in marketing

- Emotional connection: Companies that employ storytelling to establish an emotional connection with their audience are more likely to leave a lasting impression on potential clients.
- Differentiation: By conveying a unique and expertly crafted story, a business may be able to stand out from competitors in a crowded market.
- Engagement: Stories always manage to capture viewers' attention for longer than traditional advertising.
- Brand loyalty: A compelling narrative encourages brand loyalty when consumers relate to a company's objectives and core values.
- Simplifying complex messages: Narrating stories to an audience help them understand and process complex ideas and concepts.
- Driving action: The emotional resonance of stories may motivate consumers to take certain activities, such as sharing information or making a purchase (Yang & Kang, 2021).

Evolution of brand storytelling

The way that brands express their stories has changed dramatically. Ads that were straightforward and product-focused came first. Consequently, companies tapped on

feelings to build stronger bonds with their customers. Social media, blogs, and videos are examples of interactive media that emerged with the onset of the digital era. A growing trend in content marketing is the use of educational stories to establish trust. The emergence of user-generated content adds a level of credibility. These days, we witness transmedia storytelling, which weaves a story throughout several platforms and genres.

Psychology of Storytelling

There are several noteworthy advantages to storytelling in business. Stories help individuals remember things better because they activate a variety of linguistic, emotion, and sensory awareness-related brain areas. Narratives develop empathy and a sense of connection to the characters, establishing profound emotional connections with them. They are able to release oxytocin, a hormone that promotes connection and trust. Moreover, the immersive feeling of becoming "lost" in a narrative draws in viewers. Storytelling is an essential means of disseminating concepts and information, and it may effectively communicate a company's values and objectives. By adding context and meaning to information, the storytelling style also enhances memory recall by making it more memorable than just facts and figures (Júnior, Limongi, Lim, Eastman, & Kumar, 2023).

Cognitive processes involved in storytelling

Emotional connections through narratives

Businesses become relevant when they establish an emotional connection with their audience by the sharing of their own struggles, triumphs, and life experiences. Relativity occurs when a brand's narrative aligns with the objectives or life experiences of its target market. When consumers hear tales that evoke empathy in them and build emotional bonds, they feel as though a company truly knows them. When storytelling employs emotional triggers like pleasure, pain, fear, or nostalgia, the audience's attitudes and behaviours are significantly affected. By creating authentic tales that encapsulate a brand's goals and essential principles, real and consistent storytelling across media fosters emotional connections, trust, and loyalty.

Impact of storytelling on memory and perception

Narratives are more effective in promoting memory retention than factual information alone because they activate distinct brain areas. Mnemonic devices aid customers in recalling a brand's message by utilising emotional arcs, narratives, and personas. When a brand's narrative is communicated, consumers may view it as more than just a product—rather, they may consider it as a component of a greater story or objective.

Strong emotive storytelling builds brand affinity and gradually improves customer perceptions. Narratives improve memory by integrating cognitive processes like imagination and anticipation into the information (Dessart, 2018).

Building consumer engagement

Interactive content that allows readers to contribute their own experiences or make decisions encourages higher levels of reader engagement. A consistent narrative across several platforms, such as social media, videos, and blogs, enhances user interaction and the overall experience. Encouragement of customers to contribute their own brand stories results in more engaged and believable viewers since user-generated content often strikes a deeper emotional chord with viewers than content produced by brands. Consumers are more likely to engage with a business regularly, provide their support, and become active members of the community if they can emotionally connect to its story. Story-driven marketing with a narrative arc hold consumers' attention longer than one-time events do. Additionally, customised stories that speak to certain audience groups based on their interests and passions are more captivating and pertinent.

Strategies for crafting compelling brand narratives

Leveraging storytelling across different marketing channels

While features like Stories and IGTV offer deeper storylines and behind-the-scenes footage, social media platforms like Instagram offer the opportunity for visual storytelling through photographs and short films. Extended posts and Facebook live videos may offer in-depth narratives with interactive features and user interaction. On Twitter, tension may be generated by telling brief yet compelling stories through twitter threads or series. Websites and blogs may have in-depth articles that explore the goals, background, and achievements of the brand, complemented by guest contributions from employees or clients. Landing pages may emphasise noteworthy accomplishments and customer testimonials by using narrative strategies to emphasise the brand's value proposition. films that are posted to websites such as YouTube may consist of client testimonials, brand documentaries, and training films. Short, interesting films that highlight events, user stories, or creative marketing challenges work well on TikTok.

To keep subscribers interested, email marketers should use newsletters that include continuing brand narratives, behind-the-scenes insights, and customer success stories. By revealing a tale bit by bit, drip marketing efforts may progressively engage recipients. Experts, executives, and happy consumers converse about pertinent business matters on

brand podcasts; moreover, the brand's values and storyline may be strengthened by special guest appearances on other podcasts.

Ads on TV and the internet may engage viewers more deeply than just promoting things when they employ narrative to evoke emotion. By deftly incorporating brand stories into platform content, native advertising tactics may both increase user immersion and decrease the intrusiveness of adverts (Lundqvist, Liljander, Gummerus, & Van Riel, 2013).

Case studies demonstrating successful engagement through storytelling

A description of the Nike "Dream Crazy" commercial features Colin Kaepernick and highlights stories of athletes who have overcome adversity and challenged social expectations.

Impact: The emotionally charged narrative touched a lot of people, which raised sales, brand engagement, and discussion starters.

An outline of the "Belong Anywhere" campaign by Airbnb: Airbnb used real testimonials from hosts and guests to emphasise the sense of community and belonging that their platform promotes.

Impact: This tactic increased user engagement and brand loyalty by fostering emotional connections and trust.

Dove's "Real Beauty" campaign: Synopsis: Dove challenged conventional notions of beauty by showcasing real people and their unique experiences.

Impact: Customers were profoundly moved by the campaign's real and pertinent tales, which improved perception and increased brand loyalty.

Fostering trust through stories

- **Authenticity:** Share true tales that exemplify the goals and core principles of the brand. Authenticity increases audience trust and trustworthiness.
- **Transparency:** Be forthright and truthful about the successes and setbacks experienced by the brand. Being truthful and forthright communicates sincerity and relatability, which builds trust.
- **Customer stories:** Emphasise actual client interactions. Case studies and user reviews function as social evidence to foster confidence.
- **Message consistency:** Tell the same story on all of the channels. A identifiable and reliable brand identity is aided by consistency.

- Statements from workers: Provide a synopsis of the contributions and experiences made by your staff. Putting a face on the brand helps it become more trustworthy internally.
- Community involvement: Share anecdotes about how your company has supported regional and national concerns. Choosing to dedicate oneself to becoming a positive influencer fosters kindness and self-assurance (Kemp, Porter, Anaza, & Min, 2021).

Role of authenticity in brand storytelling

Establishing credibility and reliability through narratives

To establish credibility, True Narratives depends on real employee and customer testimonies. Post behind-the-scenes photos and videos to foster transparency and trust. Continuity: Ensure that all advertisements and media convey the same message. Frequently inform your audience about the state and plans of the brand. To increase credibility, use expert endorsements and thought leadership content. User-generated Content: Emphasise client endorsements and success stories. Provide in-depth case studies that illustrate how the brand's products work. Being truthful should always come first when relaying stories, and embellishment should be avoided.

Highlight the brand's sustainability and community involvement stories to underscore its dedication to moral business conduct.

Ethical considerations in brand storytelling

- Sincerity and openness: To preserve credibility and confidence, be sure that all claims and tales are true and supported by facts. Let the viewers know in advance about any paid partnerships or sponsored material.
- Respect for personal space: Before sharing any stories or personal information, get express permission. Violating someone's privacy or disclosing personal information without permission does not fall within the definition of maintaining confidentiality.
- Sensitivity to Culture: Refrain from making assumptions and using disparaging language in lieu of considering and honouring the cultures, experiences, and opinions of others. Make sure a range of viewpoints and experiences are included in your brand narrative to show your dedication to diversity.
- Ethical Marketing Strategies: When you tell tales, steer clear of unethical emotional manipulation and give authenticity a higher priority than manufactured stories.

Promote fair competition by concentrating on the benefits and unique features of your brand rather than criticising rivals (Milfeld & Flint, 2021).

Measuring the impact of brand storytelling

Metrics of engagement are essential for assessing how effective a narrative is. Campaign effect is evaluated using sales and lead data, website analytics (e.g., page visits), and social media metrics (e.g., follower growth and engagement). Downloads and sign-ups are two examples of customer behaviours that provide insight into engagement behaviour. While customer feedback and Net Promoter Score (NPS) surveys evaluate impact and reach, surveys are used to measure other factors. Finally, a ROI analysis contrasts storytelling's effectiveness with other marketing techniques (Hong, Yang, Wooldridge, & Bhappu, 2022).

Key performance indicators (KPIs) for evaluating storytelling effectiveness

Tools and methodologies for assessing consumer engagement and trust

A multitude of tools and techniques may be employed to evaluate the effectiveness of storytelling approaches. Google Analytics monitors user activity, website traffic, and conversion rates; in contrast, social media analytics services such as Facebook Insights and Twitter Analytics focus on metrics like likes, shares, comments, and follower growth. Direct consumer feedback collection is made possible by programmes like Qualtrics and SurveyMonkey. These platforms provide useful information about user engagement and impressions. Another way to measure brand loyalty is to ask respondents to Net Promoter Score (NPS) surveys if they would recommend the brand to others. Time spent on article pages, social media interaction rates, and bounce rates are some of the metrics used to gauge engagement. Customer relationship management, or CRM, systems track customer activity over time and offer data related to engagement and trust. These systems include HubSpot and Salesforce.

Social listening tools like Hootsuite and Brand Watch, which monitor online brand mentions and sentiment, may be used to determine brand sentiment. To gauge customer satisfaction and trust, it's also helpful to keep a watch on review websites like Yelp and Trustpilot (Woodside, Sood, & Miller, 2008).

Long-term effects of consistent storytelling on brand equity

Brand awareness increases when a company's branding is consistent and makes it easier for customers to recall and identify. You may encourage advocacy and loyalty from your audience and raise their emotional commitment by telling engaging stories on a

regular basis. Because customers who can relate to a company's story are more likely to keep with it, return, and refer others to it, this emotional connection also promotes brand loyalty. Moreover, a compelling brand story may raise the company's perceived value, enabling premium pricing and setting it apart from rivals. Reputable stories also promote assurance and faith, two things that are essential to maintaining a brand's value. Companies may differentiate themselves from competitors and get a long-term competitive edge if they regularly present captivating stories (Granitz & Forman, 2015).

Adapting storytelling to different audiences

Using data analytics, audience segmentation involves grouping the target population according to psychographics, demographics, and behaviour. After then, articles are tailored to each section's distinct interests and preferences. Cultural awareness is essential; one needs to be aware of various origins and beliefs in order to modify story elements in an efficient manner. The process of developing original story formats for various media platforms, such as appealing YouTube videos and Instagram short stories, is known as platform-specific content strategy. Customisation strategies, such as personalised emails and content recommendations based on user interactions and preferences, boost relevance. Language and tone should be adjusted to the preferences of the desired audience as younger demographics usually prefer a more informal tone and B2B audiences are often more professional. Constant feedback loops are necessary to learn about audience responses and improve accordingly.

Tailoring narratives for diverse demographics

Cultural considerations in storytelling

Understanding the cultural context is necessary for effective storytelling. Do a thorough investigation into the worldviews, customs, and cultural backgrounds of the people you aim to reach. After that, rework the tale using the knowledge you have gathered. Make sure the story aligns with and has a connection to regional cultures, beliefs, and practices, and steer clear of clichés and stereotypes. Authenticity is important, so consult with locals or cultural experts to ensure accurate representation and include a variety of viewpoints. The practice of translating stories into their native languages while retaining idioms, humour, and cultural references is known as localization. Use symbols and imagery that positively affect your audience while maintaining a tone that respects cultural conventions and values. Visual storytelling should use familiar colours, pictures,

and design cues to draw viewers in. Including characters from different ethnic origins encourages inclusion and a sense of community (Coker, Flight, & Baima, 2021).

Personalization techniques for enhancing consumer connections

- Businesses tailor stories according to customer preferences by using consumer data. They use browsing habits, purchases, and engagement to classify their audience.
- Customised offers and suggestions, dynamic content like emails and website modifications that change based on user interactions, and interactive storytelling with user participation are just a few examples of the various ways that personalisation may manifest itself.
- Businesses may additionally stress local connections and tell stories that are pertinent to a user's location by using geo-targeting, or location data.

Navigating challenges in brand storytelling

- Be open and honest: Share true stories that encapsulate the spirit of your company and its history, and be prepared to talk about both achievements and disappointments.
- Coherent messaging: Ensure that all marketing channels are consistent and that all teams are employing the same story strategy. It takes careful balance to tell stories that are both instructional and emotionally engaging.
- Cultural sensitivity is crucial: collaborate with experts and practise cultural sensitivity to avoid damaging stories.
- Recognise diversity: Write stories that appeal to different audience segments and speak to a variety of demographics.
- Evaluate and improve: Track your storytelling efforts with KPIs like conversion rates and brand sentiment. Seek input frequently in order to make improvements to your approach (Rooney, Lawlor, & Rohan, 2016).

The impact on consumers

Increased engagement: Capturing attention and fostering interaction

Start with attention-grabbing hooks to draw in viewers, such as provocative queries or gripping tales. For instantaneous interaction, visual components like crisp images and videos are crucial, particularly on sites like Instagram and TikTok. Including interactive elements like as surveys and questions improves reader engagement and yields insightful feedback. Promoting user-generated content increases brand loyalty and encourages

community involvement. Cross-channel campaign implementation guarantees increased exposure and enduring engagement across several channels. It's critical to keep the story cohesive while adjusting to the specific features of each platform. The narrative experience becomes more engaging and dynamic with the addition of gamification features such as challenges and prizes. The ability for viewers to actively shape the story on interactive video platforms increases audience engagement even further (Hamby & Jones, 2022).

Emotional Resonance: Creating a connection that goes beyond features

Real customer experiences and staff behind-the-scenes tales may be shared to humanise the business and help develop sympathetic personalities. Use universal themes to emotionally connect with a broad audience, such as triumph, love, and hope. To elicit strong feelings and vivid images, use sensory language. By using storytelling, a company may successfully convey its values and objectives to its audience and build deeper emotional bonds with them. Emphasise the company's commitment to community service and philanthropic causes to foster a sense of community and brand loyalty. Create narratives that have distinct beginnings, middles, and ends to elicit strong feelings from the audience and foster empathy and a sense of community. Pronouns like "you" and "we" should be used to speak directly to the audience in order to make them feel included in the narrative (Pera & Viglia, 2016).

Building trust: Transparency, authenticity, and building credibility

Authenticity and personalisation are essential for good storytelling. Businesses use strategies like dynamic content and interactive components to personalise tales to individual interests by leveraging consumer data. But preserving genuineness is essential. This entails telling authentic tales—including those of failure—that capture the essence of the brand and its history. Gaining the trust of a large audience requires embracing diversity, being transparent across marketing platforms, and being sensitive to cultural differences. Lastly, feedback and outcome measurement enable ongoing storytelling efforts to be improved (Lim & Childs, 2020).

Stories that drive action

Influencing decision-making: Guiding consumers from awareness to purchase

Businesses may educate potential clients with educational material, such as explainer films and blog articles, to increase brand recognition. Strong openings that highlight special qualities make an impact. A compelling narrative supported by actual instances shows how your product makes people's lives better. Customers may better

understand their wants and how your company meets them by using interactive features like quizzes. While calls to action are strategically placed to direct users towards demonstrations, subscriptions, or sales, data-driven suggestions personalise the experience. Temporary promotions provide a feeling of immediacy, and an efficient purchasing procedure with many payment alternatives guarantees a seamless exchange. Ultimately, client loyalty is increased and their decision to pick your company is reinforced through post-purchase storytelling (Ganassali & Matysiewicz, 2021).

Promoting brand advocacy: Turning customers into brand ambassadors

Providing excellent customer service through amiable and responsive support channels and continuously offering high-quality goods and services that surpass customers' expectations are key components of creating an amazing customer experience. Social media campaigns and competitions that promote user-generated content can increase participation, while loyalty programmes that provide special advantages and referral bonuses can draw in new members and keep existing ones. Relationships may be strengthened by highlighting client contributions and experiences in newsletters, social media posts, and marketing materials. Putting gratifying comments and reviews front and centre fosters confidence. Engaging in virtual communities and planning special occasions for devoted patrons and brand evangelists creates a feeling of community and strengthens brand loyalty (Dias & Cavaleiro, 2022).

Building long-term loyalty: Creating a lasting and meaningful relationship

Keep your interactions with your clients from becoming one-sided! Through social media and newsletters, they receive regular updates on corporate news, new goods, and unique offers that keep them informed and involved. Use their names and customise your communications based on their prior purchases and interests to make your approach more personal. In order to empower them, provide them useful resources like tutorials and instructions. At the same time, give them exclusive benefits like early access and behind-the-scenes looks. Seek feedback actively to demonstrate that you appreciate their thoughts and act upon it to make improvements. To ensure relevance, personalise offers and suggestions based on purchase history and interests. Lastly, create a stronger bond by using storytelling to communicate your brand's values and goals and by supporting issues that matter to your target market (Karampournioti & Wiedmann, 2022).

Overcoming audience skepticism and distrust

Addressing potential backlash or negative publicity

Avoid waiting for a catastrophe to occur! Monitor online discussions with social listening technologies to spot any problems before they become serious. To catch issues early on, examine client testimonials, remarks on social media, and internet reviews often. React fast if negativity starts to surface. Admit the problem honestly, explain the answers, and extend your heartfelt apologies if you are at fault. Exhibit empathy and provide a detailed plan of action for resolving the issue, along with a deadline. If need, put new policies into place to stop such problems. Don't be afraid to confront detractors head-on; work with them one-on-one to develop answers while publicly ensuring your audience that you are aware of their worries (Glaser & Reisinger, 2022).

Strategies for managing brand narratives in crisis situations

Get ready! Prepare ahead of time by creating a crisis communication plan that includes internal communication guidelines and a special crisis team composed of PR, legal, and management personnel. A single spokesperson should be chosen to provide a cohesive message. Openness is essential; give frequent updates with verified information and steer clear of conjecture. Use a variety of ways to inform all parties involved, including the public, consumers, and staff. Handle disinformation and take control of the story by actively managing social media. Lastly, carry out a comprehensive post-crisis evaluation to pinpoint areas for enhancement and revise your crisis management strategy for next events (Hamelin *et al.*, 2020).

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**THE EFFICACY OF THEORETICAL APPROACHES TO SOCIAL POLICY
ANALYSIS IN POLICY MAKING: ANALYSING THE ROLE OF POLICIES IN
SOCIAL WORK PRACTICE AND SOCIAL WELFARE PROVISIONING**

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Abstract:

This chapter focuses on the importance of social policy theories in policy making and implementation with particular reference to the role of policies in social work practice and social welfare. Central to an understanding of social policy is the issue of public (state) involvement in private life. When we refer to social policy, we are referring to public policy, that is, that policy made by government(s), (arguably) on behalf of the people through the (democratic) political process. The basic function of any policy, social or otherwise (for example economic policy, agricultural policy, defense policy) is to provide what Social policy for social work, social welfare and the caring professions debating moral and political issues about the nature of the desired outcomes' (emphases added).

Keywords: Social Policy, Policy, Policy Making, Social Work, Social Welfare

Introduction:

Policy analysis can be defined, in this specific case, as the systematic investigation of alternative policy options and the process of gathering and integrating the evidence for and against each option (Serban, 2015). It involves a problem-solving approach, establishing the means of collection and interpretation, and some attempts to predict the consequences of alternative courses of action. According to Cairney (2014) policymakers and academics often hold different assumptions about the policymaking world based on their different experiences. While academics may enjoy enough distance from the policy process to develop a breadth of knowledge and produced generalisable conclusions across government; practitioners such as civil servants may develop a unique level of in-depth perspective when analysing, developing and implementing policy over a period of time. When it is discussed the concept of welfare, social policy is taken important place because providing social welfare facilities is always based on the social policies of a country

(Karunaratne 2021). In turn, both may learn from each other about how to understand, and seek to influence, the policymaking world. It is therefore important to identify and understand policy theories and ways in which they have been, and can be, used to have an impact on the way that policy practitioners think about policymaking.

Sabatier (2007:6) notes that Ostrom developed some very useful distinctions among a conceptual framework, a paradigm and a theory; terms that are often confusing and mixed up in literature. In her view, a “conceptual framework” identifies variables and the relationships among them that account for phenomena. A framework can provide anything from a modest set of variables to something as extensive as a paradigm. It may not identify directions among relationships, although some developed frameworks may certainly specify some hypotheses. A “theory” provides a denser and more logically coherent set of relationships. It applies values to some of the variables and usually specifies how relationships may vary depending upon the values of critical variables. Numerous theories may be consistent with the same conceptual framework. A “model” is a representation of a specific situation. It is usually narrower in scope, and more precise in its prescriptions than the underlying theory. Thus, frameworks, theories, and models can be conceptualized as operating along a continuum involving increasing logical interconnectedness and specificity; but decreasing scope (Sabatier, 2007).

The stages heuristic

According to Sabatier (2007) up to the mid-1980s, the most influential framework for understanding policy was the stages heuristic, or the textbook approach. Also known as the policy process model or the policy cycle, the framework aims to disaggregate the complex phenomenon of policy formation into manageable steps (Bridgman and Davis, 2003). Serban (2015) states that it suggests breaking down the process into its sequential stages and examining what happens in each stage separately, while at the same time assuming that each stage influences the following:

The stages approach divided the policy process into a series of stages; usually agenda setting, policy formulation and legitimation, implementation, and evaluation; and discussed some of the factors affecting the process within each stage. Sabatier (2007) notes that the stages theory served a useful purpose in the 1970s and early 1980s by dividing the very complex policy process into discrete stages and by stimulating some excellent research within specific stages; particularly agenda setting and policy implementation.

Evaluation

Sabatier (2007) and Serban (2015) proffer the following as critique of the approach:

1. Lack of the theoretical ability to predict policy outcomes. It is regarded not really a causal theory since it never identifies a set of causal drivers that govern the policy process within and across stages. Instead, work within each stage has tended to develop on its own, almost totally without reference to research in other stages. In addition, without causal drivers there can be no coherent set of hypotheses within and across stages.
2. The view that public policies are dominated and led by administrators rather than by other actors defines the limits of the institutional policy model that is determined by political institutions, which give policy legitimacy. The political institutions are the executive, the legislature and the judiciary.
3. It focuses on the bureaucratic process while disregarding aspects related to content and setting and intergovernmental relations. As a model for policy analysis, the policy cycle also adheres too much to normative processes and imposes schematic stages on what actually happens.
4. The proposed sequence of stages is often descriptively inaccurate. For example, evaluations of existing programs affect agenda setting, and policy formulation/legitimation occurs as bureaucrats attempt to implement vague legislation.
5. The stages heuristic has a very legalistic, top-down bias in which the focus is typically on the passage and implementation of a major piece of legislation. This focus neglects the interaction of the implementation and evaluation of numerous pieces of legislation—none of them preeminent—within a given policy domain.
6. The assumption that there is a single policy cycle focused on a major piece of legislation oversimplifies the usual process of multiple, interacting cycles involving numerous policy proposals and statutes at multiple levels of government.

According to Serban (2015) despite criticism, this approach is still considered useful for disaggregating the web of policy transactions and for examining the process through which policies are made.

Advocacy coalition framework

According to Cairney (2012), the Advocacy Coalition Framework (ACF) is one of the most influential approaches to public policy to emerge from the 1990s. Its key aim is to

make sense of such complex policy-making systems which;

- Contain multiple actors and levels of government;
- Process policy in very different ways from intensely politicized disputes containing many actors in some areas, to issues that are treated as technical or specialist and processed routinely, largely by policy specialists, out of the public spotlight;
- Produce decisions based on limited information and often high levels of uncertainty and ambiguity and;
- Take considerable time (perhaps “a decade or more”) to turn decisions into outcomes (Cairney, 2014).

Developed by Sabatier and Jenkins-Smith (1988, 1993), the advocacy coalition framework (ACF) focuses on the interaction of advocacy coalitions; each consisting of actors from a variety of institutions who share a set of policy beliefs; within a policy subsystem (Sabatier, 2007). Policy change is a function of both competition within the subsystem and events outside the subsystem. The framework maps the belief systems of policy elites and analyses the conditions under which policy-oriented learning across coalitions can occur.

According to Cairney (2012) core tenants of the ACF are:

1. Beliefs. People engage in politics to translate their beliefs into action. There are three main types. ‘Core’ beliefs are fundamental and unlikely to change (like a ‘religious conversion’) but too broad to guide detailed policy (such as one’s views on human nature). ‘Policy core’ are more specific (such as the proper balance between government and market) but still unlikely to change. ‘Secondary Aspects’ relate to the implementation of policy. They are the most likely to change, as people learn about the effects of, say, regulations versus economic incentives.
2. Advocacy coalition. A coalition contains, ‘people from a variety of positions (elected and agency officials, interest group leaders, researchers) who share a particular belief system’ and ‘who show a non-trivial degree of coordinated activity over time’.
3. Policy learning. Coalitions learn from policy implementation. Learning takes place from the view of deeply held beliefs, producing different interpretations of facts and events in different coalitions. Learning is a political process; coalitions selectively interpret information and utilise it to exercise power. In some cases, there are accepted ways to measure policy output. In others, it is a battle of ideas where coalitions ‘exaggerate the influence and maliciousness of opponents’. Technical

information is often politicised and a dominant coalition can successfully challenge the data supporting policy change for years

4. Subsystems. According to Sabatier (2007) ACF assumes that policymaking in modern societies is so complex, both substantively and legally, that participants must specialize if they are to have any hope of being influential. This specialization occurs within policy subsystems composed of participants who regularly seek to influence policy within a policy subsystem. Coalitions compete with each other to dominate policymaking in subsystems. Subsystems are issue-specific networks. They are pervasive in government because elected officials devolve policymaking responsibility to bureaucrats who, in turn, consult routinely with participants such as interest groups.

Evaluation:

Smith and Larimer (2009) view Sabatier's (ACF) as important for multiple reasons. First, it provides a theoretical basis for explaining both stability and rapid change in the policy process. As public agencies, interest groups, or, issue networks develop relationships, their ability to coordinate activity on a particular issue increase. Such reinforcement allows for the development of long-term and stable policy alliances. Rapid change, according to Sabatier (2007), is most likely when dissatisfaction with existing policies creates an atmosphere ripe for the emergence of new coalitions. Second, the advocacy coalition framework moves scholars away from the notion of the policy process as a linear progression of predictable events. And, relatedly, it moves scholars away from a conception of policymaking as a rational process based purely on economic benefits. The ACF does not dictate that core policy belief systems operate on purely instrumental terms. Sabatier (2007) argues that the ACF assumes that policy participants hold strong beliefs and are motivated to translate those beliefs into actual policy. Because the ACF assumes that scientific and technical information plays an important role in modifying the beliefs of policy participants, it correspondingly assumes that researchers (university scientists, policy analysts, consultants, etc.) are among the central players in a policy process.

Punctuated equilibrium theory

Sabatier (2007) states that punctuated-equilibrium theory seeks to explain the simple observation that political processes are generally characterized by stability and incrementalism, but occasionally they produce large-scale departures from the past. Stasis, rather than crisis, typically characterizes most policy areas, but crises do occur. Large-scale

changes in public policies are constantly occurring in one area or another of and policymaking as public understandings of existing problems change. In Zimbabwe, an example would be the land reform issue. Government had, since 1980, in accordance with the dictates of the Lancaster House Conference, distributed land on an incremental scale. Following the failed donor conference, and land invasions, the Zimbabwean government was forced to adopt a radical revolution to the land policy to allow for compulsory acquisition. Important governmental programs are sometimes altered dramatically, even if most of the time they continue as they did in the previous year. While both stability and change are important elements of the policy process, most policy models have been designed to explain, or at least have been most successful at explaining, either the stability or the change. According to Cairney (2012) the aim of Baumgartner and Jones' punctuated equilibrium theory (PET) is to measure and explain long periods of policymaking stability, and policy continuity, disrupted by short but intense periods of instability and change.

Cairney (2012) identifies the core concepts of the PET:

1. Bounded rationality. Policymakers cannot consider all problems and their solutions at all times. For example, government ministers can only pay attention to a tiny proportion of the issues for which they are responsible. They ignore most and promote few to the top of their agenda.
2. Disproportionate attention. Policymakers often ignore issues or pay them an unusual amount of attention. The lack of attention to most issues helps explain why most policies may not change. Intense periods of attention to some issues may prompt new ways to understand and seek to solve old problems.
3. Power and agenda setting. Some groups try to maintain their privileged position by minimizing attention to the policy solutions which benefit them. Others seek to expand attention, to encourage new audiences and participants, to generate debate and new action.
4. Framing. Groups compete to influence how a problem is framed (understood, defined, categorized and measured) and therefore solved by policymakers. For example, it may be framed as a problem that has largely been solved, leaving the technical details of implementation to experts, or a crisis which should generate widespread attention and immediate action.
5. Policy monopolies. Groups may enjoy a 'monopoly of understanding' when policymakers accept their preferred way to frame an issue for long periods, perhaps

even taking it for granted. This monopoly may be 'institutionalised' when rules are created and resources devoted to solving the policy problem on those terms.

6. Venue shopping. To challenge a monopoly in one venue (such as the executive, or one type of government at a particular level), groups may seek an audience in another (such as the legislature, the courts, or another type or level of government).

Rational-comprehensive theory

According to Johnson (2005), rational-comprehensive theory is an approach of how public policy decisions are (or perhaps ought to be) taken. All possible options or approaches to solving a presenting problem under study are identified and the costs and benefits of each option are compared with each other. The option that promises to yield the greatest net benefit is selected. Traditionally, in much of the developing world, planning techniques and methods to promote urban development have been based on topdown approaches, usually referred to as the rational comprehensive model, under the influence of the "western knowledge". Citing Turner, Doderio (2001) argues that rational planning refers to planning techniques based often on a well-intentioned assumption that the public "does not know what it wants" or simply that highly-qualified people understand the needs for society better. That is, policy development requires government actions in a more direct way with the use of advanced techniques.

The Patton and Sawicki (1994) model of rational planning adopts the following sequence:

1. Verify, define, and detail the problem. It involves problem definition, goal definition, information gathering. This step includes recognizing the problem, defining an initial solution, and starting primary analysis. Examples of this are creative devising, creative ideas, inspirations, breakthroughs, and brainstorming. The very first step which is normally overlooked by the top level management is defining the exact problem. Though we think that the problem identification is obvious, many times it is not. The rational decision making model is a group-based decision making process. If the problem is not identified properly then we may face a problem as each and every member of the group might have a different definition of the problem. Hence, it is very important that the definition of the problem is the same among all group members. Only then is it possible for the group members to find alternate sources or problem solving in an effective manner.
2. Generate all possible solutions. This step encloses two to three final solutions to the

problem and preliminary implementation to the site. This activity is best done in groups, as different people may contribute different ideas or alternative solutions to the problem. Without alternative solutions, there is a chance of arriving at a non-optimal or a rational decision. For exploring the alternatives it is necessary to gather information. Technology may help with gathering this information.

3. Generate objective assessment criteria. Evaluative criteria are measurements to determine success and failure of alternatives. This step contains secondary and final analysis along with secondary solutions to the problem. Examples of this are site suitability and site sensitivity analysis. After going thoroughly through the process of defining the problem, exploring for all the possible alternatives for that problem and gathering information this step says evaluate the information and the possible options to anticipate the consequences of each and every possible alternative that is thought of. At this point optional criteria for measuring the success or failure of the decision taken needs to be considered.
4. Choose the best solution generated. This step comprises a final solution and secondary implementation to the site. At this point the process has developed into different strategies of how to apply the solutions to the site. Based on the criteria of assessment and the analysis done in previous steps, choose the best solution generated.
5. Implement the preferred alternative. This step includes final implementation to the site and preliminary monitoring of the outcome and results of the site. This step is the building/renovations part of the process.
6. Monitor and evaluate outcomes and results. This step contains the secondary and final monitoring of the outcomes and results of the site. This step takes place over a long period of time.
7. Feedback. Modify future decisions and actions taken based on the above evaluation of outcomes.

Evaluation

The main problem with rational-comprehensive approaches is that it is often very costly in terms of time and other resources that must be devoted to gathering the relevant information. Often the costs and benefits of the various options are very uncertain and difficult to quantify for rigorous comparison. The costs of undertaking rational-comprehensive decision-making may themselves exceed the benefits to be gained in

improved quality of decisions.

Incrementalism

According to the Encyclopaedia Britannica (online) incrementalism is a theory of public policy making according to which policies result from a process of interaction and mutual adaptation among a multiplicity of actors advocating different values, representing different interests, and possessing different information. Incrementalism was first developed in the 1950s by the American political scientist Charles E. Lindblom in response to the then-prevalent conception of policy making as a process of rational analysis culminating in a value-maximizing decision. Cairney (2014) argues that incrementalism emphasizes the multiplicity of actors involved in the policy-making process and predicts that policy makers will build on past policies, focusing on incremental rather than wholesale changes.

Lindblom regarded rational decision making as an unattainable ideal. To function properly, rational-comprehensive decision making must satisfy two conditions that are unlikely to be met for most issues: agreement on objectives and a knowledge base sufficient to permit accurate prediction of consequences associated with available alternatives. Where these conditions are unmet (and they will be unmet, according to Lindblom, for most policy issues), the rational method provides no guidance whatsoever for policy makers. Incrementalism circumvents these problems, producing defensible policies where the rational method is paralyzed.

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Incrementalism emphasizes the amelioration of concrete problems rather than the pursuit of abstract ideals such as social justice. Affected publics bring problems to government through a process Lindblom termed the social fragmentation of analysis. No single actor possesses information sufficient to make a rational policy decision, and problems are often addressed without ever being fully defined. Because limitations on both

time and information preclude examination of more than a few options, policy makers typically focus on alternatives differing only marginally from previous policies. This narrow focus confines attention to options that are well understood and politically feasible.

In practice, policy makers do not identify objectives and then examine alternative means, as called for by the rational ideal. To the contrary, means and ends are typically considered simultaneously, inasmuch as different policy alternatives represent different trade-offs among contending values. Incremental outcomes are virtually inevitable, given the need to bargain over a limited number of alternatives that differ only marginally from past policies. Large change is nevertheless possible through the accumulation of incremental steps resulting from repeated policy cycles. This serial nature of the policy process represents yet another advantage of incrementalism, according to Lindblom: it permits policy makers to learn through a process of trial and error, converging on a solution gradually through a process of successive approximations.

Because Lindblom believed most policy issues exhibit conflict over objectives and inadequate information, he expected that departures from incrementalism would be rare. The knowledge base would be sufficient to permit rational decision making only for minor technical or administrative decisions. Wars, revolutions, or other grand opportunities may serve as catalysts for major policy shifts, but the eventual consequences of these dramatic departures would be unpredictable.

Multiple streams framework

According to Sabatier (2007) the basic outline of the multiple streams lens was put forth by Kingdon (1995) in the tradition of Cohen, March, and Olsen's (1972) garbage can model of organizational choice. Collective choice is not merely the derivative of individual efforts aggregated in some fashion, but rather the combined result of structural forces and cognitive and affective processes that are highly context dependent.

According to Cairney (2012) three separate 'streams' must come together at the same time:

1. **Problem stream.** Attention lurches to a policy problem. Problems are policy issues which are deemed to require attention. There are no objective indicators to determine which problems deserve attention, and perceptions of problems can change quickly. Problems get attention based on how they are 'framed' or defined by participants who compete for attention – using evidence to address uncertainty and persuasion to address ambiguity. In some cases, issues receive attention because of a crisis or change in the scale of the problem. Only a tiny fraction of problems receive

policymaker attention. Getting attention is a major achievement which must be acted upon quickly, before attention shifts elsewhere. This might be achieved by demonstrating that a well thought out solution already exists.

2. Policy stream. A solution to that problem is available. While attention lurches quickly from issue to issue, viable solutions involving major policy change take time to develop. Kingdon describes ideas in a 'policy primeval soup', evolving as they are proposed by one actor then reconsidered and modified by a large number of participants (who may have to be 'softened up' to new ideas). To deal with the disconnect between lurching attention and slow policy development, they develop widely-accepted solutions in anticipation of future problems, then find the right time to exploit or encourage attention to a relevant problem.
3. Politics stream. Policymakers have the motive and opportunity to turn it into policy. They have to pay attention to the problem and be receptive to the proposed solution. They may supplement their own beliefs with their perception of the 'national mood' and the feedback they receive from interest groups and political parties. In some cases, only a change of government may be enough to provide that motive.

According to Sabatier (2007), Kingdon draws on Cohen et al's (1972) 'garbage can' model of policymaking in organisations. It contrasts with 'comprehensively rational' policymaking; in which in this order; policymakers identify problems (or their aims), bureaucracies perform a comprehensive analysis to produce various solutions (or ways to meet those aims), and policymakers select the best solution. Instead, policymaker aims and policy problems are ambiguous and bureaucrats struggle to research issues and produce viable solutions quickly. Sometimes people wait for the right time to present their ready-made solutions. Sometimes aimless policymakers just want to look busy and decisive. So, according to Zahariadis (2007), Cohen et al suggest that the problem identification, solution production, and choice are 'relatively independent streams'. The garbage can is where a mix of problems, solutions and choices are dumped.

Cairney (2014) notes that Kingdon applied this reasoning to the US political system, which magnifies some of these problems: many people, with different perceptions and aims are involved; and, some actors (such as the President) may be effective at raising issues up the public and government agenda but not producing solutions. Since policymakers do not have the time (or longevity) to devote to detailed policy work, they delegate it to civil servants who consult with interest groups, think tanks and other specialists to consider

ideas and produce policy solutions. The groups most involved in producing solutions over the long term may struggle to get attention or buy-in from policymakers. Therefore, the likelihood of significant policy change is difficult to predict since it requires sustained and high attention, an acceptable solution and some spirit of compromise in the political system. A perception of infrequency and unpredictability may also influence behaviour: when new, major legislation looks likely to be adopted, there is a deluge of interest and a range of participants keen to jump on an idea's bandwagon – adding further to the metaphor of the garbage can of ideas and the messy nature of politics.

Kingdon's work developed from case studies of US federal policymaking. Compared to the ACF and punctuated equilibrium, its insights have been applied less frequently or systematically in other countries. Yet, the potential to compare messy policymaking in the US and EU is there, while Zahariadis in Sabatier (2007) has shown the comparative value of multiple streams analysis to identify very different experiences and windows of opportunity in countries such as the UK, France and Germany. In each case, 'universal' elements in the agenda-setting process can be identified:

- Ambiguity (there are many ways to frame any policy problem); Competition for attention (few problems reach the top of the agenda);
- An imperfect selection process (new information is difficult to gather and subject to manipulation);
- Limited time (which forces people to make choices before their preferences are clear);
- A departure from 'comprehensive rationality' and a linear decision-making process; identifying problems, formulating solutions and making a choice and;
- 'Softening', as some issues take time to become accepted within government or policy networks.

Stages of policy making

The first stage is the identification of problems. The problem is defined, analyzed and involved parties come up with solutions. As cited by Peters from Dunn (2018), A policy problem is unrealized need, value or an opportunity for improvement (Dunn, 2018). Some characteristics of policy problems are divisibility, monetarization and independencies. For example, the prevalence of substance abuse in the community. The identification of problems follows some steps which are systematic agenda whereby all issues public officials feel are necessary to address, Institutional agenda this is where issues are chosen

as the ones that policy makers should analyze and consider acting on as they are extracted from the systematic agenda list. Then comes the discretionary agenda which comes directly from law makers and not from institutions and lastly decision agenda which brings a final decision. After the problem had identified, the government then strategies on appropriate response to that particular problem. Thus, the second stage which is policy formulation.

Policy formulation involves a period of intense debate and the development of policy options within the government. It occurs after officials narrow the range of possible policy choices and exploding unnecessary options. This is also called policy process of analysis. Here it will be determined whether policy intervention is justified and determining a course of action to address the policy problem or opportunity (Thomas, 2001). It has four stages which are appraisal dialogue, assessment and consolidation. In appraisal phase the policy makers analyse the data obtained from the research and identify stakeholder groups and how or when to engage them. Policy makers brainstorm ideas and solutions and analyse the advantages and disadvantages, and identifying possible courses of action to deal with the issue. Policy makers facilitate dialogue in different groupings considering the direct and indirect beneficiaries. This is the dialogue phase whereby they engage experts to strengthen and refine ideas. In the assessment phase policy makers make potential designs and check whether the intervention is still justified. They undertake formal and technical processes like risk, regulations impact, human compatibility just to mention a few. Lastly is the consolidation phase this is where they seek consensus and check the effectiveness, efficiency, adequacy and equity of the policy.

The third stage of policy making is policy implementation which entails the translation of decisions into action. In this stage resources are available and effective strategies are put in place to attain desired result. The authorities use the right resources of public administration that impact the distribution of government tools and services. This may even include making changes in how the government taxes the public. They are two approaches in policy implementation which are top down approach and bottom up approach. The top down approach initiatives starts from top leadership commitment. For example harmonised cash transfers based on programs. The bottom up approach involves individuals in the policy process thus it starts from the grass root level. There are four functional implementations stages which are exploration, installation, initial implementation and full implementation. In the exploration stage it selects and define the innovation and uses data to determine need.

Lastly is the Policy evaluation stage. Policy evaluation involves the review of the objectives. The effectiveness of the policy is measured by tallying targets to actual results. At this point policy review the lessons learnt the gaps that needs to be filled and the success that should be taken note of. There are three forms of policy evaluation namely the estimation, asses and appraisal.

However policies may not always positively impact all the supposed beneficiaries. It may even turn out that the policy turned detrimental to other groups involved. For example policies that are put in place to counter gender based violence are usually biased towards women. It does not offer an explanation of the entire policy process, even though the perspective encompasses the most prominent aspects of public policy making. The policy making process can be affected by fixation. This is where the process is fixated at a particular stage. For example, the process can be fixed at the policy formulation stage. This may be because of conflicting interests and opinions from the involved parties during the whole process. Many social policies can be difficult to formulate and implement well because they depend on a level of knowledge, mobilisation, governance and policy control that is rarely possible in real life. For more complex problems, it may not entirely be clear what is driving a problem, and feedback loops make it difficult to disentangle cause and effect. As societies have become more heterogeneous and diverse, with people's lives and choices flanked by many different factors, policies aimed at the 'average' person tend not to work well.

Social work and policy

Social policies enable development, implementation of services and influence the social situations of individuals who may be marginalized, such as people with mental health issues, in poverty and LGBTQ. however it is worthy noting that some social policies may hinder social workers ability to effectively delivers a services to users (Adams 2002).For example since the 1960s legislation and policies have encouraged inter professional and inter agency collaborations which the NHS and Community Care Act (1990) helped improve further (SCIE,2009) .On the contrary, Frost, Robinson and Anning (2005) point out that although agencies work together in collaboration, their own individual policy and procedures can hinder the correct support leaving people who require intervention without the support they need (Adams, 2002).

Moreso, the influence of social work during the change from one to another can be seen in the changes in law and social policy as practioners became able to provide support

and help to those who had left institutions and enable better treatment And services to individuals suffering from mental health, For example when individuals were marginalized and placed within any institution under the (1890) Lunacy Act,they were dealt with by psychiatrists and viewed as an illness which needed treating in a clinical way (Prior,1992),This meant that social worker would not support this individual whilst incarcerated. To add on social policy is created to guide agencies and support supplied, (Spiker,2014). In addition to this, social policies change in reflection to the political ideology at the time, for example the labor party.

The influence of social work during the change from one to another can be seen in the changes in law and social policy as practitioners became able to provide help and support to those who had left institutions and enable better treatment and services to individuals suffering from mental health. For example, when individuals were marginalised and placed within an institution under the 1890 Lunacy Act, they were dealt with by psychiatrists and viewed as having an illness which needed treating in a clinical way (Prior, 1992). This meant that a social worker would not be supporting this individual whilst incarcerated, instead they would only become involved once the individual had been released from the asylum by supporting the individuals in housing, finances and health care. However, by the mid-20th century, there was a considerable shift towards mental health being allocated to community care rather than institutions which were supported by the Mental Health Act 1959. (Killaspy, 2006). Furthermore, Enoch Powell spoke in 1961 regarding the eradication of Victorian asylums and transferring the treatment of individuals to hospitals and the growing profession of social work within the community (Bennet, 1979).

Operational recommendations

- It is important for social workers to understand the theory and ideologies within the law and social policy and how they respond to social issues.
- While social work practitioners in the field level also practice advocacy, those professionals at the policy making and planning arena are predominantly engaged in the process of influencing the decisions of law makers, ministers and significant other top-level officials. Thus, it requires lots of tact and a good knowledge of the issue in concern for which the social worker is advocating. The social worker has to remember that advocacy is a political strategy and has to be used wisely.

- The government, civil society organisations, policy makers and veto players have a responsibility to help the public fully understand the availability of programs for their welfare and impact of human services on the quality of life of all persons.
- The governments mandate is to provide essential welfare in parallel with the provisions of compulsory welfare such as health insurance and basic education and services which are the basis for stability in life.

Conclusion:

In conclusion, policy analysts should be aware of, and capable of applying different theoretical perspectives; not just a single one. Knowledge of several different perspectives forces the analyst to clarify variations in assumptions across frameworks, rather than implicitly assuming a given set. Multiple perspectives also encourage the development of competing hypotheses that should ideally lead to strong inference or at least to the accumulation of evidence in favor of one perspective over another. Moreover, knowledge and application of multiple perspectives helps clarify conditions under which one approach is more useful than another. Finally, multiple perspectives encourage a comparative approach.

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CHALLENGES IN FRONT OF TEACHERS AND STUDENTS IN THE POST COVID-19 ERA: A CASE STUDY OF RURAL MAHARASHTRA

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Abstract:

Due to the outbreak of Covid-19, close to 4 million people from 215 countries and territories across the world are affected which has forced lockdown in majority of the countries. It has not only affected the global health but the global economy as well. Almost all the sectors have been under the negative effect. It has resulted in the closing of the public gathering places like airports, railway stations, malls, cinemas, including schools, colleges and universities. As a result, the teaching and learning process have greatly affected. But, to solve the problem of the barriers in education process, educational institutes across the globe have started emphasizing on the development and practicing of online teaching and learning methodologies. This is considered to be the evolution of the education system. But, the resources are comparatively much abundant in urban areas when compared with rural population of students and teachers. In the present study of some selected areas of rural Maharashtra, it was found that the unavailability of these resources along with some basic needs is going to affect the education system in the post Covid-19 era in a negative way.

Keywords: Covid-19, Students, Teachers, Rural Maharashtra, Online Teaching.

Introduction:

Covid-19 is a viral disease caused by the novel corona virus. It is declared as a pandemic disease by the World Health Organization (WHO) in March 2020⁽¹⁾. The Covid-19 was originated in Wuhan, China and now has spread in 215 countries and territories across the world ⁽²⁾. At present, at the time of writing this paper, a total of 3,917,999 patients were reported as confirmed cases and 270740 total deaths across all the affected countries ⁽³⁾. It was recorded that a third of the world's population is locked down as a safety measure in order to prevent the spread of the novel corona virus ⁽⁴⁾. The Covid-19 outbreak has influenced almost all the sectors which forced all the public gathering places like airports, railway stations, shipping, shopping malls, corporate hubs, industries, cinemas,

restaurants, schools, colleges, universities to be closed down. Daily wage workers, corporate workers, industrial workers, students, teachers were asked by the government to reach their native places in order to avoid further inconvenience. Some of the sectors were badly destroyed due to the outbreak while the others found out ways to tackle this crisis. Corporate sector and education sector introduced a new terminology 'work from home' with the digital tools like internet, computers, laptops, smart-phones and various applications. All these resources are comparatively much abundant in the urban areas compared to the rural ones. Therefore, it was important to document the probable challenges of the education system after the Covid-19 exit. The present case study of the rural Maharashtra concerning with the future problems of the students and teachers in the post Covid-19 era was carried out staying at home only and by following all the guidelines issued by the Government of Maharashtra and Government of India ^(5,6,7,8) .

Materials and Methods:

Study area:

For the present case study, four places of rural Maharashtra were selected for the study i.e. Lonkheda village of Shahada (Nandurbar), Karanjali of Peth (Nashik), Deulgaon Raja, (Buldana) and Chapoli of Chakur (Latur). Teachers of the Senior Colleges respectively were contacted over telephone and interviewed during the study period with a questionnaire in Marathi and then were translated to English for the interpretation. The questions were centered principally on the problems in teaching learning process. The questions were asked by taking prior consent and the purpose of the study was also told to them. Data related to the current status of Covid-19, government guidelines and related references were collected from the internet.

Results:

Through the interviews with the Teachers, following problems were recorded.

- 1. Lack of resources:** The college students residing in the remote areas are being asked by the college administration and the teaching staff to be connected with the online teaching learning process. The teaching faculties of the colleges are trying their best to impart education at the finger tips of the students. Teachers are taking online video lectures, passing notes, sharing links of the study material.

1.1 Poor family background: To be able to access these practices, one must have digital technology tools such as internet, computers, laptops, smart-phones and various applications installed in the devices. Most students from these regions

belong to the families of farmers, daily wage workers and industrial workers. The economic condition of their families does not allow them to purchase the electronic devices. Some of the families even do not have mobiles phones for any sort of communication rather than having smart-phones.

1.2 Health during Covid-19 pandemic: Poor family background forces them to go out for bread and butter in the pandemic. This makes them more vulnerable for the attack of novel corona virus.

1.3 Internet: It's not like all the families cannot afford smart-phones. A few of them can afford purchasing phones and with an active internet and the rest of them cannot. The online education requires an uninterrupted and fast internet connection. As the students reside in remote areas, there is least possibility that they will get proper internet connection.

2. Problems in teaching: Teachers face similar kind of situations which are as follows:

2.1 Internet: Even if the students get good internet connection, if the teacher could not get it, then it becomes an annoying thing, both for the student and teachers. Poor internet connection brings poor voice and video quality resulting in poor show. The teachers require extra energy to take the same lecture again.

2.2 Attention of the students: The Online teaching and learning process may not always bring full attention of the students. The picture below is a representation of how students can find way escaping it.



(Source: WhatsApp)

Conclusion:

Based on the result of the present case study, it can be concluded that:

1. The economically backward students may not be able to access the online teaching learning methods.
2. This will ultimately keep some lessons from the syllabus unattended.
3. Poor Family background may bring students dropping out from academic institutes.
4. The student drop out, incomplete syllabus may affect the education system in a negative way.

Summary:

During the outbreak of Covid-19, educational institutes informed all the teachers to engage the students with the online teaching learning aids but due to the lack resources, students and teachers face problems in the online delivery and reception of education. This may influence the education systems in the post Covid-19 era.

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DARK SIDE OF E-BANKING: HELP OR HINDRANCE? A BANKER AND USER PERSPECTIVE

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Introduction:

The world economies are transitioning towards the metaverse wherein people and companies are excited about working and dealing in virtual spaces. In the recent decades, technology has changed the landscape of businesses. From operational automation to virtual customer experiences, technology is entrenched in both depth and width of the business functions. It is a vital factor for gaining competitive edge in the market (Cham *et al.*, 2022). There is significant transformation witnessed in the financial ecosystem with rise in technological financial innovations popularly known as 'Fin tech' (Allen *et al.*, 2022). Financial and banking sector are facing technological challenges owing to increased electronic commerce (e-com) and smartphone penetration. Moreover, the monetary authorities are also pushing the banks hard for promoting cashless transactions for better transparency and regulation. It is estimated that fintech market will reach \$1.5 trillion by 2030 (bcg.com, 2023).

Previous research has reported numerous benefits of technological innovations in banking sector (Hua and Huang, 2021). Its benefits to users or customers range from easy accessibility, convenience, customised services to wide assortment of services. Moreover, the banks are benefitted with operational efficiency, seamless payment system and better reach of their services. These services are offered over different platforms like internet, mobile, cards and emerging field of metaverse.

The technological transitions within the banking sector are not a smooth sail. At the ground level, there are serious concerns of financial vulnerability and sustainability. On the darker side, the overall usage of digital products is still not as expected. Users consider cash payment as less costly than digital payment as the latter requires the Internet or Smartphones (Pal *et al.*, 2020). Less adoption of technological services restricts the propagation of the same. The acknowledgement and understanding of the technological risks and concerns are important for banks as the technological innovations involve huge

investment and competitiveness. Moreover, considering these issues, monetary authorities can formulate economic policies and channelise resources for effective execution of cashless economy vision. It is more important for emerging economies as resource optimisation is primary input for capacity building.

In the light of above-mentioned considerations, it is imperative to explore the dark side of technological innovations in banking sector. A deeper understanding of what constrains technology proliferation is strategically important for banks that can help identify critical success factors which can then be incorporated into advanced technology adoption programs, and therefore, enhance their effectiveness (Troshani and Rao, 2007).

The following sections describe the adverse effects or/and issues in adopting technology in banking services from banks and customers perspectives. Mainly, two questions will be addressed. Firstly, what are the challenges and risks as perceived by banks and customers when adopting technology- based banking services? Secondly, what factors hinder the responsible use of technology- based banking services among customers? In the rest of the chapter, technology-based banking services are referred as e-banking services (electronic banking services).

Challenges/Risks perceived by banks with regard to e-banking

Technological innovation in the form of e-banking is the most prominent revolution in the banking sector. It is promising as well as lucrative; however, its adoption by banking institutions was not an easy thing to bring about. A bank adopts advanced technologies as a response to external and internal factors posing critical challenges to its growth and survival (Aladwani, 2001). Technology adoption requires functional changes and substantial infrastructural investments. Other issues with regard to technology are: ensuring data protection (notably in online transactions), quick and effective disaster recovery, and the provision of ever more sophisticated e-banking services in response to increased customer expectations (Rytz and Sylvest, 2008). Above all, there are political and legal issues that are required to be complied with. However, factor like customers' inertia, technical complexities, lack of security, lack of senior management support, internal attitude, size of existing demand, branch intensity are found to be major retarding forces for e-banking adoption at bank level (Bradley and Stewart, 2002; Khalfan *et al.*, 2006; and Abukhzam and Lee, 2010).

With the purpose to understand challenges that a bank faces while inducing technological innovation, 60 bank managers belonging to two groups of Indian banks -

public and private, were interviewed. Their responses are structured in the form of the following six factors.

1. Customer adoption

The demand characteristics have major role in shaping bank's behaviour towards technology innovations. The biggest challenge as well as prerequisite for technological advancement is the customers adoption in terms of their acceptability and usage. Whenever service innovations are made, the intended users first assess these services against some parameters commonly known as service dimensions. It is believed that modern economies are dominated by tech savvy youth who have all the required resources but the usage of e-banking services is still low in many countries. People still prefer cash or traditional modes of banking. They use multi channels both electronic and traditional for availing banking services (Sandhu and Arora, 2022). Their low usage is attributed to multiple reasons which are presented in the later sections. The current low usage of electronic services inhibits the banks to take further risk of technology investments. The banks are apprehensive about maintaining life-long relationships with customers as the later prefer personalised services (Kamakodi and Khan, 2008) and dealing but banks face difficulty maintaining human contact through technology-based services.

Another aspect of customer adoption is the Network effect. It occurs when a user's utility from using a technology directly increases with the total size of the network (Hall and Khan, 2003). Banks strive to increase the user base to justify the huge investments in technology and offer maximum utility to the customers. It also helps in cross selling the products across various channels.

2. Relative advantage for banks

Relative advantage of e-banking refers to the degree to which banks believe it to be superior to traditional system of banking. Before execution of any innovation, it is assessed through the lens of risk- cost – benefits. Any risk would be worth acceptable only if it has compensating benefits. Through embracing technologies in the system, bankers perceive benefits like reduced operational cost, better data management, operational efficiency, seamless transactions, better record keeping, better marketing, cross selling and above all incremental profits. Despite the benefits, technological innovations carry substantial costs and risks. On the darker side, if technology would be handled imprudently or by incompetent persons (employees or customers) it might result in mistakes leading to major crisis.

There is always concern of maintaining security system in the wake of increased incidents of cyber-attacks and crimes. Banking being highly informational and personal, maintaining confidentiality and ensuring secure transactions are primary concerns for any bank. It is very tough to keep electronic platform safe from unauthorised access in this digitized and networked economy. Moreover, technology advancements require continuous research and development activities on the part of banks. The initial investment as well as maintenance cost of technology- based systems is quite high for banks. The effectiveness of these systems also depends upon training imparted to the employees.

3. Organizational factors

Organizational resources and capabilities also determine the propensity of banks to adapt new technologies (deYoung *et al.*, 2007). It is easy to do technological innovations for the banks if it is covered under their vision and their strategies are aligned with the vision. Otherwise, banks struggle to convince the stakeholders to execute technological innovations. Other challenges faced are lack of management support in terms of good leadership and strategies, improper resource allocations, preserving the low risk profile, improper or absence of disaster recovery plans or business continuity plans. Some banks either have no structured technical policy or if they have - it is not compatible with the strategies.

Over a period of time, the banks have successfully changed their business practices, work flows, policies, acquired skilled staff, trained the old staff, and developed the infrastructure required for e-banking operations. But still managers perceive complexity as a key barrier to the adoption of e-banking projects. They contended that the actual users of the technology are not technical persons, and even the minor problems cause them to lose confidence in the system. Even the minor issues of registration or linking accounts with internet/mobile banking left unresolved due to lack of bank commitment and resources. Moreover, the server traffic handling, missing links on the website, lack of user friendliness are some other issues related to the technical incompatibility.

Bank managers perceive small size (in terms of assets), small deposit base, and age of the bank to be inhibitors for technology advancements in banking. Firm size affects managerial attitude, the risk aversion to experiment new technologies and the need to coordinate branches of bank through electronic media. Since large bank manages a significant amount of financial operations, it would be able to reduce its transaction cost substantially (Corrocher, 2002). Branch intensity (total branches/assets) is found to have

negative association with adoption (Corrocher, 2002). Banks without a large branch network will seize on electronic banking as an inexpensive means to expand their customer base. With large branch intensity there is less need to rely on electronic banking.

Many traditional banks operate on outdated legacy systems that are costly to maintain and lack the flexibility to adapt to changing market demands. Legacy systems hinder innovation and can impede the development of new digital products and services. Banks must modernize their IT infrastructure by migrating to cloud-based platforms, and adopting microservices architecture to accelerate software delivery and improve agility.

4. Bank industry

Existing structure of banking sector both regulatory and competitive poses threat to the banks. Technology may be viewed as either disruptive or innovative. While innovation takes time and has a slower pace of diffusion, the disruptive technologies bring change at faster rate and brings new and complex dynamics into the existing industry. It becomes more challenging for the banks to respond to disruptive technological developments. Every bank strives to maintain its market share if could not increase it in the wake of stiff competition and changing dynamics of banking industry. When a new technology is introduced in the banking industry by the competitor, the bank has to consider its adoption so as not to lose its customers.

Moreover, the regulatory authorities also sometimes direct banks to adopt technologies to increase operational efficiency and improve the financial ecosystem. Regulatory requirements in the banking industry are becoming more stringent, particularly in areas like data privacy and financial crime prevention (e.g., Anti money laundering, KYC). Banks need advanced technology solutions, such as AI-based compliance tools and blockchain for transparent transaction tracking, to ensure compliance while minimizing operational costs.

The Fintech industry which leverages the benefit of cutting-edge technologies also poses threats to the banks. The banks must adopt advanced technology to compete effectively with these agile and customer-centric startups. Here, two things should be considered; first, while the fintech startups have a comparative advantage in terms of advance technological systems, it lacks wider customer-base, leading to a high per unit cost of financial products and services. Second, mainstream players such as banks and financial institutions, who have a wider customer network, lack such disruptive technologies. By leveraging the technological apparatus of fintech companies, the mainstream players can

provide digital financial services to its customers (banks providing customer base and fintech providing interface between bank and the customer via digital platform e.g. mobile banking app). This way, both fintech and traditional giants can also find a common ground to work as collaborators, which eventually will lead to better pricing of financial services offered digitally. In this complex setup, there are many parties involved in a transaction. Without the stringent regulations concerning rights and duties of parties involved, accountability in case of any dispute raised by the customer, transaction failure etc., cannot be made. In this case, such an arrangement will remain futile and will not serve the purpose of providing consumer with better financial services experience at an affordable cost.

5. Employee related factors

The core assets of banks are the employees, so their attitude towards new technologies, their well-being, their job fit in the new technological induced work culture, all have prominent role to play towards effectiveness of new technology implementation. Usually, bank positions don't necessitate technical qualifications, the responsibility to train employees on technical front lies with the bank itself. This rises the continues need to train and develop the human resource. The productivity of employees increases with technology adoption but the complexity involved in the work also increases. As electronic banking is complementary to traditional banking, so job requirements of employees are evolving to include both. The banks don't recruit technical people largely because of resource constraint, so even a minor glitch can interrupt their workflow. Most of the times they are not able to resolve issues faced by customers for self-services like mobile banking or internet banking which acts as a hinderance for developing customers trust on electronic platforms.

With changes in the job profiles, the skills requirements are also changing for better job fit. The shift to e-banking has led to the automation of many banking processes, resulting in workforce reduction or the displacement of certain job roles. Due to more exposure to computer screens, their physical and mental well-being is also getting affected.

6. Operational challenges

With the adoption of technology driven systems into core banking operations and automation of back-office database management, a bank's functioning is highly dependent upon the efficiency of the servers at place, which may be prone to operational disruptions such as technological failures, system glitches, software or hardware malfunction, or network outages affecting the smooth operations of banking services. in an event of

cyberattack, hackers can deploy techniques such as malware, phishing, distributed-denial-of-service (DDoS) attacks to infiltrate banking servers, resulting into data breach, identity thefts or financial frauds of high magnitude. In this backdrop, maintaining the system's security and operational excellence becomes a challenging task and such risks can be mitigated by investing in robust cybersecurity measures, including firewalls and encryption, regular and scheduled maintenance of servers, user-friendly interface of mobile banking platforms, enhanced features such as end-to-end encryption etc. can help in availing operational excellence. A bank having a strong back-end server to bear the load of daily transactions of its customer along with proper security measures at place to protect customer's sensitive financial data, enjoys operational benefits. On the other hand, inability to maintain operational resilience may result into frustration and inconvenience among customers, leading to consumption switch in haste.

While technology is one part of operational concerns a bank might face, there are other strings attached as well. Operational disruption may stem out from employees working in the banks. Fault in transaction processing by the employee or non-response of customer helplines, etc. may lead to delay or failure in service delivery undermining the bank's reputation and credibility among customers. Additionally, failure to comply with the regulatory and legal requirements related to conducting banking business via online platforms can result in penalties, fines, legal action, revocation of operations for a specified time (e.g. inability to meet requirements of Basel III accords).

Barriers to customer adoption of e-banking

In the current times of rising financial complexities, uncertainties, and technological developments, customers are exposed to multiple risks while carrying out financial transactions. This may be attributed to issues such as digital fraud and scams, information asymmetry, limited knowledge and skills of how to make digital payments and lack of trust in digital financial service providers (OECD, 2021). The customers are fearful as these transactions involve money and are highly personal. Digital technologies pose several challenges such as digital identity thefts, impulsive buying, and over-indebtedness due to ready access to digital financial services (Alliance for Financial Inclusion [AFI], 2021; Yue *et al.*, 2022; Ozili, 2022)

The ability of individuals to cope with these risky situations depends on their understanding of basic financial and technological concepts as well as their competencies and environment. There are some segments of consumers who are more financially

vulnerable than others. They are more susceptible to financial problems due to their personal circumstances which may be demographic, social, economic, or psychological.

Financial technology is a double-edged sword. On the one side, financial literacy and propensity to save increase with the use of personal technology based financial management applications. On the other side, there are instances of information asymmetry and an increase in consumer impulsiveness or over-optimistic behavior while engaging in financial transactions (Exler *et al.*, 2021). Technology may promote rational behavior or create friction in the financial decision-making process. At the intersection of fast-moving consumer marketplaces and fast-moving technology-driven payment services, consumers lack decision-support systems to strengthen their understanding of prudent spending and budgeting behaviors (Carton *et al.*, 2022). 280 bank customers were surveyed and their responses regarding risks or challenges in e-banking use were collected with the use of a questionnaire which are structured and presented below:

1. Security/possibility of fraud

The major concern for customers is the security of e-banking system (Al- Somali *et al.*, 2008; and Poon, 2008). For digital services, there is always a risk of unauthorised access and hacking from remote locations (Khare *et al.*, 2012). This is called cyber risk which is global in nature. There are many reported incidents of identity thefts like Card Cloning, spoofing, ATM skimming, Vishing, Phishing, etc. People are concerned about their personal and financial information online. Fraudsters attempt to get confidential details of the bank customers like user id, password, OTP (one time password), debit / credit card details such as PIN, CVV, expiry date and other personal information. High profile data breaches at banks and other financial institutions have made consumers wary of entrusting their information to online platforms. Even if a specific bank hasn't experienced a breach, the general perception of insecurity can still deter potential users.

Some people simply don't trust online banking platforms to keep their information safe. They may feel more secure with traditional brick-and-mortar banks where they can physically interact with staff and see security measures in place. Customers don't apply or use cards with the fear that it can be stolen or misused. They don't use mobile or internet banking with the fear that it can be hacked or they may not remember the login credentials or passwords.

2. Low financial literacy

Financial literacy is referred to as the *“people’s ability to process economic information and make informed decisions about financial planning, wealth accumulation, debt, and pensions”* (Lusardi and Mitchell, 2014). In the times rapid financial engineering, financial knowledge plays a key role in the sustainability of financial ecosystem. Despite being an integral part of the financial ecosystem, the overall levels of financial literacy are found to be low globally. Financial literacy is low across the world irrespective of country’s level or stage of development (Lusardi, 2019). OECD studied cross-country financial literacy levels of 30 nations using financial knowledge, financial attitude, and financial behavior as a combined measure of financial literacy and found that overall financial literacy levels are low (OECD, 2016).

Digital Financial literacy has recent origin which means literacy about financial services which are delivered over digital platforms in terms of *knowledge of digital financial products and services, awareness of digital financial risks, knowledge of digital financial risk control, and knowledge of consumer rights and redress procedures* (Morgan et al., 2020).

With low financial literacy, people are not able to understand the risks and benefits involved in the e-banking offerings. They may not fully comprehend how features such as online bill payments, fund transfers, and mobile banking can save them time and money compared to traditional banking methods. Either they don’t use the service or they fall victim to the cybercrime. Sometimes they share their credentials (username, passwords, PIN, account number, etc.) with others and get trapped by the fraudsters. They believe that learning to use technology-based system involves time and cost.

A significant barrier to e-banking adoption is the level of digital literacy among certain demographics, such as older adults or those with limited access to technology. These individuals may encounter difficulty dealing with online banking interfaces or understand the terminology associated with digital financial services. Financially illiterate users often lack trust in financial products and services more than financially literate (Andreou and Anyfantaki, 2021). Klapper and Lusardi (2020) showed that a lack of knowledge to effectively use financial skills may cause high indebtedness. It holds more for women, the poor, and the less educated. There is a surge of innovative financial services over traditional and digital platforms, creating a need for formal financial literacy programs to safeguard the interests of users against potential loss or exploitation.

3. Low financial capability

Knowledge of the basic financial concepts and inherent risks may facilitate individuals to make informed financial decisions for sound personal financial planning. Knowledge is not enough; many internal and external factors induce or restrict the *financial capability* of a person to act most prudently. Financial capability may be defined as “a combination of people’s ability to act and the opportunity to act in their financial self-interest” (Johnson and Sherraden, 2007; Sherraden, 2013)

Apart from being financially literate, a person must also have the access to financial services which allows him to act in his best financial interest to be financially capable (Sherraden, 2013). Technology has some role to play as it can leverage this relationship through the numerous benefits it offers in terms of convenience, ease, quickness, etc. while performing financial transactions. But technical capability becomes the next challenge to reap the full benefits of technology. In emerging economies, the financial inclusion is still in progress which means there are some sectors of society who don’t have access to formal financial system. Moreover, they are financially illiterate and perceive its learning as an expensive affair. Regarding technical capability, either people are not comfortable with technologies or they can’t afford the technology-based products.

4. De personalisation:

"De-personalization" in e-banking refers to the lack of personalized interaction between customers and banks in online banking platforms. De personalization is one important factor that may hinder the e-services adoption (Froehle, 2006; and Yiu *et al.*, 2007). Customers prefer personalization; face to face interaction with the bank employees satisfies the customers more psychologically. This is specifically true for transactions of high value and advisory services wherein advice of bankers is desirable. Despite the use of artificial intelligence, chat bots, etc., electronic system is highly mechanical. Services like lending and investments may require in depth assessment of customers motives and requirements that can be handled in person more effectively.

Without personalized assistance, customers may struggle to navigate complex online banking systems. This can lead to frustration and ultimately deter customers from using e-banking services. People may not feel confident transacting through a system that can only be reached online. They may have concern about whether information provided to a machine or over the internet is being properly processed and transmitted to the right place. Additionally, the response generated by a chatbot or an AI-based interactive

platform for financial advice may be prone to algorithmic bias or can hallucinate the results as these are self-learning models and are inherently in a developing phase. E-banking platforms often rely on automated systems and FAQs for customer support, which may not always address the specific needs or concerns of individual customers. This lack of personalized support can leave customers feeling unsupported and dissatisfied.

5. Lack of trust

Lack of knowledge and capability lead to lack of trust on banks and its technology-based products. The lack of trust in e-banking services can stem from various factors, including concerns about security, privacy, reliability, and usability. People have concerns about the reliability and stability of e-banking platforms, including worries about system downtime, or errors in processing transactions while embracing technologies. People perceive that e-banking services are not reliable as these may not provide consistent results due to technical glitches. Moreover, they believe that if these errors occur, there is no immediate rescue on the part of banks. Poorly designed interfaces, complicated processes, or lack of user-friendly features undermine customers trust in the platform's ability to meet their needs and can deter them from using e-banking services.

Incidents of regulatory failures, scandals within the banking industry, data breaches, cyberattacks, or other security lapses reported in the media can further erode trust. For example, the Wells Fargo (a reputed bank in United States) fake account scandal in 2016 damaged the reputation of the bank and led to a decline in trust among consumers (Naegele, 2019).

6. Lack of infrastructure

The World Bank's Global Findex Database reports consistently highlight infrastructure gaps as a major barrier to digital financial inclusion. They noted that in many low-income countries, lack of appropriate infrastructure is a major factor behind low financial inclusion.

E-banking relies heavily on internet connectivity. In regions with poor internet infrastructure or limited access to reliable internet services, customers may struggle to access online banking platforms. This can be a significant barrier, especially in rural or remote areas where internet connectivity is limited or non-existent. e-banking also requires a stable power supply to operate electronic devices such as computers, smartphones, and ATMs. In regions with unreliable electricity grids or frequent power

outages, conducting electronic transactions can be challenging. This issue can deter customers from embracing e-banking solutions.

Inadequate infrastructure can exacerbate security concerns related to e-banking. Weak internet connections or outdated technology infrastructure may increase the risk of cyberattacks, data breaches, and identity theft. These security risks can undermine trust in e-banking systems and discourage adoption. Apart from digital infrastructure, physical infrastructure such as ATMs, bank branches, and POS terminals is also crucial for e-banking adoption. In areas lacking adequate physical banking infrastructure, customers may find it difficult to access e-banking services or perform cashless transactions, limiting the adoption of e-banking. Addressing these infrastructure challenges through investments in digital and physical infrastructure.

7. Inertia

Many people are accustomed to traditional brick-and-mortar banking methods. They may feel comfortable with the routine of visiting a physical bank branch, interacting with tellers, and using paper-based transactions. The idea of switching to e-banking requires them to step out of their comfort zone and learn new processes, which can be daunting. Some customers may be unaware of the benefits offered by e-banking services or may not fully understand how to use them. Without proper education and guidance, they may stick to familiar methods out of convenience.

People are also not convinced with the usefulness of the e-banking services. They maintain that the relative utility of these services is low, so they still prefer traditional banking platforms to avoid complexity of the technological system. Difficulties in navigating the website or mobile app, slow loading times, or frequent errors can frustrate users and diminish the perceived usefulness of e-banking services.

Concluding remarks:

Technology will drive the future of banking industry. So, it is critical for banks to respond to the challenges and threats to ensure sustainability. They need to ensure that benefits outweigh the costs or risks involved in technologies. Banks need to prioritize digital transformation initiatives, invest in modernizing their infrastructure, cultivate a culture of innovation and adaptability, collaborate with fintech startups and technology partners, and work closely with regulators to ensure compliance while embracing new technologies. Additionally, demonstrating the potential benefits of technology adoption,

such as improved efficiency, enhanced customer experience, and increased competitiveness, can help overcome resistance within banks.

On the customers front, addressing the above-mentioned issues requires strategies that alleviate concerns and incentivize individuals to overcome their resistance to change. This could involve providing comprehensive education and support on the benefits and security features of e-banking, offering user-friendly interfaces, ensuring robust cybersecurity measures, and maintaining avenues for personalized customer support. Additionally, highlighting the convenience and time-saving aspects of e-banking can help sway hesitant individuals towards adoption.

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IMPLEMENTING KAIZEN: A COMPREHENSIVE GUIDE TO CONTINUOUS IMPROVEMENT

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Introduction:

In the dynamic and ever-changing business landscape of today, companies are always looking for methods to streamline their operations, boost productivity, and maintain a competitive advantage. Kaizen is among the best strategies for achieving these objectives. The term "Kaizen" originates from the Japanese terms "Kai" (meaning "change") and "Zen" (meaning "good" or "better"), the phrase "Kaizen" means "change for the better" or "continuous improvement."

Kaizen is a concept that supports a way of life for both individuals and companies; it is not merely a set of methods or a management approach. It highlights that improvement is a constant, continuing process rather than a one-time endeavour. The basic principle of kaizen is that productivity, quality, and efficiency can all be significantly increased over time with modest, gradual adjustments.

History of Kaizen

The roots of Kaizen can be found in Japan following World War II. Japanese industries had to properly and efficiently rebuild their economy throughout the reconstruction phase. American specialists in quality management, such as W. Edwards Deming and Joseph Juran, had considerable influence on Japanese manufacturers, especially those in the automotive industry. These manufacturers embraced these concepts and customized them for their own specific setting. One of the most well-known applications of Kaizen, which transformed industry and made Japan a global leader in efficiency and quality, is the Toyota Production System (TPS).

1. Post-World War II Japan

Kaizen, which translates to "change for the better" or "continuous improvement," was first introduced in Japan in the years following World War II. After the war, Japan had the difficult challenge of reconstructing its infrastructure and economy. In order to

compete on a worldwide level, the nation worked to strengthen its industrial capacities and productivity throughout this time.

2. American Quality Management Experts' Impact

American quality management specialists had a big impact on Japan's quest for industrial excellence. Two prominent individuals that were important are listed below.

- **W. Edwards Deming:** Deming gave Japanese industry access to statistical quality control methods. His ideology, which placed a strong emphasis on continuous development and quality control, inspired Japanese firms to concentrate on lowering variability and raising the caliber of their products. Deming's ideas laid the groundwork for Japan's manufacturing and quality control systems.
- **Joseph Juran:** By emphasizing the value of managerial accountability in attaining quality, Juran helped spark Japan's industrial revival. He stressed the need of ongoing development and the management's role in promoting an efficient and high-quality culture. The significance of including all organizational levels in the process of improvement was emphasized by Juran's concepts.

3. Toyota Production System (TPS)

Toyota Motor Corporation was the site of one of the biggest Kaizen implementations. Developed by Taiichi Ohno and Eiji Toyoda, the Toyota Production System (TPS) became a trailblazing example of Kaizen in action. TPS transformed the manufacturing industry by emphasizing waste reduction, process optimization, and employee involvement in ongoing development.

Important components of TPS that represent the ideas of Kaizen include:

- **Just-In-Time (JIT) production:** This technique produces only what is required, when required, and in the required quantity in an effort to cut waste and inventory costs. JIT reduces superfluous inventory while increasing productivity.
- Jidoka (Autonomation):** The notion of "automation with a human touch," enabling employees to halt the production line in the event that a flaw is found. This methodology guarantees prompt resolution of quality concerns, so averting the distribution of substandard merchandise to end users.
- **Kanban:** A visual signalling method for organizing and regulating the movement of supplies and unfinished tasks. Kanban guarantees efficient manufacturing procedures and an ideal amount of inventory.

- **Andon:** A visual feedback system that signals issues in the production process to employees and management. Andon promotes quick problem-solving and ongoing development.

Global adoption and adaptation

The world took notice of Japan's success with TPS and Kaizen. As Japanese goods were known for their superior quality and dependability, other nations and sectors started to pay attention. Continuous improvement techniques have grown throughout the world as a result of organizations' progressive adoption and adaptation of the Kaizen concepts.

Beyond manufacturing with Kaizen

Although the manufacturing industry was the first to adopt Kaizen, its ideas have now been applied to a wide range of industries, including the software development, healthcare, and finance sectors. Because its fundamental ideas like cutting out waste, involving staff, and aiming for small, gradual improvements can be applied in a variety of situations, Kaizen has proven to be an effective and flexible methodology.

- **The philosophy of Kaizen**

Kaizen is fundamentally based on the simple yet profound idea of continuous improvement. This kind of thinking penetrates all facets of a company, fostering a culture that emphasizes little steps forward, employee engagement, and a commitment to excellence. The key components that outline the core of Kaizen are listed below.

1. Continuous improvement

The foundation of kaizen is the idea that all processes can be made better. This idea emphasizes that even the slightest improvements are valuable and should be continually pursued, encouraging an unrelenting quest of perfection.

- **Incremental gains:** Kaizen emphasizes tiny, gradual advancements as opposed to big, disruptive changes. When these minor adjustments are added up over time, productivity, quality, and efficiency can all be significantly improved.
- **Daily improvement:** Making constant improvements requires everyday dedication rather than a one-time effort. Every day offers fresh chances to pinpoint problem areas and make adjustments, promoting a dynamic and changing company.
- **Learning culture:** Organizations foster a culture of learning and flexibility by continuously aiming for improvement. Employees get better at identifying issues, providing up with fixes, and successfully implementing changes.

2. Respect for people

Employees are an organization's most precious resource, as Kaizen acknowledges. It encourages a collaborative approach in which all staff members from upper management to front-line staff members participate in proposing and carrying out changes.

- **Employee involvement:** Every employee is welcome to offer suggestions and participate in the process of improvement. This inclusion makes sure that all viewpoints are taken into account and that each person is given a sense of empowerment and value.
- **Management support:** Strong managerial support is necessary for the effective implementation of Kaizen. Leaders need to foster an atmosphere where staff members feel free to voice their opinions and are inspired to take part in projects aimed at continual development.
- **Acknowledgment and reward:** Employee involvement is important and encourages more work if contributions to the improvement process are recognized and rewarded.

3. Standardization

Standardizing present procedures is crucial before implementing changes. This offers a distinct and reliable baseline against which advancements can be assessed and contrasted.

- **Baseline establishment:** Formalizing and documenting current practices is a necessary step in standardization. This guarantees uniformity and offers a distinct benchmark for assessing the effects of modifications.
- **Process stability:** Operations can remain stable and predictable with the support of standardized processes. This lowers unpredictability, improves quality, and facilitates the process of locating potential improvement areas.
- **Continuous review:** Even standardized processes are subject to ongoing evaluation and improvement. A cycle of continuous improvement is created when new standards are set in response to advancements.

4. Elimination of waste

Finding and getting rid of waste in all its forms is one of Kaizen's main objectives. Any activity that uses resources without providing value to the client is considered waste. Some waste categories that are the focus of Kaizen are listed below.

- **Defects:** Mistakes or errors that need to be fixed, wasting time and resources in the process.
- **Overproduction:** When production exceeds demand, surplus inventory is created and storage expenses rise.
- **Waiting time:** Inefficient use of resources, such as personnel or equipment, results in idle time.
- **Unnecessary transportation:** Transporting goods or materials farther than is necessary raises expenses and poses a danger of harm.
- **Excess inventory:** Having more goods or resources than is necessary and consuming money and space is known as excess inventory.
- **Unnecessary motion:** When people or equipment are moved about excessively, it doesn't create value and can cause inefficiencies and safety risks.
- **Underutilized talent:** When employees' skills and abilities are not fully used, chances for innovation and improvement are lost.

5. Collaboration and empowerment

Collaboration and teamwork are encouraged by kaizen. In order to promote a sense of ownership and accountability, quality circles or small groups of workers get together on a regular basis to talk about and resolve issues at work.

- **Quality circles** are volunteer small groups of workers who get together to discuss, evaluate, and find solutions to various work-related issues. Employees that participate in quality circles are empowered to own their work and make a positive impact on the firm.
- **Cross-functional teams:** To tackle complicated issues involving several departments, Kaizen encourages the creation of cross-functional teams. The different viewpoints and expertise brought about by this collaboration result in more all-encompassing solutions.
- **Open communication:** Clear and honest communication is essential to the successful implementation of kaizen. Workers should be at ease discussing ideas, criticism, and worries as long as they are aware that their opinions are respected and taken into account.

Thus, the essential principles of Kaizen include respect for individuals, standardization, waste elimination, empowerment via teamwork, and continuous improvement. Kaizen changes how businesses run by ingraining these ideas into the

culture of the company. It fosters an atmosphere in which major, long-lasting increases in productivity, quality, and competitiveness are produced via constant, small-step advancements. This all-encompassing strategy not only improves operational excellence but also inspires and engages staff members, propelling the business toward sustained success.

- **Implementation of Kaizen**

Kaizen implementation is a methodical process that includes identifying areas for improvement, coming up with creative ideas, carrying out the changes, and reviewing the results. This procedure guarantees that establishments consistently improve their functioning, cultivating a climate of superiority and flexibility. Let's examine each phase of the Kaizen implementation procedure in detail:

- **1. Identify opportunities for improvement**

- **Conduct Gemba Walks:** In Japanese, "Gemba" refers to "the actual place". Gemba walks entail visiting the location of work in order to personally monitor processes. In addition to identifying inefficiencies and obtaining real-time data, this approach aids leaders and team members in understanding the present condition of operations.
- ✓ **Observation:** Managers and team leaders watch workflows, speak with staff members, and identify any places where there are waste, delays, or bottlenecks during Gemba walks.
- ✓ **Engagement:** Taking part in Gemba walks with staff members facilitates information gathering and promotes an environment of openness and transparency.
- **Employ Value Stream Mapping (VSM):** VSM is a visual technique for analysing and designing the information and material flow needed to deliver a good or service to the consumer.
- ✓ **Current state mapping:** List all of the steps in the current process, together with the information and material flow.
- ✓ **Identify waste:** Draw attention to locations that waste happens, including extra inventory, wait times, or unnecessary steps.
- ✓ **Future state mapping:** Create a map of the future state that streamlines and gets rid of any wastes that have been found and also optimizes the process flow.

- **2. Generate ideas**

- **Promote staff involvement:** Including every worker in the process of improvement is essential to producing a wide range of creative and original ideas.

- **Suggestion boxes:** Provide staff with physical or digital suggestion boxes where they can place their suggestions for enhancements.
- **Conduct regular brainstorming sessions:** Provide a forum for staff members from all departments and levels to exchange ideas and work together to find answers.
- **Quality circles:** Create volunteer small groups of workers called Quality Circles to discuss, evaluate, and resolve issues pertaining to their jobs.

3. Assess and set priorities

- **Evaluate the impact and viability:** Not every idea can be put into practice right away. It's critical to assess the viability and possible impact of each concept.
- **Feasibility analysis:** Evaluate whether the plan can actually be implemented while taking into account resources, time, money, and possible roadblocks.
- **Impact analysis:** Assess the idea's possible advantages, including heightened productivity, lower costs, better quality, or happier workers.

Set prioritization for ideas: Sort the ideas according to their possible advantages and ease of execution once the viability and impact have been evaluated.

- **Prioritization matrix:** Using a matrix, rank ideas according to their importance and level of work. Prioritize "quick wins"—high effect, low effort—while carefully planning more intricate improvements.

4. Implement changes

The Plan-Do-Check-Act (PDCA) cycle is an organized approach to making adjustments and guaranteeing ongoing progress.

- **Plan:** Specify the goals, parameters, and materials needed to make the change. Create a thorough strategy that outlines the actions required to carry out the change.
- **Do:** Carry out the plan to test the suggested solution on a limited scale, like a pilot project.
- **Verify:** Track and assess the pilot project's outcomes. To ascertain whether the adjustment has produced the expected results, collect information and opinions.
- **Act:** Standardize the change and put it into practice on a bigger scale if the pilot proves effective. If not, restart the PDCA cycle and update the plan in light of the input.

5. Maintain Advancements

- **Document and standardize:** To preserve consistency and quality, make sure that effective modifications are both recorded and standardized.

- ✓ **SOPs (Standard Operating Procedures):** Revise them to take into account the updated processes. Make certain that the improved processes are taught to all pertinent personnel.
- ✓ **Visual management:** To convey the new standards and keep track of compliance, use visual tools like charts, boards, and signs.
- **Continuous review:** To make sure the standardized procedures continue to be efficient and to spot new areas for development, evaluate them on a regular basis.
- ✓ **Audits and assessments:** To make sure the new standards are being followed and to spot any deviations, conduct routine audits and assessments.
- ✓ **Loops of feedback:** Provide channels for employee and customer feedback, like as surveys or frequent team meetings.

Thus, Kaizen implementation is a methodical process that involves all staff members in finding areas that could use improvement, coming up with ideas, ranking and analysing them, applying the PDCA cycle to adjustments, and maintaining gains through documentation and ongoing evaluation. This methodical approach guarantees that companies improve their operations on a constant basis, cultivating a culture of excellence, flexibility, and sustained success. Through the adoption of Kaizen, companies can establish a work atmosphere where all staff members are motivated to participate in the process of improvement, resulting in long-term expansion, enhanced productivity, and a competitive advantage in the market.

- **Advantages of Kaizen**

There are many advantages to implementing Kaizen, all of which work together to improve an organization's competitiveness and performance. Kaizen brings about revolutionary improvements that favourably affect productivity, quality, employee engagement, cost effectiveness, and customer pleasure by promoting a culture of continuous improvement. These are as follows:

- 1. Enhanced productivity**

Better resource utilization and more efficient operations are the results of ongoing process improvements.

- **Streamlined processes:** Kaizen promotes ongoing process evaluation and improvement, getting rid of pointless stages and minimizing bottlenecks. Faster turnaround times and more efficient workflows are the outcomes of this simplification.

- **Resource optimization:** Businesses can maximize their utilization of labour, supplies, and equipment by detecting and removing waste. By optimizing, idle time is decreased and production is increased.
- **Incremental improvements:** By concentrating on tiny, gradual adjustments, it is possible to consistently improve without interfering with daily operations. Long-term sustainability of productivity increases is ensured by this method.

2. Improved quality

Better products and services are produced when waste is eliminated and flaws are decreased.

- **Defect reduction:** Kaizen approaches such as Jidoka (automation with a human touch) and Andon (visual feedback systems) assist identify flaws early in the production process, preventing defective items from reaching customers.
- **Consistent standards:** Standardization guarantees that procedures are carried out in a consistent manner, which lowers variability and improves quality. Workers provide consistent and dependable results by adhering to standard operating procedures.
- **Customer focus:** In order to guarantee that goods and services either meet or surpass customers' expectations, continuous improvement initiatives are frequently motivated by customer feedback. More client happiness and loyalty result from this customer-centric strategy.

3. Employee involvement

Employee ownership and motivation are increased by Kaizen's process of employee participation in improvement.

- **Empowerment:** Workers are invited to share their thoughts and participate in the decision-making process. Employee morale is raised and they feel appreciated and valued as a result of this empowerment.
- **Employee skill development** is facilitated by Kaizen activities, which provide workers a better understanding of their work processes and how to solve problems. Both professional and personal growth are facilitated by this ongoing learning.
- **Collaboration and teamwork:** Kaizen encourages cooperation through cross-functional teams and quality circles. Collaborating to find solutions to issues enhances team dynamics and fosters a feeling of belonging.

4. Cost reduction

Significant cost savings are a result of waste elimination and streamlined procedures.

- **Waste elimination:** Cutting out waste in any form, including excess inventory, overproduction, and needless transportation, lowers expenses and boosts productivity.
- **Operational efficiency:** Requiring less time and resources to get the same or better results means that labour, materials, and overhead costs can be reduced.
- **Preventive maintenance** further improves operational efficiency and cost-effectiveness by routinely seeing problems and taking care of them before they worsen. It also cuts down on maintenance expenses and downtime.

5. Customer satisfaction

Continuous enhancements guarantee that client requirements and expectations are satisfied more successfully.

- **High-quality goods and services** are the consequence of ongoing efforts to improve quality and lower faults, which raises consumer satisfaction levels.
- **Receptive to feedback:** Businesses can better match their products and services to the needs and preferences of their customers by integrating consumer input into improvement projects.
- **On-time delivery:** Organizations that have optimized their workflows and increased productivity are better able to fulfil delivery commitments, which builds customer confidence and dependability.

Thus, an organization can benefit from kaizen implementation in a number of ways, including increased customer satisfaction, cost savings, staff engagement, quality improvement, and productivity. Through the promotion of a continuous improvement culture, Kaizen enables firms to maintain flexibility, responsiveness, and competitiveness in a constantly changing market. Organizations can foster a culture of continuous improvement and long-term growth by using Kaizen, which encourages employees to strive for daily improvement. This all-encompassing strategy not only streamlines processes but also lays the groundwork for long-term innovation and excellence.

- **Challenges in implementing Kaizen**

Although Kaizen has many advantages, businesses frequently encounter a number of difficulties in putting this continuous improvement philosophy into practice and maintaining it. It is essential for the successful implementation of Kaizen to recognize these

obstacles and take proactive measures to overcome them. Some of the challenges in implementing Kaizen are listed below.

S. No.	Challenges	Solutions
1	✓ Employee Resistance to Change	✓ Foster an Environment of Transparency and Faith
2	✓ Lack of Support from Management	✓ Provide Continuous Training and Education
3	✓ Inadequate Resources and Training	✓ Establish Leadership Support and Commitment
4	✓ Sustaining Long-Term Improvements Is Tough	✓ Review and emphasize the Kaizen principles on a regular basis.

Thus, there are obstacles associated with implementing Kaizen, but these can be successfully overcome with careful planning and proactive actions. Organizations can overcome challenges and achieve long-term success in their continuous improvement initiatives by fostering an environment of openness and trust, offering ongoing training, gaining support from the leadership, and routinely evaluating and reiterating Kaizen concepts.

Hence, Kaizen is a continuous process that demands commitment, teamwork, and a firm belief in improving things every day. Organizations can fully utilize Kaizen to promote innovation, effectiveness, and excellence by adopting the appropriate strategy.

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DEMYSTIFYING ITC FOR MSMEs: A GUIDE TO UTILIZING GST CREDITS FOR GROWTH

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Abstract:

In India, the Micro, Small, and Medium Enterprises (MSME) sector plays a pivotal role, contributing significantly to the nation's economic growth. Accounting for 33% of India's total Gross Domestic Product (GDP), MSMEs are poised to contribute a substantial US\$ 1 trillion to India's exports by 2028. With 7.9 million registered MSMEs generating 120 million jobs, this sector stands as a cornerstone of socio-economic progress.

However, the introduction of the Goods and Services Tax (GST) has posed challenges. Compliance with diverse GST provisions has become burdensome, hindering day-to-day operations for MSMEs. This research aims to illustrate the struggles faced by MSMEs due to these complexities. By comprehensively examining GST-related challenges and their direct impact on MSMEs, the research strives to bridge the gap between MSME experiences and policymakers. The ultimate goal is to advocate for alleviating the GST burden on MSMEs, fostering an environment conducive to their growth. Through informed policy discussions, this research seeks to streamline GST compliance, catalyzing the overall development and contribution of MSMEs to the Indian economy.

In this study, qualitative data will be gathered using unstructured interviews using snowball sampling technique, providing nuanced insights from MSME stakeholders, GST Tax payers and Experts (Chartered Accountants/Consultants). Content analysis and thematic analysis techniques are employed to identify patterns and key themes, ensuring a comprehensive understanding of the GST impact on MSMEs.

Keywords: Good and Service Tax (GST), Micro, Small, and Medium Enterprises (MSME), Input Tax Credit (ITC)

Introduction:

The Micro, Small, and Medium Enterprises (MSME) sector stand as a cornerstone of the Indian economy, making significant strides in contributing to the nation's growth. This vital sector currently accounts for approximately 33% of India's total Gross Domestic

Product (GDP) and is poised to add an impressive US\$ 1 trillion to India's exports by 2028. With a robust foundation of 7.9 million registered MSMEs, it plays a pivotal role in the socio-economic landscape, generating around 120 million jobs spanning diverse industries and regions. (Budget 2023-24:MSMEs to drive growth? 2023).

As part of its strategic initiatives to enhance the business environment for MSMEs, the Indian government introduced the Udyam Portal in 2020. This innovative platform empowers entrepreneurs by providing access to a wide array of benefits offered by the MSME sector, along with priority sector lending from financial institutions. As of 04.01.2023, a remarkable 36,75,597 enterprises have registered under the manufacturing category, while 94,18,101 enterprises are registered under the service sector (Annual Report 2022-23). Examining the economic landscape, it becomes evident that MSMEs play a pivotal role. Approximately 63.4 million of these enterprises contribute 6.11% to the manufacturing GDP and a significant 24.63% to the services GDP in India. This highlights the sector's multifaceted significance, not only as an economic engine but also as a key driver of employment, innovation, and inclusivity.

The introduction of the GST represents a landmark development in the realm of indirect tax reforms within India. Taxation, by its very nature, is not a voluntary act of financial contribution but a mandatory obligation, enforced through legislative authority. By combining a large number of Central and State tax into a single tax, GST is expected to eliminate double taxation and make taxation overall easy for the industries Seema Shirish Padith (2017). In this context, it is imperative to recognize the pivotal role played by MSMEs in fostering economic growth and societal development.

MSMEs constitute a formidable force within the Indian economic landscape, making substantial contributions to the nation's progress. However, the imposition of GST has introduced a significant challenge for these vital business entities. Compliance with the diverse provisions of the GST law has evolved into an onerous burden, severely impinging upon the day-to-day operations of MSMEs.

This research endeavors to shed light on the formidable struggle that MSMEs face due to the complexities and burdens of GST compliance on claiming GST Input Tax Credit. By delving into the intricacies of GST-ITC related challenges and their direct impact on the operational dynamics of MSMEs, we aim to present a comprehensive understanding of the situation. Importantly, the research aspires to serve as a conduit between the experiences of MSMEs and the policymakers responsible for shaping tax regulations.

The ultimate objective of this research is to advocate for the alleviation of the GST-ITC related provisions burden on MSMEs, fostering an environment conducive to their growth and prosperity. By bringing the challenges faced by MSMEs to the forefront of policy discussions, we aim to facilitate informed decisions that will not only streamline GST compliance for these small businesses but also catalyze their overall development and contribution to the Indian economy. This study endeavors to investigate the perspectives of industry experts regarding the implications of GST ITC on MSMEs in India. Additionally, the research delves into the challenges encountered by these MSMEs in complying with the provisions related to GST ITC claims. To accomplish this, the researcher formulated the following research questions:

1. How has the implementation of clause (aa) of section 16(2) of the CGST Act, which outlines specific conditions for recipients to fulfill before claiming ITC, impacted MSME's business operation?
2. What are the additional costs incurred by businesses to comply with the amendments introduced in Section 16(2) of the CGST Act, and how do these costs impact the financial viability and operational efficiency of MSMEs?
3. How do the conditions imposed to claim GST ITC affected cash flow management of MSME, and what strategies can be adopted to mitigate the impact and enhance their financial stability?
4. What are the conflicts and challenges faced by small business enterprises with a turnover of less than Rs.5 crores in reconciling the benefits of the Quarterly Return Filing and Monthly Payment (QRMP) scheme, aimed at reducing filing burdens, with the requirement of having the necessary inward invoice data available in GSTR-2B to claim input tax credit?

Literature reveiw

Small and Medium Enterprises (SMEs) have been considered as the primary growth driver of the Indian economy for decades Ibrahim Siddiq (2021). Goods and Services Tax (GST) is an indirect tax which was introduced in India on 1 July 2017 and was applicable throughout India which replaced multiple cascading taxes levied by the central and state governments. It's true that GST means 'Great Step towards Transformation', 'Great Step towards Transparency' in India and it is also true that someone gives 'birth' while someone else 'nurtures it' M. Jayalakshmi & G. Venkateswarlu (2018). GST levied only on consumption of goods or services. This leads to eliminate economic distortions in taxation

amongst states and also helps in free movement of goods, further it also minimize the complexity of taxation Dr.Namita Mishra (2018). GST will eliminate cascading (tax on tax / compounding tax) impact on the production and distribution cost of goods and services. This reduced cost of goods and service leading to accelerated GDP growth. GST without tax barriers will leads to economies of scale in manufacturing industry and reduces the supply chain cost Madhu Bala (2018, March 21). Six years post the introduction of GST, numerous enterprises continue to grapple with compliance challenges. The evolving legal framework, marked by government amendments over time, has progressively become stringent. This rigidity, coupled with the absence of concessions for MSMEs, has placed a burdensome compliance responsibility on them. Keeping pace with the frequent GST law amendments has become a daunting task for MSMEs, further complicating their compliance efforts. No specific research article has delved into the provisions outlined in clause (aa) of section 16(2) of the CGST Act. While expert opinions on various platforms have been expressed, these valuable insights have yet to be formally published in a dedicated research study.

Research objective

The primary objective of this research is to comprehensively examine and analyze the provisions of the GST-ITC in order to gain a deep understanding of its multifaceted aspects. Specifically, the research intends to investigate the intricate provisions, mechanisms, and regulations surrounding GST-ITC as per the relevant legal framework.

Furthermore, this study seeks to assess and quantify the direct impact of GST-ITC provisions on MSMEs in their day-to-day business operations. This assessment will be carried out by conducting a thorough examination of responses obtained through interviews with tax consultants and experts who possess an in-depth understanding of GST regulations and its practical implications. Additionally, this research will include interviews with GST taxpayers who belong to the MSME sector.

The research will be structured to accomplish the following key objectives:

Examine GST-ITC provisions: A comprehensive analysis of the GST-ITC provisions will be conducted, including an exploration of eligibility criteria, documentation requirements, and compliance procedures outlined in the GST legislation.

Understand MSME business activities: A detailed investigation will be carried out to understand the day-to-day business activities and operations of MSMEs, including their financial and tax-related processes.

Assess impact on MSMEs: Through interviews with tax consultants, experts, and GST taxpayers from the MSME sector, the research will assess how the GST-ITC provisions influence the financial health, tax compliance, and operational efficiency of MSMEs.

Identify challenges and opportunities: This research will identify any challenges and opportunities that arise for MSMEs due to the implementation of GST-ITC provisions, shedding light on potential areas for improvement or streamlining.

Recommendations for policy and practice: Based on the findings, this study will provide recommendations for policymakers and MSMEs on how to optimize the utilization of GST-ITC for the benefit of both the sector and the broader economy.

By achieving these objectives, this research aims to contribute valuable insights to the fields of taxation policy, MSME management, and the broader understanding of GST-ITC implications. Ultimately, it seeks to facilitate informed decision-making for both policymakers and MSMEs in navigating the complexities of GST-ITC compliance and its impact on daily business operations.

Research methodology

In this research, a qualitative methodology is employed to examine the perspectives of experts regarding the limitations associated with claiming ITC under diverse provisions of the GST Act. Semi-structured interviews were chosen as the primary data collection method due to their ability to facilitate open-ended discussions and extract understanding on the subject matter. Over a period of two months, fifteen industry experts, renowned in the field of Taxation and Finance, including tax consultants and business advisors catering to top-level management and business owners, were interviewed. This approach ensures a comprehensive exploration of expert opinions, shedding light on the complexities and challenges related to GST ITC claims.

In this study, a snowball sampling technique was employed to identify and engage prominent experts for their insights on the current research topic. This method was chosen for its effectiveness in reaching out to hidden and hard-to-access social groups. Initially, the researchers approached individuals they had encountered during their extensive careers in the fields of Accounts and Finance. Following each interview, respondents were asked to recommend individuals they deemed suitable for the study. The interviews with experts were conducted using various modes such as telephone voice calls, video calls, or online meetings, tailored to the respondents' convenience and preferences. An unstructured questionnaire was meticulously crafted to gather essential information necessary for the

research. The discussions began with a brief introduction of the researcher, followed by a clear elucidation of the study's purpose. The detailed interviews commenced only after mutual agreement between the interviewer and interviewee on the study's objectives, ensuring a comprehensive and insightful exploration of the research topic.

The gathered data underwent a meticulous analysis process employing both content analysis and thematic analysis techniques. This study employed a two-step approach. Initially, the researchers transcribed the interview data to ensure accuracy and minimize the risk of omission. Subsequently, participants' comments were systematically analyzed to address the research inquiries. Categorization and coding techniques were then utilized to distill the raw data into meaningful themes, forming the foundation of the study's overarching insights. This comprehensive analysis method facilitated a nuanced understanding of the participants' responses and ensured the research questions were thoroughly explored and answered.

Results:

The implementation of clause (aa) to sub-section (2) of section 16 in the CGST Act has imposed significant additional responsibilities on MSMEs in terms of tracking their Input Tax Credit even after transactions are concluded. Despite being vital contributors to the nation's economy, MSMEs have received no concessions in terms of compliance requirements, causing operational challenges. To meet legal obligations, MSMEs have had to invest heavily in software, manpower, consultant fees, and other resources. This compliance burden has led to substantial costs. Furthermore, this regulation has adversely impacted the working capital of MSMEs, as they are forced to pay taxes without being able to claim ITC due to defaults by other parties. Consequently, MSMEs find a significant portion of their funds blocked, equivalent to the amount paid in taxes to the supplier, affecting their day-to-day activities and overall financial stability.

Discussion:

The intricacies of the GST Input Tax Credit (ITC) scheme, as delineated in Sections 16, 17, and 18 alongside pertinent regulations, represent a pivotal evolution in tax policy. Designed to eliminate the cascading effect of taxes, this scheme stands as a transformative force, reshaping GST into a destination-based tax system. Its inclusivity, allowing ITC on all business inputs, input services, and capital goods, empowers taxable entities, provided compliance with blocked credit regulations. Notably, the absence of a one-to-one correlation between inputs and final products liberates businesses, allowing flexible

utilization of eligible ITC for payment on any taxable output supply. Moreover, the transitory nature of this tax mechanism facilitates seamless ITC transfer across state borders, ensuring the fluidity of goods and services. Electronic matching of input tax credits all across India, thus making the process more transparent and accountable Ranjan Kshetrimayum (2019). This analysis underscores how these features collectively enhance tax efficiency, promote economic neutrality, and provide businesses with unprecedented flexibility, heralding a new era in indirect taxation.

The government made a new rule on December 21, 2021, through Central Tax Notification 39/2021. This rule is based on Section 109 of the Finance Act, 2021, and it adds a new condition to Section 16(2). In order to claim the GST ITC entity must possess a tax invoice or debit note issued by the supplier and has received the goods or service or both. Most importantly the supplier the one who sold the goods or services must also report the same invoice or debit note in their own tax filings, called GSTR-1 or Invoice Furnishing Facility (IFF) which should auto reflect in GSTR 2B of the registered person or entity.

Previously, the government imposed limitations on the Input Tax Credit (ITC) that registered businesses could claim, beyond the credits available in their FORM GSTR2A, as stipulated by rule 36(4) of the Central Goods and Services Tax Rules, 2017. This rule initially allowed businesses to claim additional credit up to a certain percentage beyond what was reflected in their GSTR2A. However, these limits were gradually reduced from 20% reaching 0% as of January 1, 2022. This reduction was implemented through the introduction of clause (aa) to sub-section (2) of section 16 of the Central Goods and Services Tax (CGST) Act. According to this amendment, businesses can now avail ITC only up to the extent communicated in FORM GSTR-2B, which is a summary document indicating the available ITC based on details uploaded by their suppliers. This change signifies that businesses are no longer allowed to claim ITC beyond the amount reported in FORM GSTR-2B, aiming to ensure that businesses claim only the credits that are accurately reported by their suppliers, thereby enhancing the accuracy and reliability of the GST system.

The introduction of clause (aa) to sub-section (2) of section 16 of the Central Goods and Services Tax (CGST) Act has brought forth a significant shift in the landscape for registered business entities. This amendment not only imposes additional responsibilities on these businesses but also presents them with fresh challenges. The implications are

profound: any attempt to claim extra Input Tax Credit (ITC) or failure to comply with this new condition can result in severe penalties, and in some cases, suspension of their GST identification number (GSTIN). In essence, the businesses are now under increased scrutiny, requiring a meticulous approach to their tax compliance. Failure to adapt promptly to these changes may lead to suboptimal ITC claims, directly impacting their profitability and, subsequently, their working capital. The urgency of this situation is underscored by the fact that businesses can no longer afford the luxury of infrequent reconciliations or waiting until the due date of returns. The timeline for vendor communication and follow-ups for missing invoices has significantly shrunk since January 1, 2022. Consequently, businesses must transition to dynamic, real-time ITC reconciliations, ideally conducted per payment cycle, preferably weekly or multiple times a week. The manual reconciliation route, once feasible, is now laden with complexities, fatigue, and time constraints, necessitating a technologically-driven and proactive approach to compliance.

In the evolving landscape of taxation, it is imperative for buyers to proactively manage their compliance processes. Reconciliation, ideally conducted on a weekly or even more frequent basis, is crucial. Regular follow-ups with vendors are essential to ensure timely uploading of invoices. Buyers should enforce stringent terms regarding vendor payments, especially for non-compliant or less compliant vendors. Traditionally, businesses used to contact their vendors sporadically, often on an ad-hoc basis or quarterly, through phone calls, messages, or emails. However, these interactions were detached from the enterprise resource planning (ERP) system, making tracking and coordination challenging. To address this, businesses need to transition towards real-time communication, consistently nudging non-compliant vendors to upload invoices promptly. Implementing measures like withholding payments for non-compliant vendors can be effective, either quarterly or annually. Additionally, companies should consider implementing vendor grading systems and strategies to encourage prompt invoice submissions. Notably, any payment for invoices not uploaded should be kept on hold if the invoice does not appear in GSTR-2B before the 14th of the month succeeding the quarter. Adopting these proactive and systematic approaches is essential for businesses to ensure compliance, streamline processes, and maintain a healthy financial workflow.

The rule significantly impacted the working capital of taxpayers. Despite having already paid their suppliers for tax invoices and having eligible Input Tax Credit (ITC) in

their records, businesses were compelled to make GST payments in cash, causing their working capital to be unnecessarily tied up. Furthermore, this rule had adverse effects on GST registered buyers, forcing them to wait for suppliers to upload invoices in the corresponding GSTR-1. During this waiting period, buyers had no choice but to pay their GST liability in cash, further exacerbating the blockage of working capital.

The implementation of this rule carries the potential to significantly impact a company's working capital. Consequently, businesses must allocate additional time and resources to manage their accounts payables more effectively. It is crucial for companies to establish a systematic process to regularly reconcile their purchase data between their internal records and the data in GSTR-2A/2B. Identifying mismatches promptly and communicating these discrepancies to suppliers is essential to ensure accurate and timely invoice uploads. To facilitate this, businesses have two viable options: either employ a dedicated expert exclusively for this task or invest in building an automated system for invoice tracking and follow-up. While both approaches have associated costs, the investment is necessary to maintain compliance and optimize the utilization of Input Tax Credit.

To alleviate the burden on small taxpayers, CBIC has introduced the Quarterly Return Filing and Monthly Payment of Taxes (QRMP) scheme under the GST regime, specifically tailored for businesses with a turnover of less than Rs. 5 crores. This scheme enables eligible taxpayers to file their GSTR-3B returns quarterly, providing them with a more manageable tax filing frequency. Under QRMP, businesses are required to make monthly tax payments. For the first and second months of the quarter, taxpayers opting for this scheme have the flexibility to report their outward supplies by utilizing the Invoice Furnishing Facility (IFF) which is an optional tool. This provision aims to ensure that the details of these supplies are accurately reflected in Form GSTR-2A/2B for the respective recipients, promoting transparency and streamlined tax compliance. Opting for the Quarterly Return Filing and Monthly Payment of Taxes (QRMP) scheme with the usage of the Invoice Furnishing Facility (IFF) essentially aligns the small business entity's filing process with that of a regular taxpayer filing monthly returns.

According to GST regulations, suppliers need to report their inward supplies with ITC by the 11th of the subsequent month. This information is then made available to the recipient by the 14th day of the same month, enabling them to claim the credit in that specific month. However, if the supplier's filing is delayed and occurs after the 11th day of

the subsequent month, the credit associated with those supplies won't be accessible in the recipient's GSTR-2B for the current month. Instead, it will be reflected in the subsequent month, causing a delay in the recipient's ability to claim the credit. This constraint underscores the importance of timely filing by suppliers, a factor often beyond the control of the taxpayer.

For MSMEs choosing the QRMP scheme, the process of filing their sales details (GSTR 1) for a particular quarter is crucial. Under this scheme, the deadline to submit GSTR 1 for the quarter falls on the 13th of the subsequent month following the quarter's end. However, the Invoice Furnishing Facility (IFF), an optional tool, allows suppliers to report their sales data monthly instead of waiting until the end of the quarter. If a supplier, particularly an MSME, opts to file GSTR 1 quarterly and doesn't utilize IFF, the sales information is recorded in GSTR 2B for the recipient only after the quarter concludes. This means that the recipient being an MSME or Non MSME, might face a credit blockage for nearly four months, significantly tying up their working capital. This prolonged period of credit unavailability discourages other taxpayers from engaging in business transactions with such MSMEs, highlighting the potential challenges and discouragements faced by businesses under this scenario.

Due to implementation of clause (aa) to sub-section (2) of section 16 of the CGST Act the MSMEs will have an additional responsibility to track their ITC even after the transactions are closed. Being a small business enterprise contributing to the economy of the country with major share has no concession in compliance which has led to difficult in running day to activities. In order to comply with all the requirement of the law the MSME has ended up in incurring the major cost with respect to software, manpower, consultant charges and other resources. It has also impacted the working capital as the MSME has to pay the tax without claiming the ITC due to default by the pother party thereby blocking the amount to the extent of tax paid to the supplier.

Conclusion:

In conclusion, addressing the challenges related to claiming GST Input Tax Credit is of paramount importance. Instances where taxpayers lose GST ITC due to defaults by suppliers, despite possessing valid invoices and payment records, signify a significant issue that needs urgent attention. It is crucial to support Micro, Small, and Medium Enterprises (MSMEs), as they play a pivotal role in generating employment in one of the world's most populous countries and contribute significantly to the economy. Failure to do so could lead

to the discouragement of existing MSMEs, potentially resulting in their closure and, consequently, the consolidation of market power among large players. To foster a competitive and diverse market, policymakers must compare the benefits accorded to small business entities in Direct Taxation and company law, ensuring a level playing field and safeguarding the interests of these vital contributors to the economy.

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MEASURING STUDENT PROGRESS: EFFECTIVE EVALUATION STRATEGIES

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Abstract:

"Measuring Student Progress: Effective Evaluation Strategies" delves into the realm of assessing student development in educational settings. This abstract encapsulates a comprehensive exploration of diverse evaluation methodologies and strategies tailored to gauge student progress accurately. The paper underscores the pivotal role of effective evaluation strategies in capturing the multifaceted nature of student learning. It advocates for a holistic approach that transcends conventional metrics, embracing nuanced indicators such as critical thinking, problem-solving skills, and socio-emotional competencies. Emphasizing both formative and summative assessment techniques, the abstract elucidates their complementary roles in informing instruction and fostering continuous improvement. Through a synthesis of research insights and practical applications, this abstract equips educators with a nuanced understanding of assessment principles and their implications for instructional practice. By elucidating best practices and innovative approaches, it empowers educators to design equitable assessment frameworks that cater to diverse student needs. In essence, "Measuring Student Progress: Effective Evaluation Strategies" serves as a valuable resource for educators striving to enhance assessment practices and optimize student learning outcomes. It advocates for a student-centered approach that prioritizes holistic growth and fosters a culture of continuous improvement in educational settings.

Keywords: Student Development, Evaluation Methodologies, Holistic Approach, Formative and Summative Assessment, Continuous Improvement

Introduction:

There are various strategies to evaluate student progress, each serving different purposes and providing valuable insights into student learning. Here are some commonly used strategies:

Formative assessment

Formative assessment is a dynamic and integral part of the teaching and learning process, encompassing a range of ongoing, informal assessments conducted throughout the

learning journey to provide valuable feedback to both students and teachers. Unlike summative assessments, which typically occur at the end of a learning period to evaluate student achievement, formative assessments are designed to inform instruction and guide students toward deeper understanding and mastery of concepts.

One of the primary objectives of formative assessment is to provide timely and specific feedback that helps students identify their strengths and areas for improvement. This feedback can take various forms, including written comments, verbal discussions, or even non-verbal cues during classroom activities. By receiving feedback during the learning process, students can make immediate adjustments to their understanding and performance, leading to more meaningful learning outcomes.

Examples of formative assessment techniques abound in educational settings. Quizzes, for instance, can be used as a quick check-in to gauge student understanding of recently taught material. These quizzes need not be graded but serve as diagnostic tools to inform instructional decisions. Similarly, class discussions provide opportunities for students to articulate their thoughts, ask questions, and engage in dialogue with peers, offering insights into their comprehension of the subject matter.

Peer assessments are another powerful formative assessment strategy where students evaluate each other's work based on predetermined criteria. This not only promotes collaboration and peer learning but also encourages students to critically reflect on their own performance relative to their peers.

Additionally, formative assessment techniques can be adapted to suit diverse learning environments and preferences. For example, in a technology-enhanced classroom, online polls or interactive quizzes can be used to assess student understanding in real-time, allowing teachers to adjust their instruction accordingly.

Formative assessment serves as a cornerstone of effective teaching and learning, fostering a culture of continuous improvement where feedback is valued, and students are empowered to take ownership of their learning journey. By incorporating a variety of formative assessment strategies into their instructional practices, educators can create more engaging and personalized learning experiences that ultimately lead to improved student outcomes.

Summative assessment

Summative assessment represents the culmination of a period of learning, serving as a comprehensive evaluation of students' understanding, skills, and knowledge attained over a specific timeframe, such as the conclusion of a unit, course, or academic year. Unlike

formative assessment, which is ongoing and intended to provide feedback for instructional adjustments, summative assessments provide a snapshot of students' overall performance and achievement levels.

Commonly employed at the conclusion of a learning period, summative assessments come in various forms tailored to assess different aspects of student learning outcomes. Perhaps the most traditional form is the final exam, which comprehensively evaluates students' understanding of the entire course curriculum. Final exams typically consist of a range of question types, including multiple-choice, short-answer, and essay questions, designed to assess students' mastery of key concepts and their ability to apply knowledge in different contexts.

Standardized tests are another prevalent form of summative assessment, often used at the state or national level to measure students' proficiency against established academic standards. These tests provide a standardized measure of achievement across a broad student population and are typically administered under controlled conditions to ensure fairness and reliability.

In addition to traditional assessments, summative projects offer an opportunity for students to demonstrate their learning in a more creative and applied manner. These projects may involve research papers, presentations, or hands-on activities, allowing students to showcase their knowledge, critical thinking skills, and creativity while addressing real-world problems or topics relevant to the curriculum.

Summative assessment plays a crucial role in determining students' overall achievement levels and informing decisions regarding promotion, graduation, or future educational pathways. While it represents a culmination of learning, effective summative assessment should align closely with instructional goals and objectives, providing a comprehensive and fair measure of students' learning outcomes while also offering valuable insights for future instructional planning and improvement.

Rubrics

Rubrics serve as invaluable tools in the assessment process, offering educators a systematic and transparent method for evaluating student work across various assignments and activities. These structured scoring guides outline specific criteria and performance levels, providing clarity and consistency in the assessment process while promoting fairness and transparency for both educators and students.

One of the primary benefits of rubrics is their ability to establish clear expectations for what constitutes successful performance. By delineating specific criteria and

performance levels, rubrics provide students with a clear understanding of the standards against which their work will be evaluated. This transparency not only helps students better comprehend assignment requirements but also empowers them to take ownership of their learning by actively striving to meet or exceed established expectations.

Rubrics are versatile tools that can be tailored to suit different assessment purposes and learning objectives. Whether used for formative assessments to provide ongoing feedback or summative assessments to evaluate final performance, rubrics offer a structured framework for assessing student work consistently and objectively. They can be applied to a wide range of assignments and activities, including essays, presentations, projects, and performances, enabling educators to assess student achievement across diverse learning contexts.

Moreover, rubrics help standardize the grading process, ensuring that all students are evaluated using the same criteria and performance levels. This consistency promotes fairness and equity in assessment practices, mitigating potential biases and discrepancies in grading. Additionally, rubrics can facilitate communication between educators and students, serving as a tool for constructive feedback and goal setting.

Incorporating rubrics into the assessment process not only streamlines grading procedures but also enhances the quality of feedback provided to students. By clearly articulating expectations and performance standards, rubrics empower students to understand their strengths and areas for improvement, fostering a growth mindset and facilitating continuous learning and improvement.

Rubrics play a vital role in promoting effective assessment practices that support student learning and academic achievement. By providing clarity, consistency, and transparency in the evaluation process, rubrics help cultivate a positive learning environment where students are motivated to excel and succeed.

Portfolios

Portfolios represent a dynamic and multifaceted approach to assessment, enabling students to curate and present a comprehensive collection of their work, achievements, and reflections over a period of time. These curated compilations serve as powerful tools for documenting and showcasing students' learning journeys, offering tangible evidence of their growth, development, and achievements across diverse subject areas and learning experiences.

At its core, portfolios are more than just repositories of completed assignments; they are curated collections that reflect students' engagement, progress, and personal

growth. By including a variety of artifacts such as essays, projects, artwork, multimedia presentations, and reflections, portfolios provide a holistic view of students' learning experiences and achievements. This comprehensive approach allows students to showcase their skills, creativity, critical thinking abilities, and problem-solving skills in a manner that goes beyond traditional assessment methods.

One of the key benefits of portfolios is their capacity to capture the richness and complexity of students' learning experiences over time. Unlike traditional assessments that offer a snapshot of students' performance at a single point in time, portfolios document the evolution of students' learning, showcasing their growth and development across multiple assignments, projects, and learning activities. This longitudinal perspective provides valuable insights into students' learning trajectories, strengths, challenges, and areas for improvement.

Furthermore, portfolios offer opportunities for students to reflect on their learning experiences, goals, and achievements. By including reflective components such as self-assessments, goal-setting exercises, and written reflections, portfolios encourage students to think critically about their learning, identify areas of growth, and set goals for future learning endeavors. This metacognitive aspect of portfolio assessment promotes deeper engagement, self-awareness, and self-regulated learning skills among students.

In addition to serving as a tool for student self-reflection and assessment, portfolios can also facilitate meaningful dialogue and feedback between students and teachers. By reviewing and discussing portfolio contents together, educators can gain valuable insights into students' learning processes, achievements, and challenges, enabling them to provide targeted feedback, guidance, and support to foster further growth and development.

Portfolios offer a versatile and holistic approach to assessment that empowers students to take ownership of their learning, document their achievements, and showcase their skills and abilities in a meaningful and reflective manner. By providing a platform for students to compile, organize, and present evidence of their learning progression, portfolios promote deeper engagement, reflection, and growth, while also fostering a culture of continuous improvement and lifelong learning.

Observations

Direct observation stands as a fundamental component of comprehensive assessment methodologies, offering educators invaluable insights into students' behaviors, interactions, and participation in various learning contexts. Unlike traditional assessment methods that rely primarily on standardized tests or written assignments, direct

observation provides a firsthand perspective on students' actions, attitudes, and social interactions, offering a more holistic and nuanced understanding of their progress and development.

Observation allows educators to assess a wide range of skills and competencies that may be challenging to evaluate through traditional means, particularly those related to social-emotional learning, communication, collaboration, and problem-solving. By observing students' behaviors and interactions in real-time, educators can gain valuable insights into their ability to work independently, engage with peers, communicate effectively, and navigate social dynamics within the classroom environment.

Moreover, direct observation enables educators to tailor their instructional approaches and interventions to meet the individual needs and learning styles of students. By observing students' responses to different instructional strategies, educators can identify areas of strength and areas for improvement, allowing them to adapt their teaching methods and provide targeted support to facilitate further growth and development.

Observation also plays a crucial role in assessing students' progress toward specific learning objectives and goals. By systematically observing students' performance and behaviors over time, educators can track their progress, identify patterns of growth or stagnation, and make informed decisions about instructional planning and intervention strategies.

Furthermore, direct observation provides opportunities for authentic assessment, allowing educators to assess students' abilities in real-world contexts and situations. By observing students as they engage in hands-on activities, collaborative projects, or problem-solving tasks, educators can assess their application of knowledge and skills in authentic settings, providing more meaningful and relevant feedback on their performance. Direct observation serves as a powerful tool for assessment, offering educators a deeper understanding of students' progress, strengths, and areas for growth. By providing valuable insights into students' behaviors, interactions, and participation in class activities, observation enhances the validity and reliability of assessment practices, ultimately leading to more informed instructional decisions and improved learning outcomes for all students.

Self-assessment and peer assessment

Self-assessment and peer assessment represent transformative approaches to assessment that empower students to take an active role in evaluating their own learning and that of their peers. By engaging in self-assessment and peer assessment activities, students develop essential metacognitive skills, foster a deeper understanding of their own

learning processes, and cultivate a sense of responsibility and accountability for their academic growth.

Self-assessment involves students reflecting on their own learning experiences, progress, and achievements, and evaluating their performance against predetermined criteria or learning objectives. This process encourages students to critically evaluate their strengths and weaknesses, identify areas for improvement, and set meaningful learning goals. Self-assessment can take various forms, including self-assessment checklists, rubrics, journals, or reflections, providing students with structured opportunities to monitor and regulate their own learning.

Peer assessment, on the other hand, involves students evaluating the work of their peers against established criteria or learning standards. By engaging in peer assessment activities, students not only develop a deeper understanding of the subject matter but also refine their critical thinking, communication, and collaboration skills. Peer assessment can take many forms, including peer evaluations, peer reviews, group discussions, or collaborative activities, fostering a supportive learning environment where students actively engage in giving and receiving feedback.

Both self-assessment and peer assessment promote metacognitive awareness, encouraging students to reflect on their learning processes, monitor their progress, and adjust their strategies accordingly. By actively participating in the assessment process, students become more autonomous and self-directed learners, capable of setting goals, monitoring their progress, and taking ownership of their learning journey.

Moreover, self-assessment and peer assessment activities promote a culture of collaboration and shared responsibility for learning within the classroom. By engaging in collaborative assessment practices, students learn to appreciate diverse perspectives, provide constructive feedback, and support each other's learning, ultimately enhancing the overall learning experience for all students.

Self-assessment and peer assessment represent powerful approaches to assessment that foster metacognitive skills, encourage reflection, and promote collaborative learning. By empowering students to take an active role in evaluating their own learning and that of their peers, these assessment strategies contribute to a more meaningful and student-centered educational experience, ultimately leading to improved learning outcomes and academic success.

Performance-based assessments

Performance-based assessments offer a dynamic and authentic approach to evaluating students' knowledge, skills, and competencies by requiring them to demonstrate their learning through real-world tasks or simulations. Unlike traditional assessments that rely primarily on memorization or regurgitation of facts, performance-based assessments emphasize the application and transfer of knowledge to practical contexts, preparing students for success in the real world.

One of the defining features of performance-based assessments is their focus on active engagement and hands-on learning experiences. Rather than simply answering questions on a test or completing worksheets, students are challenged to apply their knowledge and skills to solve complex problems, complete projects, or engage in interactive activities. This active involvement not only enhances students' understanding of the subject matter but also fosters critical thinking, problem-solving, and decision-making skills.

Performance-based assessments encompass a wide range of tasks and activities that mirror real-world challenges and scenarios. For example, presentations require students to communicate their ideas effectively to an audience, honing their public speaking and communication skills. Debates encourage students to analyze multiple perspectives, construct arguments, and defend their positions, fostering critical thinking and persuasive communication skills.

Simulations provide students with immersive learning experiences that replicate real-world environments and situations. Whether it's a virtual business simulation, a scientific experiment, or a role-playing activity, simulations allow students to apply their knowledge and skills in authentic contexts, enhancing their understanding and retention of the material.

Hands-on activities, such as experiments, demonstrations, or projects, enable students to actively engage with the subject matter, reinforcing their conceptual understanding and promoting inquiry-based learning. By manipulating materials, conducting experiments, or creating tangible artifacts, students gain firsthand experience and develop practical skills relevant to their field of study.

Moreover, performance-based assessments offer opportunities for authentic assessment of students' abilities and competencies. Rather than relying solely on standardized tests or written assignments, performance-based assessments provide

educators with tangible evidence of students' capabilities, allowing for more holistic and accurate evaluation of their learning outcomes.

Performance-based assessments offer a powerful means of evaluating students' knowledge, skills, and competencies by requiring them to demonstrate their learning through real-world tasks or simulations. By emphasizing active engagement, problem-solving, and practical application of knowledge, performance-based assessments prepare students for success in today's complex and dynamic world.

Feedback

Feedback stands as a cornerstone of effective teaching and learning, playing a pivotal role in fostering student growth, development, and achievement. By providing timely and constructive feedback, educators offer students valuable insights into their progress, strengths, and areas for improvement, empowering them to take ownership of their learning and strive for continuous improvement.

One of the primary purposes of feedback is to guide students towards a deeper understanding of the subject matter and mastery of key concepts. Whether delivered through written comments, verbal discussions, or digital tools, feedback highlights areas of achievement and offers specific guidance on how students can enhance their learning. By focusing on both strengths and areas for improvement, feedback acknowledges students' accomplishments while also providing actionable steps for growth and development.

Written comments offer a personalized and tangible form of feedback that students can refer back to and reflect upon. Whether provided on assignments, assessments, or projects, written comments enable educators to offer detailed insights into students' performance, highlighting areas of success and offering constructive suggestions for improvement. By providing specific examples and actionable recommendations, written comments support students' understanding and encourage them to take an active role in their learning journey.

Verbal discussions provide opportunities for real-time feedback and dialogue between educators and students. Whether conducted one-on-one or in small groups, verbal feedback allows educators to engage directly with students, clarify misunderstandings, and offer immediate guidance and support. Through meaningful conversations, educators can deepen students' understanding of the subject matter, address misconceptions, and encourage critical reflection on their learning experiences.

Digital tools offer innovative ways to deliver feedback and support student learning. Whether through online platforms, learning management systems, or multimedia

resources, digital feedback can take various forms, including audio recordings, video tutorials, or interactive quizzes. By leveraging technology, educators can provide timely and personalized feedback that meets the diverse needs and preferences of students, fostering engagement and promoting self-directed learning.

Feedback serves as a catalyst for student growth and development, providing valuable guidance and support that empowers students to achieve their full potential. Whether delivered through written comments, verbal discussions, or digital tools, feedback offers students actionable insights into their progress, strengths, and areas for improvement, ultimately fostering a culture of continuous learning and improvement in the classroom.

Technology-enhanced assessments

Technology-enhanced assessments represent a paradigm shift in the assessment landscape, offering educators innovative tools and methodologies to streamline assessment processes, enhance data-driven decision-making, and provide personalized feedback to students. By harnessing the power of technology, educators can create more efficient, effective, and engaging assessment experiences that cater to the diverse needs and preferences of students.

One of the primary benefits of technology-enhanced assessments is their ability to streamline assessment processes and reduce administrative burdens for educators. Online quizzes and assessments, for example, enable educators to create, administer, and grade assessments digitally, saving time and resources compared to traditional paper-based methods. Learning management systems (LMS) further enhance efficiency by providing centralized platforms for managing assessments, tracking student progress, and delivering feedback in real-time.

Moreover, technology-enhanced assessments offer opportunities for greater flexibility and accessibility in assessment delivery. With online quizzes and assessments, students can complete assignments and assessments remotely, at their own pace and convenience, facilitating greater inclusivity and accommodating diverse learning needs. Additionally, technology tools such as screen readers, speech-to-text software, and adaptive technologies can provide support for students with disabilities, ensuring equitable access to assessment opportunities.

Data analytics play a crucial role in technology-enhanced assessments by providing educators with actionable insights into student performance and learning trends. By analyzing assessment data, educators can identify patterns, trends, and areas of strength

and weakness across student populations, enabling targeted interventions and instructional adjustments to support student learning. Data analytics also facilitate personalized learning experiences by helping educators tailor instruction and assessment strategies to meet the individual needs and preferences of students.

Furthermore, technology-enhanced assessments offer opportunities for innovative assessment formats and methodologies that go beyond traditional testing methods. Interactive simulations, multimedia presentations, and digital portfolios are just a few examples of how technology can be leveraged to create engaging and authentic assessment experiences that mirror real-world contexts and challenges.

Technology-enhanced assessments represent a transformative approach to assessment that leverages technology tools and methodologies to streamline processes, enhance data-driven decision-making, and provide personalized learning experiences for students. By harnessing the power of technology, educators can create more efficient, effective, and equitable assessment practices that support student success in today's digital age.

Alternative assessments

Alternative assessments represent a departure from traditional testing methods, offering educators a diverse array of options to evaluate student learning that goes beyond standardized tests and exams. By embracing alternative assessment approaches, educators can cater to the diverse learning styles, preferences, and strengths of students, fostering a more inclusive and equitable learning environment that values creativity, critical thinking, and authentic demonstration of knowledge and skills.

One of the primary advantages of alternative assessments is their ability to provide a more comprehensive and authentic measure of student learning outcomes. Unlike traditional tests, which often rely on memorization and regurgitation of facts, alternative assessments focus on students' ability to apply knowledge and skills in real-world contexts. Projects, for example, allow students to explore topics of interest in depth, conduct research, and create tangible artifacts or presentations that demonstrate their understanding and creativity.

Performances offer students opportunities to showcase their talents and skills in areas such as music, drama, or public speaking. Whether it's a musical recital, theatrical production, or debate, performances allow students to express themselves creatively and demonstrate mastery of subject matter in engaging and meaningful ways.

Portfolios serve as dynamic repositories of student work and achievements, providing a comprehensive record of their learning journey over time. By compiling a variety of artifacts such as essays, projects, artwork, and reflections, portfolios offer a holistic view of students' growth, development, and accomplishments across diverse subject areas and learning experiences.

Exhibitions provide opportunities for students to share their learning with authentic audiences beyond the classroom. Whether it's a science fair, art exhibition, or community service project, exhibitions allow students to present their work, receive feedback, and engage with stakeholders in the broader community, fostering connections between learning and real-world contexts.

By offering alternatives to traditional testing methods, alternative assessments promote a more student-centered and inclusive approach to assessment that values diverse talents, interests, and learning styles. By embracing projects, performances, portfolios, and exhibitions, educators can create more engaging, meaningful, and authentic assessment experiences that inspire curiosity, creativity, and lifelong learning in students.

Conclusion:

In conclusion, assessment plays a vital role in the teaching and learning process, providing educators with valuable insights into students' progress, strengths, and areas for improvement. From formative assessments that guide instruction to summative assessments that evaluate overall achievement, educators employ a variety of strategies to assess student learning comprehensively. Rubrics, portfolios, observations, self-assessment, peer assessment, performance-based assessments, feedback, technology-enhanced assessments, and alternative assessments offer diverse approaches to assessment, each serving unique purposes and catering to the diverse needs and preferences of students.

By leveraging these assessment strategies effectively, educators can create a more inclusive, equitable, and engaging learning environment that fosters critical thinking, creativity, and lifelong learning skills. Whether through traditional methods or innovative approaches, assessment serves as a catalyst for student growth, development, and success, empowering students to take ownership of their learning journey and achieve their full potential. In today's rapidly evolving educational landscape, assessment continues to evolve, driven by advancements in technology, research in educational psychology, and a growing emphasis on personalized learning. As educators navigate these changes, it is essential to maintain a balanced approach to assessment that values both academic rigor

and the holistic development of students. By embracing a variety of assessment strategies and fostering a culture of continuous improvement, educators can support student success and prepare them for the challenges and opportunities of the future.

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AI AND CHATBOTS IN THE E-TAIL INDUSTRY: RESEARCH EVIDENCE

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Introduction:

Over the recent years, the way people shop has changed with the rise of e-tailing. This shift from traditional retail methods has been greatly influenced by technological advancements such as AI and chatbots. Every business in the e-tail industry has incorporated or has a plan to incorporate these technologies in business for the smooth functioning and efficiency of business operations. Initial research into AI and Chatbots began in the mid-20th century somewhere around the 1950's. Although the terms AI and Chatbots were not coined at that time, the early foundations were laid during the 20th century. Artificial Intelligence (AI) is an evolving technology that has been designed with a fascinating algorithm and has human-like abilities and performs various tasks like perceiving, learning, understanding, problem-solving, and reasoning. AI monitors data and makes predictions and decisions based on observed data. It does not necessarily have to be programmed to perform each task. AI can improve performance by learning human behaviour and past experiences. A subset of AI that brings a conversational side to technology is the chatbot.

Chatbots act as a fascinating bridge between technology and human communication. It is an evolving technology in the landscape of human-AI interaction. Chatbots are simpler versions of AI-incorporated machines. They are designed to understand conversations with customers through text or voice. Customers can simply interact with chatbots and ask questions or seek guidance as they would from their friends or family. Chatbots understand the inputs provided by customers and generate valid responses. Chatbots incorporate techniques from AI and natural language processing that help them to understand the inputs given by the customers and allow them to generate valid responses accordingly which eventually aims to provide efficient communication and keep customers engaged. Chatbots act as virtual assistants that provide information to customers. Chatbots are trustworthy companions that customers are open to accessing as it is a convenient way of seeking assistance or simply engaging in an interaction. Chatbots are easy to use and

automatically respond to queries from customers. They are capable of carrying out commands or tasks without requiring any human intervention. This is possible because of the algorithms designed that enable Chatbots to monitor customer data and identify patterns.

As technology evolves, researchers are exploring Chatbot facilities and advancements like sentiment analysis that make Chatbots more human-like in their conversations. Chatbots are at par with other rising technologies like voice recognition, AR, and VR. In business, Chatbots are considered to be valuable assets as they help keep the customer engaged and perform better operations which ultimately act as a driving force for innovation in the future. Chatbots are utilized across various platforms that include the E-tail industry, healthcare, education, and customer services. Small-scale businesses have incorporated chatbots to improve customer service through engaging with customers at an individual level. Chatbots are widespread across various functionalities such as customer service to sales. They are becoming an integral part of business in various industries and are known for their assistance and efficient operation. The rise of AI and chatbots also gives rise to challenges that question the balance between convenience and the advantages of AI alongside potential risks to customers. Amidst such challenges, AI and chatbots have been quite successful in creating an era with technology by not just being an essential tool but a partner and assistant or even a companion to customers. AI and Chatbots are designed in such a way that they serve humans and develop their potential functionalities.

AI and Chatbots in the e-tail industry

AI plays a major role in the E-tail industry as it has transformed the way customers interact with businesses changing the overall purchase process. In e-tail, AI is a driving force that motivates e-tailers to make sure that the customers get personalized experiences by improving existing marketing strategies. AI has contributed to the e-tail industry in many ways but the most important contribution is personalized product recommendations to the customers. AI can analyze large amounts of data and also monitor browsing history, past purchases, and demographic information accordingly. AI can recommend products according to individual customer preferences. This personalization satisfies customers and also stimulates customer loyalty. AI helps to segment customers based on different demographics which makes it easier to identify target customers to imply marketing strategies suitable for each segment.

Virtual assistants like chatbots have become essential tools for customer service in the e-tail industry. These are considered to be real-time companions that respond rapidly to queries, facilitate online transactions, and improve customer involvement. Businesses are using AI for personal purposes like inventory management by analyzing sales data, the latest marketing trends, and factors such as demand, weather patterns, inventory levels, stocks, and costs. Chatbots have multiple roles and the primary role is customer service. Over time, chatbots have become a pro at handling queries, providing assistance, and resolving problems. Chatbots are supportive in providing a positive shopping experience that stimulates customer satisfaction, loyalty, and retention. Chatbots also provide after-sales support which increases revenue for the E-tail business. During the purchasing process, AI and chatbots are involved in the journey, right from bringing awareness about a product to post-purchase follow-up.

Chatbots are valuable tools that collect feedback through interactions with customers and are aware of identifying customer satisfaction levels and preferences. This information is valuable for E-tail businesses as it helps them to improve their products and services and the overall customer experience. With the help of chatbots, businesses can identify the latest trends and areas for improvements to stay competitive in the E-tail landscape. Chatbots are a game changer in the industry because they enhance customer service and improve the entire purchasing process. Customer expectations keep evolving and technology keeps advancing which makes it more important for E-tailers to deliver exceptional online shopping experiences for the customers.

Understanding customer buying behavior in the e-tail industry is important to understand the dynamics between customers and e-tailers. In the digital age where technology has integrated into daily life, the e-tail industry has experienced revolutionary growth and evolution reshaping the way customers become aware of products, discover new products, and purchase products online. The e-tail industry has popularly witnessed the emergence of personalized product recommendations provided by AI and chatbots. E-tailers use large amounts of data from customer interactions to break down product recommendations and provide notifications regarding marketing and promotions on an individual level to the customers. Customer loyalty is created and the overall shopping experience is enhanced by this personalized approach provided by AI and Chatbots which makes customers come back and repeat purchases online.

Research evidence

The growing popularity of AI and Chatbots in the e-tail industry has attracted industry practitioners and academicians probe more into these topics. Researchers initially focused on addressing the perception of customers towards AI and Chatbots. The focus then shifted towards understanding the role of AI and Chatbots in developing trust, providing customer experience, making the customers more involved in the purchase decision, converting prospects to customers and developing customer loyalty.

Roberta De Cicco et al. (2020) conducted a study to explore young people's attitude towards chatbots which are designed computer programs that chat with customers like real people. The study was an experiment that focused on two aspects: the appearance of the chatbot and the conversational style whether it feels more social or task-oriented. The study was conducted by surveying 193 young Italians where it was discovered that the conversational style feels more like interacting with a human. The presence of a visible representation of chatbots does not seem to have much impact. This study is one of a kind and among the first to examine how the appearance and conversational style influence the trust and liking preferences of customers in e-tail settings. The study suggested that e-tailers must understand how young customers perceive chatbots as they often use them for communication purposes.

Another study was conducted by Yang (2020) where the researcher wanted to understand customer encounters with chatbots. The researcher wanted to know whether the customer had a satisfactory or dissatisfactory experience interacting with chatbots. The researcher acknowledged that the service industry is expanding and AI is used through Chatbots to help customers. Major companies like IKEA, Nike, and Apple have already adopted chatbots to interact with their customers as they understand customer experience is crucial for companies to improve their services and keep customers happy in the long run. The study took a sample population of 12 participants between the age range of 18 to 35 with no nationality restrictions and discussed with them about their interactions with chatbots. The researcher decided to choose younger participants as they are updated with advanced technology. All the participants were familiar with text-based chatbots. The research witnessed different types of experiences such as after-purchase responses or taking action without being prompted. This study also identified various scenarios that could occur while using a chatbot. The study provides valuable insights into how chatbots function and how they can be improved to serve customers better.

Kasilingam and Ajitha (2020) conducted a study to explore whether chatbots will replace mobile shopping applications in the future. The researchers wanted to understand customers' attitudes and intentions while using chatbots for shopping using smartphones. The study looked into why customers used chatbots on their phones for shopping. The study indicated that chatbot is a new idea but is expected to become popular due to its convenience. The study surveyed 350 people online and used statistics to analyze the answers. The findings of the survey discovered how useful and easy chatbots are to use, how much the users enjoy using them, how they deal with prices, customer's trust, and how open customers are to try new things such as chatbots. The study discovered some important lessons for businesses that make people to use chatbots. Nguyen (2021) conducted a study to explore the role of AI and Chatbots in understanding customer experience and interaction. The study looked at why customers prefer using chatbots and what they want from them. The study employed a new approach to think about how customers feel while they use chatbots. The study surveyed 17 people in the UK who have used chatbots as to know how they feel about chatbots; whether they find it is trustworthy and helpful, if it is fun to use and does it make them happy. The study helped to understand why people use Chatbots and what makes them like or dislike them. The study also suggested the companies as what they can do to make the chatbots better.

Lubbe and Ngoma (2021) conducted a study to teste whether chatbots provide technological satisfaction. The study surveyed 33 South African millennials about how easy, enjoyable, and helpful they think Chatbots are. The study found out that when people think chatbots are easy to use, they tend to have better experiences and feel more satisfied. They also found that usefulness had the biggest impact on people's experiences. The study suggested that businesses should spend more time and money on developing chatbots to make customers happier. Jonathan Balakrishnan and Yogesh (2021) conducted a study on AI-powered digital assistants. The study focused on understanding how people feel about digital assistants like Siri or Alexa which use AI. Even though these digital assistants are popular, there has not been much research on what customers think about them. The research just wanted to see if AI affected customer's likelihood of buying products through recommendations. The study came up with a model based on three key AI traits: how human-like the assistant seems (anthropomorphism), how smart it appears, and how alive it seems (animacy). The study tested this model with 440 people using structural equation modeling (SEM). The results showed that when the AI appeared more human-like,

customers had a positive attitude toward it and were more likely to purchase things. Even though the study focused on technology, it also provided thoughts on psychology. The study suggested that understanding psychology is equally important to help developers and markets make better digital assistants.

Ruan and Mezei (2022) conducted a study to know whether AI and chatbots lead to higher customer satisfaction than human agents who assist while shopping. The study analyzed whether people like talking to humans or chatbots more when they shop online. The study was aimed at knowing if customers perception differed towards factors like what they were buying, be it clothes or gadgets. The study surveyed 567 individuals and found that humans are better at making customers happy when they buy things for the experience, like clothes. However, AI chatbots are better when people wanted to buy things like gadgets. Kronemann (2022) explored about the impact of AI on online customer experience and behavior of consumers especially in a digital marketing and online retail context. The study wanted to understand how AI influenced what people do and how they feel. The study surveyed nearly 489 online shoppers about their experiences with AI. The primary data was analyzed and found that when people see AI as almost human, they feel connected. This makes them more likely to purchase things online as they feel like they are talking to someone who triggers them to buy more. The study on the whole helped to understand how AI shapes online experiences and shopping habits which can help companies to make better AI features that people like using and want to buy from.

Yet another study was done by Pognonec of Tiphaine (2023) on the effect of AI and products recommended by AI on purchase intention. The study focused on the cosmetics industry and explored about how AI suggests products based on visual representations like a selfie or queries about skin and provides the customers with personalized recommendations, accordingly. Different scenarios were studied on how much people trust using AI and chatbots and how it is easily accessible. They also looked at how likely people are to adopt new technology and how attached they become to certain types of products. The research found out that if people feel the process of buying is fast and enjoyable, they find it easier to use the technology but this does not always lead to buying in the end. Being seen as innovative and trustworthy makes customers repurchase. However, the new technology or how much they are attached to a product does not seem to affect whether they want to buy recommended products or not. Ltifi (2023) conducted a study on consumer trust in chatbots. The study witnessed that the interaction with Chatbots was a

semi-human relationship. Today, many businesses use Chatbots across various platforms. Chatbots are helpful tools that talk to customers and make them feel better. The researcher wanted to see if telling people that they are talking to a chatbot would change the way they feel. The survey was done among 353 individuals and found out that being friendly and understanding is important for customers to trust chatbots. If people know that they are talking to a chatbot, that can change the way they feel about it. The study is important because it is one of the first to understand why people trust Chatbots and how they feel while using them while other studies only look at how chatbots are used for helping customers online.

Conclusions:

Customers have shown interest in using AI and chatbots for online shopping in recent years. As technology keeps evolving and reshaping the E-tail landscape, businesses are turning to AI solutions such as Chatbots to improve customer service. E-tailers can redefine their marketing strategies and promotional campaigns according to customer buying behavior with the help of AI and Chatbots. E-tailers can monitor the browsing history, demographic data, and product choices with the use of AI and Chatbots and the audience can be targeted with the right products, driving them to make purchase decisions. Chatbots have optimized the communication strategies in various contexts of the customer purchase journey. They can interpret and analyze data and provide personalized product recommendations that directly influence the purchase intention of a customer. The e-tail industry needs to make quick decisions to stay ahead of competition in the market. Hence, it is important to integrate powerful technology such as AI and chatbots in their business model.

Customer experience plays an important role in shaping customer perceptions towards AI and chatbots. A well-designed chatbot that can interact very well with customers can satisfy them easily. Customers expect quality service provided by chatbots as they are accessible regardless of time or day. There is no limit to how much a customer can converse with chatbots. Glitches, invalid responses, and other technical issues can lead to dissatisfaction and eliminate trust in the E-tail brand or product that the customer intends to buy. Communication and transparency are significant for customer satisfaction. AI and chatbots are extremely potential tools that improve customer service, but the success lies in the ability to meet customer needs and expectations. E-tailers should understand the capabilities of AI and Chatbots and integrate them in their business model in order to make the customers involved in the purchase decision, provide customer experience and make them loyal customers.

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TRANSFORMATIVE TRAJECTORY: UNRAVELING THE IMPACT OF AI IN INDIA

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Abstract:

The research paper explores the current state, impact, economic implications, societal effects, challenges, opportunities, existing policies, and future trends of Artificial Intelligence (AI) adoption in India. Recognizing AI's potential benefits and risks, the study emphasizes the importance of ethical considerations. The promising landscape of India's AI adoption is characterized by rising investments, government initiatives, and a skilled workforce. The impact on various industries, economic growth, societal aspects, and emerging technologies is analyzed, showcasing the transformative potential of AI. The article concludes with recommendations for addressing challenges, maximizing opportunities, and fostering collaborative efforts for responsible AI development in India.

Keywords: Artificial Intelligence, India, Industry, Research, Society, Technology

Introduction:

Artificial intelligence (AI) is a branch of computer science that deals with the creation of intelligent agents, which are systems that can reason, learn, and act autonomously. AI research has been highly successful in developing effective techniques for solving a wide range of problems, from game playing to medical diagnosis.

AI is a powerful technology that has the potential to both benefit and harm society. It is important to consider the ethical implications of AI before it is widely deployed.

Studying AI's impact on India's industry, economy, and society is essential for ensuring that the country can reap the benefits of this transformative technology while mitigating potential risks. By understanding its implications, India can leverage AI to advance its development goals and create a brighter future for its citizens.

Research objectives:

- i. To know the Current State of AI Adoption in India,
- ii. To study the impact of AI on industry, economy and society with reference to India,
- iii. To provide recommendations for responsible AI development in India,
- iv. To explore the future trends and development in AI in India,

v. To know the Challenges and Opportunities Associated with AI Adoption in India

Research methodology:

The purpose of research is to study the impact of AI on industry, economy and society with reference to India. Initially research focuses on the current state of AI adoption in India and its related existing government policies. Also, it tries to provide recommendations for responsible AI development in India. Hence the design used for this research is exploratory and descriptive. The data used is secondary type and is collected from books, journals report, magazines, news papers and various websites. Data is then analyzed and transformed into meaningful information.

Current state of AI adoption in India: A promising landscape with room for growth

India's AI journey is on a fascinating trajectory, marked by both impressive progress and ongoing challenges. Here's a glimpse into the current state of AI adoption in the country, along with some key statistics:

Reasons for optimism:

- **Rising Investments:** India's AI market is projected to reach \$7.8 billion by 2026, growing at a CAGR of 20.6%. This indicates a strong commitment from both private and public sectors towards AI adoption.
- **Widespread Adoption:** AI is already making inroads across various industries, including healthcare, finance, retail, agriculture, and manufacturing. For example, over 50% of telecommunications organizations in India utilize chatbots to improve customer service.
- **Government Initiatives:** The Indian government has launched several initiatives to promote AI development and adoption, such as the National AI Strategy and the Digital India program. These initiatives are creating a supportive ecosystem for AI innovation.
- **Skilled Workforce:** India has a large pool of skilled IT professionals, many of whom are actively involved in AI research and development. This talent pool is a crucial asset for the country's AI ambitions.

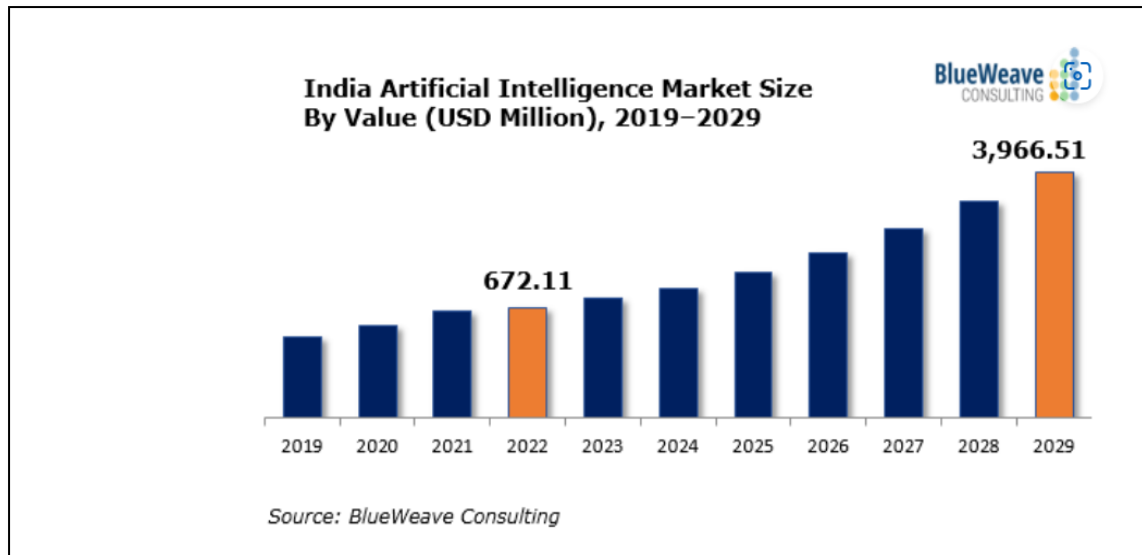


Fig. 1: Growth of India's AI market

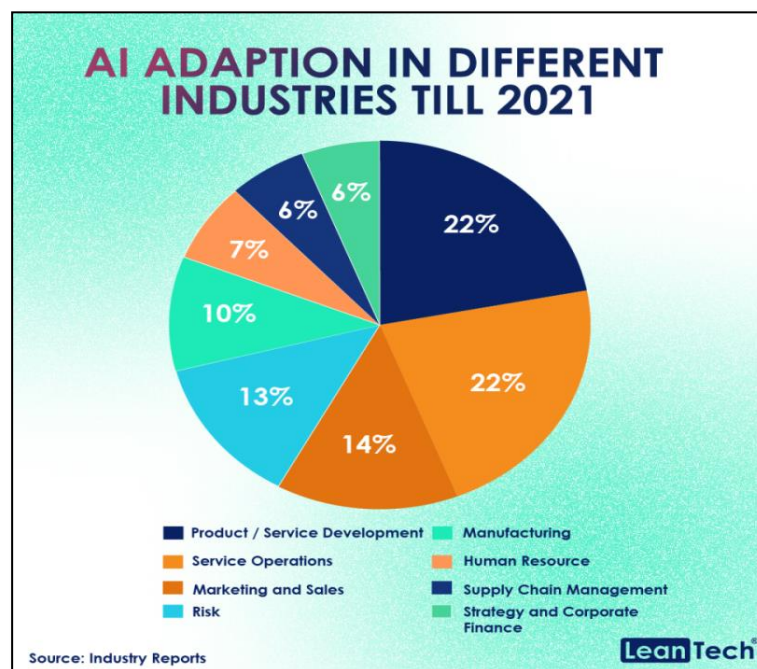


Fig. 2: Percentage of AI adoption in different industries in India

- Over 50% of telecommunications organizations in India utilize AI-powered chatbots for customer service.
- 60% of Indian IT professionals report their companies already using AI applications.
- 70% of businesses in India plan to increase their AI investments in the next year.
- Only 40% of businesses in India have dedicated AI teams.
- The Indian government aims to invest \$1 billion in AI research and development over the next five years.

India's government initiatives and policies boosting AI adoption:

The Indian government recognizes the transformative potential of Artificial Intelligence (AI) and has launched several initiatives and policies to support its development and adoption across various sectors. Here's a glimpse into some key efforts:

National Strategy for Artificial Intelligence (NSAI):

- Launched in 2019, NSAI outlines a comprehensive roadmap for developing a vibrant AI ecosystem in India.
- Focuses on five sectors with high potential impact: healthcare, agriculture, education, smart cities, and smart mobility.
- Aims to invest \$7 billion in AI research and development over five years.

Digital India program:

- This flagship initiative aims to transform India into a digitally empowered nation.
- Promotes the use of AI in e-governance, digital infrastructure development, and citizen services.
- Has led to initiatives like Aadhaar, the world's largest biometric ID system, and India Stack, a digital infrastructure that facilitates secure sharing of data between government agencies.

Other key initiatives:

- Establishment of Centres of Research Excellence (COREs) and International Centres for Transformational AI (ICTAIs): These centers will focus on fundamental and applied AI research to address India's specific challenges and opportunities.
- National AI Mission: This proposed mission aims to coordinate AI-related activities across different government departments and agencies.
- Start-up India and Make in India programs: These programs provide financial and regulatory support to AI startups and businesses, fostering innovation and domestic AI development.
- National Artificial Intelligence Portal (India.AI): This online platform provides resources and information about AI for researchers, startups, and the general public.

Impact of AI on Indian industry:

AI's Impact on Indian Industry: Reshaping the Landscape

The rise of Artificial Intelligence (AI) is rapidly transforming industries across the globe, and India is no exception. AI is infiltrating various sectors, driving innovation,

optimizing processes, and creating new opportunities. Let's delve into the significant impact of AI on Indian industry, backed by relevant statistics:

Boosting Productivity and Efficiency:

- **Manufacturing:** AI-powered robots and automation are streamlining production lines, leading to increased output and reduced errors. A McKinsey Global Institute study predicts that AI could add \$580 billion to India's manufacturing GDP by 2025.
- **Customer Service:** AI-powered chatbots and virtual assistants are handling customer inquiries, automating repetitive tasks, and improving customer satisfaction. A Capgemini report states that 72% of Indian businesses are already using AI in customer service.
- **Supply Chain Management:** AI is optimizing logistics and inventory management, reducing costs and lead times. A Nasscom report suggests that AI can add \$700 billion to India's GDP by 2030 through improved supply chain efficiencies.

Transforming business models:

- **Healthcare:** AI algorithms are aiding in disease diagnosis, drug discovery, and personalized medicine, potentially saving the Indian healthcare industry \$5 billion annually by 2022. (Source: FICCI)
- **Finance:** AI is powering fraud detection, risk management, and personalized financial services, adding an estimated \$137 billion to India's financial services GDP by 2030. (Source: PwC)
- **Agriculture:** AI is revolutionizing precision farming, crop disease prediction, and weather forecasting, with the potential to add \$10 billion to India's agricultural GDP by 2025. (Source: Deloitte)

Creating new opportunities:

- **New Industries:** AI is fostering the development of entirely new industries, such as autonomous vehicles, drone delivery, and personalized learning. A NITI Aayog report indicates that AI could create 1 million new jobs in India by 2030.
- **Entrepreneurship:** AI is becoming a key driver of innovation and entrepreneurship, leading to the emergence of numerous AI startups in India. A NASSCOM report states that India's AI startup ecosystem has grown to over 700 companies in 2023.

Economic implications:

AI's Economic Impact in India: A Double-Edged Sword with Immense Potential

India is not an exception to the way artificial intelligence (AI) is quickly changing economies around the world. Its impact on the Indian economy carries both immense potential and significant challenges, creating a complex and fascinating landscape. Let's examine the economic effects of AI in India using pertinent data and analysis:

Booming Growth and Productivity:

- GDP Boost: AI is projected to add \$13.5 trillion to India's GDP by 2030, accounting for nearly 30% of the expected growth. (Source: McKinsey Global Institute)

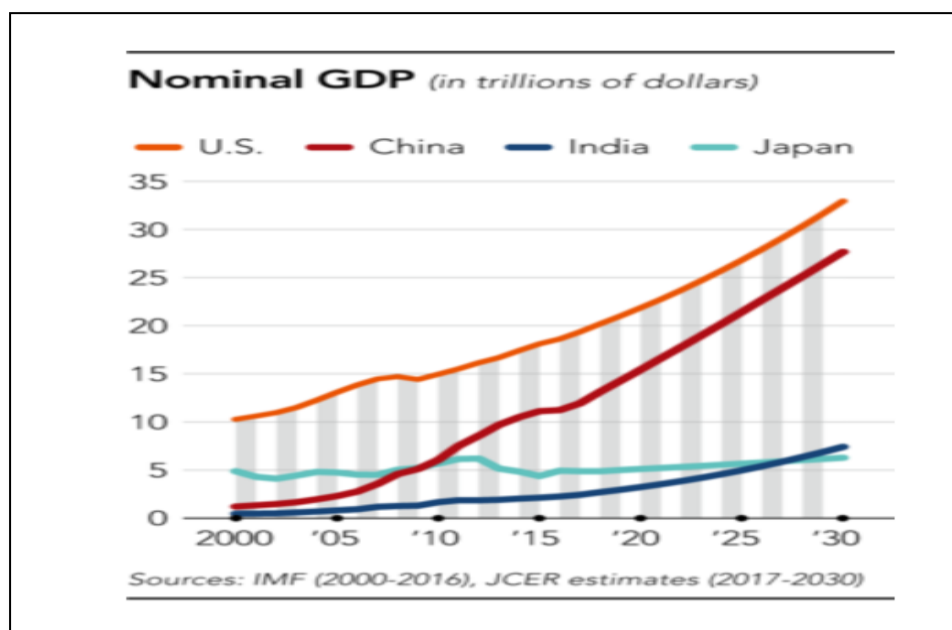


Fig. 3: AI's Contribution to India's GDP by 2030

- Productivity Gains: AI-powered automation and optimization can significantly boost productivity across industries. In manufacturing, AI could add \$580 billion to India's manufacturing GDP by 2025. (Source: McKinsey Global Institute)
- Entrepreneurship and Innovation: AI fosters the development of new industries and businesses, creating exciting opportunities for entrepreneurs and driving innovation. The Indian AI startup ecosystem boasts over 700 companies as of 2023. (Source: NASSCOM)

Societal effects:

AI's Impact on Indian Society: A Transformation with Upsides and Downsides

Artificial intelligence (AI) is rapidly infiltrating the fabric of Indian society, bringing about profound changes across various aspects of life. Let's delve into the impacts of AI on Indian society, encompassing both its promises and potential pitfalls:

Enhancing Quality of Life:

- **Healthcare:** AI algorithms are aiding in early disease diagnosis, personalized medicine, and remote healthcare access, potentially saving lives and improving healthcare outcomes for millions. For instance, AI-powered chest X-ray analysis algorithms are being deployed in rural areas to assist with tuberculosis diagnosis.
- **Education:** AI-powered personalized learning platforms can tailor educational content to individual student needs, improving learning outcomes and bridging the educational gap. Additionally, AI tutors can provide additional support and answer student questions 24/7.
- **Public Services:** AI chatbots and virtual assistants are streamlining citizen services, improving accessibility and efficiency. For example, India's MyGov platform utilizes AI to answer citizens' queries and offer personalized government services.
- **Smart Cities:** AI-powered traffic management systems can optimize traffic flow, reduce congestion, and improve air quality. Additionally, AI-powered waste management systems can optimize collection routes and improve efficiency.

Empowering individuals and communities:

- **Financial Inclusion:** AI-powered FinTech solutions can provide access to financial services to the unbanked population, promoting financial inclusion and economic empowerment. For instance, AI-powered credit scoring models can assess loan eligibility for individuals without formal credit history.
- **Social Inclusion:** AI can be used to develop assistive technologies that empower people with disabilities and promote social inclusion. For example, AI-powered screen readers can assist visually impaired individuals in accessing information and navigating the digital world.
- **Environmental Sustainability:** AI can be used to monitor environmental changes, predict extreme weather events, and optimize resource management. This can contribute to building more sustainable and resilient communities.

Challenges and Opportunities:

The world is rapidly changing due to artificial intelligence (AI), and India is no exception. This powerful technology has the potential to revolutionize industries, improve lives, and drive economic growth. However, its adoption also presents significant challenges that need to be addressed.

Challenges:

- **Infrastructure:** India's digital infrastructure, including internet access and computing power, needs significant improvement to support widespread AI adoption.
- **Talent Gap:** India lacks a sufficient pool of skilled professionals with expertise in AI development, deployment, and management.
- **Data Privacy:** Concerns about data privacy and security are paramount, as AI applications often rely on large amounts of personal data. Robust data protection regulations and responsible data practices are essential.
- **Ethical Considerations:** Issues like bias in algorithms, fairness in decision-making, and transparency in AI operations need careful consideration to avoid unintended consequences.
- **Job Displacement:** AI automation may lead to job losses in certain sectors, particularly those involving routine tasks. This could exacerbate existing inequalities and create social unrest if not managed effectively.

Opportunities:

- **Economic Growth:** AI has the potential to boost India's GDP by billions of dollars through increased productivity, innovation, and new business opportunities.
- **Improved Healthcare:** AI can be used for early disease diagnosis, personalized medicine, and remote healthcare access, leading to better health outcomes for millions.
- **Enhanced Education:** AI-powered personalized learning platforms can tailor education to individual needs, improve learning outcomes, and bridge the educational gap.
- **Smarter Cities:** AI can optimize traffic flow, improve waste management, and enhance public safety, making cities more livable and efficient.
- **Financial Inclusion:** AI-powered FinTech solutions can provide access to financial services to the unbanked population, promoting financial inclusion and economic empowerment.

Overcoming challenges and seizing opportunities:

To maximize the benefits of AI while mitigating the risks, India needs a multi-pronged approach:

- Invest in infrastructure: Upgrading internet connectivity, data centers, and computing power is crucial for widespread AI adoption.
- Build a skilled workforce: Investing in education and training programs to create a pool of AI professionals is essential.
- Develop ethical frameworks: Robust policies and regulations are needed to address data privacy, ensure fairness in AI algorithms, and promote responsible AI development.
- Support vulnerable communities: Implementing social safety nets and providing targeted support to individuals and communities most at risk from AI-driven job displacement.
- Promote collaboration: Fostering collaboration between government, industry, academia and civil society is key to navigating the challenges and opportunities of AI.

By addressing these challenges and embracing a comprehensive approach, India can leverage AI to unlock its full potential, create a more inclusive and prosperous future, and become a global leader in AI innovation.

Overview of existing policies related to AI in India:

While India currently lacks a single, comprehensive regulatory framework for AI, there are several existing policies and initiatives that touch upon various aspects of its development and deployment. Here's an overview of some key points:

National level policies:

- National Strategy for Artificial Intelligence (NSAI): Launched in 2019, NSAI outlines a roadmap for developing a vibrant AI ecosystem in India, focusing on five sectors: healthcare, agriculture, education, smart cities, and smart mobility.
- Digital India Program: Aims to transform India into a digitally empowered nation, promoting the use of AI in e-governance, digital infrastructure development, and citizen services.
- National AI Mission: Proposed mission to coordinate AI-related activities across different government departments and agencies.

Sector-specific initiatives:

- Healthcare: National Health Mission, Ayushman Bharat Digital Mission, and Indian Pharmacopoeia Commission guidelines on AI in healthcare.

- Finance: The Reserve Bank of India's Regulatory Sandbox framework for testing innovative financial products, including AI-powered solutions.
- Agriculture: National Digital Agriculture Mission and Soil Health Card Scheme utilize AI for precision farming and soil analysis.

Data governance and privacy:

- Personal Data Protection Bill, 2019: Pending legislation aiming to regulate the collection, usage, and storage of personal data.
- Draft National Data Governance Framework Policy: Proposes principles and frameworks for data governance in India.

Ethical considerations:

- Principles for Responsible AI: Developed by NITI Aayog, outlining ethical guidelines for AI development and deployment.
- Multistakeholder Approach: Various government agencies and industry bodies are engaging in discussions and consultations on ethical AI development.

Overall, India's policy landscape for AI is evolving, with several existing initiatives laying the foundation for responsible and ethical development. Continued efforts towards unifying regulations, building capacity, and addressing ethical concerns are crucial to unlocking the full potential of AI for India's future.

The future of AI in India: Potential developments and emerging trends

As AI continues its rapid trajectory, India is poised to experience its transformative impact in significant ways. Here's a glimpse into the potential developments and emerging trends shaping the future of AI in this dynamic nation:

Deepening integration across sectors:

- Healthcare: AI-powered medical diagnosis, precision medicine, and personalized healthcare plans will become commonplace, improving health outcomes and accessibility.
- Agriculture: From precision farming and automated harvesting to weather forecasting and real-time soil analysis, AI will revolutionize agricultural practices and boost productivity.
- Education: AI-powered personalized learning platforms, virtual assistants, and adaptive learning systems will personalize education, improve learning outcomes, and bridge the educational gap.

- **Manufacturing:** Industrial robots, predictive maintenance, and automated supply chains will enhance efficiency, optimize production, and drive digital transformation in manufacturing.
- **Smart Cities:** AI-powered traffic management, energy grids, and waste management systems will create more efficient, sustainable, and livable cities.

Emergence of new technologies:

- **Quantum Computing:** This technology has the potential to revolutionize AI by allowing for faster and more complex calculations, enabling breakthroughs in materials science, healthcare, and financial modeling.
- **Natural Language Processing (NLP):** Advancements in NLP will lead to more sophisticated AI-powered chatbots, voice assistants, and language translation tools, blurring the lines between human and machine communication.
- **Edge Computing:** Decentralized computing at the edge of the network will enable faster and more responsive AI applications, particularly in critical areas like healthcare and disaster management.
- **Explainable AI (XAI):** As AI becomes more complex, XAI tools will be crucial to make algorithms transparent and understandable, promoting trust and addressing ethical concerns.

By investing in infrastructure, education, and ethical frameworks, India can harness the power of AI to address critical challenges, empower its citizens, and emerge as a global leader in AI innovation. The future of AI in India is full of possibilities, and its success will depend on a collaborative effort from government, industry, academia, and civil society to navigate the challenges and unlock the full potential of this transformative technology.

Conclusion:

The trajectory of Artificial Intelligence (AI) in India represents a landscape of tremendous growth, strategic initiatives, and transformative impacts across diverse sectors. The substantial investments from both private and public sectors signify a steadfast commitment to AI adoption, positioning India as a significant player in the global AI market.

Government initiatives such as the National AI Strategy and Digital India program underscore a proactive approach to create an enabling environment for AI innovation. With a skilled IT workforce, India is well-positioned to fully exploit the potential of AI, evident in its widespread adoption across industries and the burgeoning startup ecosystem.

The profound impact of AI on Indian industry is evident, reshaping productivity, business models, and generating novel opportunities. However, the economic implications of AI present a double-edged sword, with substantial GDP growth potential counterbalanced by challenges like job displacement and ethical considerations.

AI's societal effects in India showcase transformative influences, enhancing healthcare, education, public services, and fostering inclusivity. Addressing challenges, including infrastructure limitations and talent gaps, requires strategic investments and the establishment of ethical frameworks.

While India's policy landscape is evolving, it reflects a commitment to responsible AI development. The future holds exciting prospects, with AI poised to deepen its integration across sectors and the emergence of new technologies like Quantum Computing and Natural Language Processing. Successfully navigating challenges and seizing opportunities demands collaborative efforts from government, industry, academia, and civil society to unlock the full potential of this transformative technology and position India as a global leader in AI innovation.

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THE ROLE OF INTELLECTUAL PROPERTY RIGHTS (IPR) IN FOSTERING INNOVATION AND GROWTH IN STARTUPS IN INDIA

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Abstract:

The startup ecosystem has emerged as a catalyst for economic growth, innovation, and job creation globally, with India showcasing a burgeoning landscape of entrepreneurial endeavors. This chapter investigates the intrinsic relationship between Intellectual Property Rights (IPR) and the growth trajectory of startups within the Indian context. By examining the economic significance of startups and elucidating the symbiotic nature of IPR and entrepreneurial ventures, it delves into the challenges and opportunities encountered by startups in navigating the complex IPR landscape. The contemporary startup ecosystem encompasses entities, including entrepreneurs, investors, incubators, accelerators, universities, and governmental agencies. These components synergistically contribute to fostering innovation and facilitating the growth of nascent businesses. However, startups encounter significant challenges in managing IPR, including high costs, enforcement issues, and resource constraints. Strategies for effective IPR management encompass early planning, budget allocation, legal support, and employee training. This chapter examines the contemporary landscape of startups, highlighting their economic significance, and delves into the intersection of Intellectual Property Rights (IPR) and startups.

Keywords: Startup, Intellectual Property Rights, Innovation, Economic Growth, India.

Introduction:

The startup ecosystem has become a pivotal force in driving economic growth, innovation, and job creation worldwide. A startup ecosystem comprises various entities such as entrepreneurs, investors, incubators, accelerators, and supportive institutions like universities and government agencies. These components work synergistically to foster

innovation and facilitate the growth of new businesses. According to the Global Startup Ecosystem Report 2023 by Startup Genome, the global startup economy is valued at nearly \$3 trillion, a testament to its substantial impact (1). The report also notes that top ecosystems such as Silicon Valley, New York City, and London continue to dominate, but emerging hubs in regions like Southeast Asia and Africa are gaining momentum (2). Intellectual Property Rights (IPR) are crucial for startups as they provide legal protection for innovations, encouraging investment and fostering competitive advantage. Patents, trademarks, and copyrights safeguard a startup's unique ideas and technologies, ensuring they can capitalize on their innovations without the risk of infringement (3).

BioNTech, a startup founded in Germany, became a household name during the COVID-19 pandemic for its development of a highly effective mRNA vaccine. The company's robust IPR strategy, including numerous patents related to mRNA technology, was instrumental in securing partnerships and funding, ultimately leading to the rapid development and distribution of the vaccine (BioNTech Annual Report, 2023). Startups often face significant challenges in navigating the IPR landscape due to limited resources. However, successful navigation can yield substantial benefits. For instance, the Indian startup Ola Electric secured a series of patents for its innovative electric scooter technologies, positioning itself as a leader in the burgeoning electric vehicle market (Ola Electric, 2023) (4). Governments worldwide are recognizing the importance of IPR in fostering startup growth. Policies aimed at simplifying patent applications and providing financial incentives for R&D are becoming more prevalent. In South Korea, the government launched the "IP Financing Program," which helps startups leverage their IP assets to secure funding, thereby enhancing their growth prospects (5). The startup ecosystem is a vital engine of economic growth, driving innovation, job creation, and regional development (6). The intersection of IPR and startups highlights the importance of legal frameworks in protecting and fostering innovation. As startups continue to emerge as key players in the global economy, supportive policies and robust IPR strategies will be essential in sustaining their growth and contribution to economic dynamism.

Intellectual Property Rights (IPR) play a crucial role in protecting innovations and fostering growth in startups. Understanding the nuances of patents, trademarks, copyrights, and trade secrets is essential for safeguarding inventions and securing a competitive edge in the market. In India, various laws and acts govern IPR, providing a robust framework for startups to protect their intellectual assets. A patent grants exclusive

rights to an inventor to make, use, and sell an invention for a certain period, typically 20 years from the filing date. In India, patents are governed by the Patents Act, 1970, and the Patents Rules, 2003 (7). Biocon, an Indian biopharmaceutical company, secured patents for its proprietary insulin formulations. These patents provided Biocon with a competitive advantage by preventing other companies from manufacturing or selling similar formulations, thereby ensuring market exclusivity and higher returns on investment (8).

Trademarks protect symbols, names, and slogans used to identify goods and services. In India, the Trademarks Act, 1999, governs trademarks, ensuring that brands can protect their unique identity in the marketplace. Zomato, a leading food delivery startup, has registered its name and logo as trademarks. This registration protects Zomato's brand identity from being used by competitors, ensuring customers can distinguish Zomato's services from others, thereby maintaining brand loyalty and market position.

Copyrights protect original literary, artistic, and musical works. In India, copyrights are governed by the Copyright Act, 1957. Copyright protection is crucial for startups involved in content creation, software development, and creative industries (9). T-Series, an Indian music and film production company, rigorously enforces its copyrights on music and video content. By protecting its creative works, T-Series ensures that unauthorized use is minimized, securing revenue from its vast library of content. Trade secrets encompass confidential business information that provides a competitive edge. Unlike patents and trademarks, trade secrets are protected without registration, as long as the information remains confidential. The Indian legal framework supports trade secret protection through contractual agreements and the Indian Contract Act, 1872. Lijjat Papad, a well-known Indian food brand, has maintained its unique recipe as a trade secret for decades. This confidentiality has allowed Lijjat Papad to sustain its market position and product uniqueness without the need for formal registration (10).

IPR not only protects innovations but also helps startups build a unique market position. By securing patents, trademarks, copyrights, and trade secrets, startups can prevent competitors from imitating their products or services, thus maintaining a distinctive identity. Ola Cabs, a major ride-hailing service in India, has utilized IPR to establish a strong market presence. Ola has patented several technological innovations related to its app and operations. Additionally, it has trademarked its brand, ensuring exclusive rights to its name and logo. This strategic use of IPR has enabled Ola to differentiate itself from competitors like Uber, reinforcing its market leadership.

The role of a strong IPR portfolio in securing funding from investors

A robust IPR portfolio is a significant asset for startups seeking investment. Investors view a well-protected intellectual property portfolio as a sign of innovation, potential for market exclusivity, and reduced risk of litigation (11). Flipkart, one of India's largest e-commerce platforms, attracted substantial investment by building a strong IPR portfolio. The company's patents in logistics and technology, along with trademarks protecting its brand, demonstrated its innovation and market readiness. This solid IPR foundation was a key factor in securing funding from major investors like SoftBank and Walmart. Understanding and leveraging IPR is essential for startups to protect their innovations, gain a competitive advantage, and attract investment. By navigating the legal frameworks and strategically managing their intellectual assets, startups in India can secure their market position and drive growth (12).

Governing acts and legal framework

The protection and enforcement of IPR in India are governed by several key acts:

- The Patents Act, 1970
- The Trademarks Act, 1999
- The Copyright Act, 1957
- The Indian Contract Act, 1872 (for trade secrets)

Challenges faced by startups in managing IPR

1. Cost and Complexity

High costs and legal complexities associated with obtaining and defending IPR -

Patent application costs: The cost of filing a patent application can be prohibitive for startups. This includes attorney fees, application fees, and costs associated with prior art searches.

Ongoing maintenance: Once a patent is granted, there are ongoing maintenance fees that can strain a startup's budget (13).

Legal expertise: Navigating the legal intricacies of IPR requires specialized legal expertise, which can be costly and complex for startups to manage.

Apple Inc. v. Samsung Electronics Co., Ltd., 2011: This case highlighted the enormous costs involved in patent litigation, where Apple spent millions on legal fees to enforce its patents against Samsung.

eBay Inc. v. MercExchange, L.L.C., 2006: This case demonstrated the complexity of IPR enforcement, leading to a Supreme Court decision that changed the standard for granting permanent injunctions in patent cases.

Enforcement issues

Difficulties in enforcing IPR, especially in international contexts

Jurisdictional Challenges: Enforcing IPR across different countries involves navigating various legal systems and can be both time-consuming and expensive.

Counterfeit products: Startups often face challenges in preventing the sale of counterfeit products, particularly in markets with weak IPR enforcement mechanisms (14).

Online infringement: The digital age has made it easier for IP to be infringed upon globally, complicating enforcement efforts.

Microsoft Corp. v. AT&T Corp., 2007: This case emphasized the difficulties of international IPR enforcement, with the Supreme Court ruling on the extent of U.S. patent law reach on software exported abroad.

Alibaba Group Holding Limited v. Alibabacoin Foundation, 2018: This case illustrated the challenges in tackling trademark infringement in an international context, with Alibaba suing a Dubai-based cryptocurrency firm for using its name.

Limited resources

Balancing the need for IPR protection with other startup priorities: Resource Allocation: Startups often operate with limited financial and human resources, making it challenging to allocate sufficient resources to IPR management.

Strategic Decisions: Founders need to make strategic decisions about which IP to protect and when, balancing this against other critical business needs such as product development and marketing.

Opportunity Cost: The focus on IPR protection might lead to a neglect of other essential areas, such as customer acquisition and business development.

KSR International Co. v. Teleflex Inc., 2007: This case highlighted the necessity for startups to strategically manage their patent portfolios, as the Supreme Court made it easier to invalidate patents, emphasizing the importance of strong, well-documented patent applications.

Alice Corp. v. CLS Bank International, 2014: This case changed the landscape for software patents, illustrating how startups need to carefully consider the patentability of their innovations under evolving legal standards. Startups face significant challenges in

managing IPR, including high costs and complexities, enforcement difficulties, and the balancing act required with limited resources (15).

Strategies for effective IPR management in startups

Early planning: Incorporating IPR considerations into the business plan from the start

Effective intellectual property rights (IPR) management begins with early planning. Startups must incorporate IPR considerations into their business plans from the outset. This involves identifying potential intellectual property assets, such as patents, trademarks, copyrights, and trade secrets, and determining the best way to protect them (16). By embedding IPR strategies into the initial business plan, startups can avoid future legal issues, enhance their market position, and attract investors who value a robust IPR portfolio (17). Proactive planning ensures that IPR is not an afterthought but a fundamental part of the business strategy.

Budget allocation: Setting aside funds specifically for IPR-related activities

Allocating a specific budget for IPR-related activities is crucial for startups. These activities include filing for patents and trademarks, maintaining intellectual property rights, and addressing potential infringements. Startups should view this allocation as an investment rather than an expense (18). By setting aside funds early, startups can ensure they have the resources needed to protect their innovations and brand, which can be pivotal for long-term success. This financial planning helps avoid the common pitfall of underfunding IPR initiatives, which can lead to costly legal battles or loss of intellectual property.

Legal support: Engaging with legal experts specializing in IPR

Engaging with legal experts who specialize in intellectual property rights is essential for effective IPR management. These professionals can provide critical guidance on navigating the complex landscape of intellectual property law. They can assist with filing applications, ensuring compliance with regulations, and representing the startup in legal disputes. Additionally, legal experts can help in crafting contracts and agreements that protect the startup's IPR from the outset (19). Regular consultations with IPR lawyers can prevent potential issues and ensure that the startup's intellectual property assets are well-protected.

Employee training: Educating employees about the importance of protecting intellectual property

Educating employees about the importance of protecting intellectual property is a vital component of IPR management. Startups should implement training programs to ensure that all employees understand the value of intellectual property and the role they play in safeguarding it (20). This training should cover topics such as recognizing intellectual property, understanding confidentiality agreements, and the procedures for reporting potential infringements. By fostering a culture of awareness and responsibility, startups can mitigate the risk of internal threats to their intellectual property and ensure that all team members are aligned in protecting the company's innovations.

Highlighting startups that effectively used IPR to grow and succeed

Numerous startups have leveraged effective IPR management to achieve significant growth and success. For instance, a biotech startup that secured patents for its innovative drug delivery system attracted substantial investment and eventually partnered with a major pharmaceutical company. Another example is a tech startup that trademarked its unique software, which led to brand recognition and a competitive edge in the market. These success stories illustrate how proactive IPR management can enhance a startup's value proposition, attract investors, and provide a strong foundation for scaling the business (21). There are also valuable lessons to be learned from startups that encountered challenges with IPR. For example, a startup in the wearable technology space failed to secure patents early on and subsequently faced legal battles with competitors who developed similar products. This oversight resulted in significant financial and operational setbacks. Another case involves a fashion startup that did not adequately protect its designs, leading to widespread counterfeiting and loss of market share. These examples underscore the importance of early and thorough IPR management, highlighting the potential risks of neglecting this critical aspect of business strategy (22). By learning from these challenges, startups can better navigate the complexities of IPR and safeguard their innovations.

Conclusion and Suggestions:

To make intellectual property rights (IPR) effective for startups, a comprehensive approach is necessary. Startups should prioritize understanding the different types of intellectual property protections available, including patents, trademarks, copyrights, and trade secrets. Training programs should focus on educating startups about the importance

of protecting their intellectual property from the outset of their business ventures. This includes workshops on how to identify and safeguard their intellectual property assets, as well as strategies for managing and enforcing their rights.

Additionally, startups should be encouraged to develop a proactive IP strategy that aligns with their business goals and growth plans. This may involve conducting thorough IP searches to assess the novelty and patentability of their innovations, as well as seeking professional advice on the best methods for protecting their intellectual property. Training programs should emphasize the importance of strategic IP management, including the use of licensing agreements, partnerships, and other commercialization strategies to leverage their intellectual property for competitive advantage. IPR serves as a cornerstone for startups, providing legal protection for innovations and fostering competitive advantage (23). Patents, trademarks, and copyrights safeguard startups' unique ideas and technologies, encouraging investment and mitigating the risk of infringement. Case studies such as BioNTech and Ola Electric exemplify how strategic IPR management propelled startups to success, with robust patent portfolios positioning them as leaders in their respective industries.

Governments worldwide are increasingly recognizing the pivotal role of IPR in fostering startup growth, implementing policies aimed at simplifying patent applications and providing financial incentives for research and development. In India, various laws govern IPR, offering a robust framework for startups to safeguard their intellectual assets. The Patents Act, 1970, the Trademarks Act, 1999, the Copyright Act, 1957, and the Indian Contract Act, 1872, collectively provide legal mechanisms for startups to protect their innovations, brands, and creative works.

The Global Startup Ecosystem Report 2023 underscores the substantial impact of startups, with the global startup economy valued at nearly \$3 trillion. While established hubs like Silicon Valley, New York City, and London continue to dominate, emerging ecosystems in regions like Southeast Asia and Africa are gaining momentum.

Furthermore, startups should be educated about the potential risks and challenges associated with intellectual property infringement, including litigation and enforcement issues. Training programs should provide guidance on how to avoid infringing on the intellectual property rights of others, as well as how to respond effectively if they become the target of an infringement claim (24). Overall, by providing startups with the knowledge and resources they need to understand, protect, and leverage their intellectual property,

we can help them maximize the value of their innovations and succeed in the global marketplace.

Suggestions:

To ensure the effectiveness of intellectual property rights (IPR) for startups, a multifaceted approach is essential. Firstly, educational workshops should be organized, offering tailored sessions that cover the fundamentals of IPR and its significance for startups. These workshops can serve as foundational training grounds, empowering entrepreneurs with the knowledge needed to navigate the complexities of intellectual property law.

Secondly, startups should have access to legal guidance from experts specializing in intellectual property. This assistance could include advice on patent filings, trademark registrations, copyright protection, and overall IP strategy (25). Such legal support is invaluable in helping startups understand their rights and obligations, as well as in safeguarding their innovations from potential infringement. Thirdly, the development of online resources, including guides, videos, and webinars, can provide startups with easily accessible information on managing intellectual property effectively. These resources offer flexibility, allowing entrepreneurs to learn at their own pace and refer back to key concepts as needed.

Furthermore, mentorship programs pairing startups with experienced professionals well-versed in intellectual property management can offer personalized guidance and insights. These mentors can provide practical advice based on their own experiences, helping startups navigate the complexities of IP protection and enforcement. Lastly, networking events that bring together startups, investors, legal professionals, and industry experts can foster collaboration and knowledge-sharing. These events provide valuable opportunities for startups to learn from others' experiences, exchange ideas, and form strategic partnerships. By implementing these suggestions, we can empower startups to recognize the value of intellectual property and effectively leverage it to drive innovation and growth.

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GLOBAL PARTNERSHIP FOR FINANCIAL INCLUSION

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Abstract:

This study examines the particularities of the financial technology industry, how is FinTech defined and how can the financial technology solutions implemented by companies be categorized. Financial technology, also known as FinTech. Financial technology companies are generally start-ups founded with the purpose of disrupting financial systems and corporations that rely less on software. Fintech is not confined to start-ups only. Fintech is a vessel of financial technology that describes an emerging financial services sector in the 21st century. This report aims to provide key insights into the evolution of the FinTech sector in India by utilizing PwC's intelligence and experience in this area. According to PwC, Fintech and Financial Services are competing less and coming together. PwC explores the Fintech's growing influence on Financial Services in its Global Fintech report. Their report aims to provide key insights into the evolution of the FinTech sector in India by utilizing PwC's intelligence and experience in this area. It uses latest technologies to provide financial institutions and customers with a variety of modern tools that helps them to deal with finances. Also includes innovations in financial literacy and education, retail banking, investment and even crypto currencies like bit coin.

Keywords: AI: Artificial Intelligence, FinTech: Financial Technology, FIs: Financial Institutions, IFS: Indian Financial System, MI: Machine Intelligence, ML: Machine Learning, NFC: Near Field Communication, NPA: Non Performing Assets, OTT: Over The Top, P2P: Peer-to-Peer.

Introduction:

Financial technology (FinTech or fintech) is the new technology and innovation that aims to compete with traditional financial methods in the delivery of financial services. The use of smartphones for mobile banking and investing services are examples of technologies aiming to make financial services more accessible to the general public.

Fintech is blurring lines between technology and financial services. It is a rapidly evolving segment of the financial services sector where tech-focused start-ups and other

new market participants are disrupting how the financial services industry traditionally operates. NewFinTech companies and market activity are reconstituting the competitive landscape, changing the definition of a player in the financial services sector.

Financial technology (FinTech) has appeared as a relatively new industry in India. FinTech is an industry including companies that use technology to offer financial services. These Companies operate in insurance, asset management and payment etc.

India has experienced the emergence of numerous FinTech start-ups, accelerators, and incubators over the last few years. India is doing everything to establish itself as a global FinTech hub. With a large market of unserved customers, increasing mobile/internet banking, favorable demographics, an active start-up ecosystem, and a large technology talent pool, India has a strong opportunity that is waiting to take hold of the FinTech space.

The definition of FinTech is "the new applications, processes, products, or business models in the financial services industry, composed of one or more complementary financial services and provided as an end-to-end process through the Internet and used to computerize insurance, trading, and risk management." Additionally, Bitcoins and Blockchains are the new internet technology with the potential to transform the financial industry and disrupt markets around the world. The online banking system, or internet banking, will typically be part of the core banking system operated by a bank and is in contrast to branch banking.

Reviews of literature

The cashless transaction system is expanding day by day, as the market becomes more globalized and the banking sector develops, and more and more people switch from cash to a cashless system. The cashless system is not only beneficial but also necessary in today's world. Efforts to drive financial inclusion in India have yielded mixed results in recent years. Access to bank accounts has grown dramatically as a result of strong policy and regulatory push. However, the use of these accounts, as well as the uptake of formal financial services other than savings accounts, has remained extremely difficult.

The government's recent initiatives regarding demonetization and the transition to cashless transactions will further drive innovation and new entrants into the industry. Payment companies have demonstrated the benefits of mobile-led solutions, and traditional banks are now attempting to make inroads into rural India by launching innovative mobile-based banking solutions. Large technology companies, with government support, are utilizing new methods of reaching out to the rural masses and educating them

about various financial products, ensuring that their hard-earned income is properly invested.

Objectives

- To study the areas where the Fintech in Indian market.
- To study about the challenges & growth path in Fintech in Indian market.
- To understand the financial inclusion in the country.
- To identify the level of awareness about various business financial technology products.
- To understand the merits and demerits of Fintech in India.

Research methodology

This research is conducted by using secondary data for research using, various web sites, research articles, and various reports through websites, online journals, news articles, and other internet sources.

The research is developed the article based on qualitative method to deliver the financial technology and its role in Indian finance industry.

The Indian Government push for financial inclusion, digitization and Start-up activity has led to the introduction of policies recently which provide a strong foundation to the FinTech sector in India.

1. India stack: Through the introduction of India Stack, the government has provided a worldwide technological framework to entrepreneurs, innovators and corporations, allowing for the fastest growth of FinTech ventures. This situation somewhat resembles the policy that was offered by the government to the telecom industry in the 90's, with FinTech taking centre stage in many reform initiatives.

2. Start-up India program: It was launched by the central government, includes the simplification of regulatory processes, tax exemptions, patent reforms, mentorship opportunities and increased government funding.

3. Jan Dhan Yojana (PMJDY): Due to this policy the financial inclusion in the country has grown significantly, it is one of the world's biggest financial inclusion program, with an aim to facilitate the creation of bank accounts for large unserved sections of India's billion plus population.

4. Aadhaar adoption: The RBI approved Aadhaar based biometric authentication, which will allow for bank accounts to be opened through e-KYC at any Banking Correspondent

(BC) Location. This will allow financial services companies to do e-KYC checks more economically, thereby reducing transaction costs for customers.

5. National Payments Council of India initiatives: The National Payments Council of India (NPCI), has introduced the Unified Payments Interface (UPI), which has influenced the growth of mobile phones as acquiring devices, significantly reducing the cost of infrastructure for FinTech ventures and also the digital banking is expected to grow faster than ever before. These Initiatives are very helpful for a digitally enabled financial sector in India, also encourages technologies and banking experience in India.

6. Public relations: The Indian government has also played a strong role in encouraging and educating consumers in the economy towards digitized monetary systems. The industry is still suffering from regulatory uncertainties and doubts, particularly with respect to new business models enabled by FinTech applications such as P2P transactions, crowdfunding and data Security.

Bitcoins

Bitcoin is an experimental, decentralized digital currency that enables instant payments to anyone, anywhere in the world. It uses peer-to-peer technology to operate with no central authority managing transactions and issuing money is carried out collectively by the network. Bitcoin is designed around the idea of using cryptography to control the creation and transfer of money, rather than relying on central authorities.

Blockchain

The blockchain is a new technology that combines a number of mathematical, cryptographic and economic principles to maintain a database involving multiple participants without the need for any third-party validator or reconciliation. It is a single, shared, immutable write only ledger of transactions that is updated when multiple, decentralised actors achieve a consensus on the validity of a participant's new entries.

The blockchain has the potential to disrupt the banking industry to its core through its adoption for storing, lending, moving, trading, accounting, reconciling and guaranteeing money through its consensus ledger, cryptographic security and digital signature.

Online banking

Online banking, also known as internet banking, e-banking or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system

operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.

Online banking has many features and facilitates in common:

- 1) Bank customer can perform non-transactional tasks through online banking such as, viewing account balances, downloading bank statements and applications for M-banking, Ebanking, Viewing images of paid cheques.
- 2) Bank customers can transact banking tasks through online banking, including – Funds Transfers, bill payments, Investment purchase or sale, Loan applications and transactions, Credit card applications and so on.
- 3) Some financial institutions offer special internet banking services, for example: Personal Financial management support, such as importing data into personal accounting software. Some Online banking platforms support account aggregation to allow the customers to monitor all of their accounts in one place whether they are with their main bank or with other institutions.

Advantages of financial technology:

1. Increasing financial inclusion in the country the biggest benefit of fintech is that it can help increase financial inclusion in Indonesia. Fintech indirectly becomes a financial accelerator in the country that will improve the course of financial transactions.
2. Helping business people get business capital the next benefit of fintech for modern society, especially for entrepreneurs, is helping them to get business capital. By using fintech, getting the needed funding becomes more effective and efficient. It is also easier to find the potential investors needed.
3. Ease of financial service benefit of fintech various kinds of financial services will be faster and easier thanks to the presence of fintech.
4. Adding reference loans with low interest there are many more benefits of fintech in banking industry, namely to provide additional wider loan references for consumers, especially for entrepreneurs who at any time need loan funds to improve the business they run.
5. Supporting a better standard of living in a better society as stated earlier, one of the advantages of fintech is to help provide a better standard of living for the community. The higher the financial activity, the more the economy will improve. It helps the community to get a better welfare and economic level.

Disadvantages of financial technology:

1. **Lack of physical branches:** This can be a disadvantage when there is a problem in the provision of the service, since everything must be dealt with via email or social networks. Although in this aspect some fintech offer as a differentiator the use of blockchain technology to improve security, not all of them do so, a situation that puts the security of user data at risk. Although for many it is as easy as using their smartphones, the truth is that this condition immediately excludes a very large part of the population that does not have access to the Internet, and therefore, will have difficulties to become banked, even with the existence of Fintech.
2. **Lack of regulation:** It is a reality that it is such a notorious phenomenon that authorities around the world continue, in many cases, to study and legislate this phenomenon. So, the regulations around fintech in the world are not perfect, and there is the possibility that some of these may be some potential fraud in the absence of regulation.
3. **It can provide to a global imbalance:** Fintech goes hand in hand with the progress of digital technologies. For all of this to work, you require broadband internet, data stations, smartphones, mobile wireless access, and another advanced current base. The dilemma is that a huge part of the world's community does not have a broadband way. Some countries are so poor that the idea of owning a smartphone or paying for Internet access is absurd. This means that any of the cost-effective features of Fintech will be lost to the people who live in these areas.
4. **It can ruin privacy:** Current fintech often only works because it strongly digitizes our way. When you use an app like Uber or book Airbnb, you create extensive knowledge. At an even more essential level, those who have a way to your financial information can also get a picture of your actions. Who are your compatriots and what things do you recommend?

The possibility of getting cash from the Dodo can have a chilling influence on what people do. But I would prefer to stay secret. From buying adult pleasure to donating money for specific purposes, there is a long list of legal and certain things that should not be written down nonetheless.
5. **Compliance with government regulations:** Finance is one of the most regulated sectors. There will always be interference from the government even if you leverage

the traditional Fintech software that doesn't use blockchain and other crucial technologies.

The Solution of this problem is that before creating an application or utilizing the software, make sure to check it for legal compliance. Moreover, if it's needed, you can hire a legal consultant to lead you through all the basic details and policy. Before entering the market, make sure your legal department is aware of the latest government policies so you can amend them immediately.

6. **Lack of mobile and tech expertise:** In the fintech industry, some of the finance companies or banks don't have proper or convenient mobile banking services. However, some banks try to replicate websites, but in this digital world, nobody would prefer a mobile application. Every user wants a seamless and convenient option to use. Therefore, a lack of expertise in fintech mobile app development services results in non-user-friendly applications that don't use mobile devices to their fullest potential. For example, apps may not benefit from NFC chips, geolocation features, fingerprint unlocking, and other features. A fintech bank can offer amazing experiences using these features and technologies.

The future of fintech in India

As we understood, Fintech has already caused a revolution and Fintech entrepreneurs have begun to disrupt the financial services industry in several forms. Let us now explore the Fintech Ecosystem and the sectors in Fintech which will roll the next set of innovations.

- **Blockchains:** Traditionally, transactions needed a third-party validation to take place. Then came block chains which did away with third part reconciliation and provided cryptographic security. Bitcoins, which use the blockchain technology, have already become a rage. But Blockchains are expected to go way beyond just bitcoins, payment transactions, banking industry and foray into various other sectors like media, telecom, travel and hospitality etc.
- **Alternate lending:** Traditional banking industry found it unprofitable to lend to small entrepreneurs. Fintech entrepreneurs took advantage of this opportunity by diving into Peer to Peer (P2P) based lending and building web platforms to bring together the lenders and borrowers at lower interest rates. This trend is set to continue and other alternate lending avenues like crowd funding are set to emerge further.

- **Robo advisory:** Earlier intermediaries played an important role between the stock market and the investors. Many times this led to non-traceable and inefficient transactions. Robo advisory Will make the stock market easier to access, transparent and traceable and give more valueAddition to the smarter investors.
- **Digital payments:** Fintech start-ups have increased the speed and convenience of payments. Mobile wallets have already replaced traditional wallets in a lot of places and will penetrateFurther with better and faster payment options. And yes, ATMs will become redundant too.
- **Insurance sector:** Currently, we can find various online market places where consumers canCompare their insurance policies and take prudent decisions. Fintech will further bringinTechnological revolution in the insurance value chain through automation driven by data andThereby not only reduce the cost of operations but increase the length and breadth of products available in the market.

Conclusion:

Fintech is the new financial industry that applies technology and innovation to deliver financial services using new applications, processes, products, or business models provided as end-to-end processes via the Internet (<https://www.fintechindiaexpo.com>) Fintech in India is especially advantageous, since the country boasts of an unrivalled youth demographic which is rapidly growing. Furthermore, smartphone penetration is likely to witness an upsurge – from 53% in 2014 to 64% by 2018. The financial services market in India is primarily untapped, with 40% of the population having no association with any bankand more than 80% of the transactions carried out through cash. This represents an opportunity for Fintech start-ups to massively spread their wings in different segments (<https://www.makeinindia.com/>). To conclude, this study provided an overview of the Indian Fintech Industry, and government supporting Initiatives on fintech industry. Their performance in today scenario. Fintech offering consumers faster financialServices and product. Therefore, the fintech industry development it necessary for both global and Indian financialSector. Fintech technologies that are developing in the near future in financial sector.

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ROLE OF SUSTAINABLE HUMAN RESOURCE MANAGEMENT IN SUSTAINABLE DEVELOPMENT

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Abstract:

Achieving sustainability is becoming a primary agenda for many societies throughout the world. However, we are currently witnessing a surprising stagnation in progress toward this Goal. Neoliberal values of individualism, privatization and competitive advantage are proving to be hard to breach. Hence, there is a pressing need for change. Through an extensive literature Overview, the present paper identifies existing misconceptions and differences in the comprehension of concepts such as sustainable development, corporate social responsibility and the relationship between strategic human resource management (HRM) and sustainable HRM. It describes and acknowledges the hindrances that sustainable HRM faces in practice, with a particular focus on the predominant schema of strategic HRM and the misconception of corporate social responsibility. The aspiration of the paper is to pose a new model of sustainability by implementing sustainable HRM at the center of sustainable development and corporate accountability. The proposed model is intended as a measurement of the levels of sustainable development in which organizations find themselves and report on, and as a more comprehensive model of sustainable HRM, which has the potential to be applied in practice.

Keywords: Sustainable Development; Corporate Social Responsibility; Strategic HRM; Sustainable HRM; Sustainability Reporting; Accountability

Introduction:

The concept of sustainable development has been highlighted as a major focus in the world today. It enables individuals and companies to meet their current needs without hampering the environment for the future generations to fulfill their needs. Success in industry 4.0 is also dependent on the innovation capability. Hence companies have now developed a greater sense of responsibility with a greater focus on environmental

Sustainability. Thus, the Human Resource Management (HRM) has become one of the important drivers of Sustainable development. They have a major role to play in designing efficient strategies which align with the company's values and culture, investors expectations, meeting government rules and regulations, and most importantly, initiate environmentally friendly practices and awareness among employees. Since its first Introduction in the early 1980s, essential functions of this concept were focused on human resources as well As the recruitment, selection, staffing, retention and release of employees. Focusing on all activities Concerning the professional education, learning and training of individuals and teams, this function heavily Influences the organizational development. If organization needs to be smart, they need intelligent employees, and climate for learning and innovation, which requires suitable management practices. Management for industry 4.0 is indeed a very important issue. It needs to develop capabilities across different Dimensions in the organizations. There is need to develop capabilities to successfully manage business Model, to access potential market and customers, to enhance value chain processes and systems, risk Management and legal matters, and cultural management because of globalization. So, it is extremely Important to discuss that how HRM enhance their capabilities which leads to innovations, to match the Requirements of industry 4.0. That's why by integrating the literature with the logical beliefs, this study Proposes several management practices to make the organization compatible with the future development by Developing a climate of learning and innovation, which can ultimately enhance the organizational Capabilities.

Research methodology:

This research is conducted by using secondary data for research Using, Various web sites, research articles, various Reports through websites, Online journals, news Articles, and other internet sources. In the present Work, the study of digital marketing mainly comprises of a consumer Perspective, company perspective and third-party perspective. Three Questionnaires were prepared for each entity. The questions were Related to know the attitude towards the use of digital marketing by the Company, reasons for the growth of growth marketing and the impact on the volume of turnover of the company.

Literature Review:

Based on Teece's (1996) and Stephen King (2004) discussion, this study mainly focuses on the Following three broad types of management practices:

- (1) Cooperation and coordination across business units or divisions at the firm as a whole;

- (2) Human resource management with regard to R&D personnel; and
- (3) Restructuring the organization of R&D.

Stephen King (2004) stated that the future of HRM will be built on innovation and creativity, in

Nutshell innovation and creativity approaches were needed towards quality of life, environmental Improvements through the healthy, sustainable, vibrant community theme. In summary it was said that Money and support of employees can put HRM on the road to environmental Sustainability. Malt Bolch (2008), in his research has said spreading the word about Sustainability initiatives may Fall to more than one department but human resource plays an important role, it is important for human Resource professionals to have conversations with employees and the community at large about the Implications of advance techniques and innovative ideas. Ehnert [1970] contributed significantly to the field of sustainable HRM by applying the paradox Theory as an underlying approach for sustainable HRM. Hahn, Preuss, Pinkse, and Figge [73] emphasize that Sustainability creates situations when organizations need to simultaneously address multiple desirable, but Conflicting economic, environmental, and social outcomes at company, and societal levels. According to Guerci *et al.*, the success of an organization depends on its capability to integrate the interests of different Stakeholders, and given the fact that integration is realized through the human resource management function.

Rationale for linking sustainability to HRM:

This section focuses briefly on the repetitive call in the scientific literature to revise HRM As it seems that it is moving in the opposite direction from its roots having the primary Goal to promote employee well-being. Certainly, from the perspective of developments, Significant progress has been made in the HRM field. Over the last 30 years, the research Presented more than adequate empirical evidence that human resources and their Management add value to organizational performance. However here, the question arises as regards the understanding of performance in terms of outcomes. Recently, the changes in society and labor market have promoted the organizations to search for new ways to Manage human resources in order to have these resources in the future. Traditionally, Employment relations, defined as the connection between employer and employee through Which people sell their labor, followed the economic imperative. In this sense, human Resources can be exploited as much as possible for gaining better financial results. However, treating people as resources means that the rules of resource scarcity, shortage, damage, or extinction apply for people too. While mainstream HRM treats

employees as a critically important asset to the organization, it has to be concerned about its future as well.

The emergence and scope of sustainable HRM:

This section focuses on sustainable HRM as the emerging research area addressing the genesis of construct, different streams under the label of sustainable HRM, and opinion of different scholars in relation to sustainable HRM. The term “sustainable HRM” is relatively new, while recently the field has rapidly evolved. It is nonetheless recognized that there is no “consistent” literature on sustainable HRM; it can be understood in a number of complimentary frameworks. Despite the plurality of approaches, Ehnert and Harry managed to assign all publications in the field of sustainable HRM to the first, second or third “waves” of research. The main criteria are the added value to sustainable HRM. The initial writings on sustainable HRM appeared at the end of 1990s in Germany, Switzerland and Australia. The German approach was developed in the context of sustainable resource management referring to organizations as open systems, resource-dependent systems that “depend on a constant stream of resources to stay alive, fulfil their ends, and reach their goals”. This approach relies on an economically rational interpretation of sustainability arguing that it is economically rational for business to balance the consumption and reproduction of human resources by investing in the relations with business environments, as environments are “source of resources”. Not surprisingly, based on this understanding, Müller-Christ and Remer defined sustainable HRM as “what companies themselves have to do in their environments to have durable access to skilled human resources”

Outcomes of sustainable HRM:

- 1) **Sustainable HRM and employer attractiveness:** The self-concept of the employee can be enhanced by comparing its organization against the less favourable ones. This is the reason that organization’s reputation and positive image contributes in clarifying the individual self-concepts. By strongly communicating about SHRM, organization helps in building up strong employment relationship in lieu of which potential employees will be attracted toward organization and they will consider the organization as a better place to work with contentment.
- 2) **Sustainable HRM and turnover intentions:** Effectiveness of any new policy or practice could be judged from its outcome. The outcomes of strong sustainable HRM performance include not only support for the achievement of broad sustainability business objectives, but also measurable contributions to HRM performance, including lower employee turnover, improved employee well-being, and an overall

increase in Employee engagement, and motivation. Organizations have been trying to innovate with new strategies to Secure potential employees and maintain a long-term supply of them, in order to achieve performance goals. This would by default reduce the turnover costs and control the loss of tacit knowledge.

- 3) **Ethical leadership and sustainable HRM:** Self-concept theory advocates the importance of ethical aspects in HRM, which impact specific job related outcomes such as employee loyalty, motivation, and turnover Intentions. The ethical nature of leaders would lead to transparency in the business process and helps the firm to achieve its sustainability goals. Being ethical at workplace also results in positive organizational Behaviour, which in turn helps for a longer HR base.
- 4) **Sustainable HRM and employee voice behaviour:** In order to understand employee voice, it is essential to first appreciate participative management. Employee voice is concerned as promotive voice is offering Inventive ideas for organizational development. Positive voice and discretionary behaviours are vital Elements of promotive behaviour.
- 5) **Corporate sustainability perceptions and sustainable HRM:** In sustainability-driven organization, HR is Critical for achieving success. For becoming an ongoing change process, sustainability should be practiced at every step of doing business and should be rooted across an organization at all levels. The goal is to Understand that whether they have begun to incorporate the topics that are associated with SHRM into the Respective organizations they operate in and what is their viewpoint about HR's role in an organization's Sustainability.

Challenges faced by HRM:

The paper reviewed several factors that should influence the future of HR in organizations, including Changes in the economy, globalization, domestic diversity, and technology. Following are some challenges That will affect the future of the field:

- 1) **Rise in globalization:** Globalization in this context refers to organizations that operate on a global or international scale. Due to globalization, the Human resource managers are needed to play challenging roles and create competitive profitability for their concern. Global firms have to continually reorganize their Function and refocus their energies around their crucial areas of competence. Today the business environment Has become highly changing in nature. Organizations operating in a global environment face a number of new challenges including differences in language and culture of employees, etc. Multinational corporations (MNCs) are large

companies operating in several countries that are confronted with new questions, including How to create consistent HR practices in different locations, how to develop a coherent corporate culture, and how to prepare managers to work in a diverse cultural environment.

- 2) **Recruitment, retention and motivation:** This may be the most challenging issue that challenges HR today. Human resource professionals anticipate that retaining the best employees will be the greatest HR challenge in 2022, according to a November 2012 poll by the Society for Human Resource Management. Predictions Indicate there will be a lot of people looking for new jobs when the economy improves. Employers today Have to find new methods to attract talent through social media, postings on job boards and even other Traditional methods such as attending job fairs and sending out promotional mailings to generate interest. Finding out why people are leaving and addressing the issues is a role HR also plays a prominent role to Develop the skill of employees.
- 3) **Increased age and generational diversity:** Along with the aging workforce, there comes many new Challenges for HR. For instance, given the shortage of skilled workers there is a growing concern about the Retention of skilled freshers. One reason for this is that the freshers often have unique skills and abilities that Are critical to organizational success, and companies are justifiably worried about retaining them in their Roles until qualified replacements can be found or trained. In order to retain these individuals, organizations Will need to increase flexible work arrangements, allow part-time work, provide a supportive environment, and employ recognition systems to motivate them to stay with the organization.
- 4) **Competitors:** Competition in a special industry plays a very prominent role in the Human resource Functions and activities. If many companies make job offers to one individual, the organization with more Attractive terms and conditions will win. As the number of competitors increases, the importance of staffing Function and compensation practices also increases. When due to competition, employees with particular Skills will have to train their own employees through proper planning, training and development activities.
- 5) **Political-legal factors:** The political-legal environment covers the impact of political institutions on the Human resource management department. All activities of Human resource management are in one way or the other affected by the factors. To be

specific, Human resource planning, recruitment and selection, Placement, training, salary, employee relations and retirement are governed by the legal process.

- 6) **Social and cultural factors:** Social and Cultural factors represent another important concern affecting HR Management. Social factors need to take into account equalities and diversity in particular. Even the culture is composed of the societal forces affecting the values, beliefs, and actions of a distinct group of people. Cultural differences certainly exist between nations, but significant cultural differences exist within countries Also.

Conclusion:

The paper recognizes the resistance in the simultaneous exploration of sustainability and its Relationship with human resource management. Human resource management practices should focus on the Needs of employees and their families and go beyond the mere fulfilment of legal regulations. This would include training and development opportunities, career management, democracy in the workplace and Employees' participation. It should also focus on social responsibility initiatives, observing the interests of Internal and external participants and striving for short term efficiency and long-term sustainability. This Article adopts a multi-dimensional approach. The contribution of this review is to provide an in-depth analysis of each attribute of sustainable development at different levels. The study summarizes various conceptual and empirical findings, provides a clear definition of all HRM functions, identifies certain research gaps in the literature along with a proposed model which synthesizes how human resource management can contribute to business sustainability.

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IMPACT OF NEP ON RURAL AREA STUDENTS: SOME EDUCATIONAL CONCERNS

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Abstract:

After independence, huge changes have been done in the educational policy of India for the development of India. In the light of this, National Educational Policy is a step taken by educational think tank of the government. In this chapter, the researcher has discussed some key concerns related to the students of rural area due to implementation of National Education Policy. The issues are related to the rural area students of all India but discussed particularly in the frame of Nagpur University syllabus of B.A.

Keywords: Education, Rural Area Students, NEP

Introduction:

Education is the backbone of any country. The educational policies and thereby their execution makes a great impact on the development of a country. The country can be called developed when quality education is provided and internalised by the people. India is a country where there the number of people residing in rural area is very large. Therefore, it is the fundamental duty of policy makers to look upon whether the policy made by them is really beneficial for all. It should not discard the development of people residing in the rural parts of the nation. National Education Policy is framed with an aim to develop India. After studying NEP one thing is very clear that the Policy framers have seriously thought over the issue of unemployment generating on account of current education system, especially in humanities. Therefore, the word "Skill based Education" has become a buzz word in this policy. However, when the researcher has studied this policy in the frame of rural area students, some major lacunas are observed in policy and execution. Therefore, in this chapter, the researcher has discussed those important points pertaining to the development of students of rural areas which are extremely important.

When we observe the syllabus of undergraduate students, we come to know that the University has provided the facility to exist at three levels- viz after two semesters (Certificate), after four semesters (Diploma), after six semesters (Degree) and after eight

semesters (Honours). Prima facie, it appears very interesting and appealing. But in the real sense it is very problematic. In rural and tribal areas, the marriage age of girls is very less. They generally get married when they are appeared in second or third year of graduation. Due to this policy, there is a great chance of increase in the drop out ratio of students. The parents are not very much interested in the higher education of girls. The degree of awareness about higher education is still very less in rural areas. Therefore, when such facility is provided, instead of completing one degree, they can opt for three different certificate courses. They can also opt for one certificate and one diploma in other professional fields. As a result of it, the strength of the students in the colleges will eventually decrease thereby affecting the workload of teachers. Moreover, there is no coherent element visible in this policy in terms of mission, vision and execution. Earlier, the rural area students, especially girls, would complete the entire graduation course after taking admission in the college. But now the chances are less because their parents can compel them to not complete the degree and to opt out whenever their marriage occurs.

In NEP, the credit based score has been introduced. There is a facility to the students to acquire credits by attending online NPTEL/SWAYAM course. Due to this facility, the students can opt for attending online courses and avoid attending regular classes. This is not good as the continuity in studies by attending the college can break down.

In NEP major and minor subjects in different baskets have been introduced. The students have to select one major subject from the provided baskets. In the earlier syllabus, English language was compulsory for the entire degree course in B.A. Due to poor educational structure in primary and higher secondary school in rural areas, the linguistic competence of students in English is mostly on the lower side. As a result of it, the students have developed a kind of fear related to English language. Therefore, majority of students find it difficult to cope up with this language. In the present NEP syllabus, the students have got choice to select one major subject in the degree course. Obviously, the students who are weak in English are not going to select English compulsory as a major subject. Therefore, the chances of getting qualified in good exams which are conducted at the national level is less if the student is not good in English. Moreover, the students were not able to get the desired job because of the poor English. For the students of rural areas an argument can be given that the students can opt for English language if he is interested but there is a problem in this argument because in rural areas after passing higher secondary examination, the students are not that much aware and mature to select a major subject. Therefore, it is very difficult to pass in competitive examinations because those students

who do not opt for the English language as a major subject have to do some extra effort. As English is a global language which is used in almost all works of life therefore it is the responsibility of policy makers to include it in the syllabus as a compulsory subject. However, by not including English language as a compulsory subject one can easily say that it is the most fundamental mistake done by the policy makers. The students of rural area cannot afford and neither have the facility to acquire additional tuition classes or coaching classes in English because this types of classes are mostly not available in rural areas and they are available in towns or cities. Therefore, degree College is the major source of information and knowledge for such students except a very few who can afford tuition classes.

Due to commercialization of education and some wrong policies, the students of rural area, who are mostly economically weak, cannot afford higher education provided in private colleges and Universities. Therefore, competitive examinations is a great choice before such students. Those aspirants who are preparing for MPSC and UPSC, present syllabus is very supportive as it helps them to prepare for optional subjects in a systematic strategic way. In NEP, the number of papers has increased and the students have to opt a minor subject from the second semester. Therefore, the quality of knowledge acquired in one subject from the point of view of passing in these exams is not up to the mark. The students have to go for additional hard work. The students in urban areas can cope up with this challenge in the most effective way as the quality of facilities available are good. This is not the case with rural area students. Due to increased number of subjects and thereby increase in number of activities in every department, the teachers will have to shoulder additional responsibility. There are many colleges in rural areas where posts are not fulfilled which can have a negative impact on them. There is a complete chaos among teachers regarding workload. Moreover, the introduction of this complex system has created confusion among faculty and students. It appears that the policy makers have not paid enough attention on this major point.

Due to semester pattern introduced in the colleges, the education system is already hampered. Moreover, with increase in number of subjects and thereby activities, it will have a great impact on the co-curricular activities conducted in college. There will be very less time for conducting co-curricular activities. The students learning in towns and cities are full of sports centres and multiple activity centres. Therefore, they can improve their skill sets by joining such centres. This is not true with rural area students. The designers of NEP have not thought about it seriously. The physical fitness of students residing in rural

parts of the country is generally good. If this talent of the students is utilized in a proper way, then India can win medals in Olympics. As NEP is made with the intention of holistic development of students, the think tank has not given serious attention towards this major issue. Therefore, it has a negative impact on the students of rural area.

In the name of value education and Indian knowledge system, certain important portions have been included in the syllabus. But the regional component is not researched well. In terms of activities, it could have been introduced and the students could have learnt the regional ways of economic empowerment. Moreover, in terms of corporate social responsibility, the think tank could have introduced best practices to rectify the problems faced by students of rural areas such as transport, poverty and basic facilities. This has not been done. This is one of the major lacunas of present education system which has a negative impact on the students of rural area.

In this way, the researcher has discussed certain important points related to the development of students of rural areas which are completely missing in present national educational policy. These educational concerns of the researcher are extremely important as they are related to the holistic development of students. If the think tank or the policy makers take into consideration these points then many mistakes can be rectified which will directly benefit all the students and in particular the students of rural area.

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INDIAN CASTE SYSTEM IN THE POST-INDEPENDENCE ERA: TRANSFORMATIONS IN STRUCTURE, FUNCTION, AND SOCIETAL IMPACT

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Abstract:

The Indian caste system has undergone significant transformations in its structure, functions, and societal impact since independence in 1947. As one of the oldest forms of social stratification globally, India's caste system categorizes individuals into hierarchical groups based on birth, traditionally linked to karma (work) and dharma (duty). Originating over 3,000 years ago, it divides Hindus into four primary varnas: Brahmins, Kshatriyas, Vaishyas, and Shudras, with further subdivisions into thousands of castes and sub-castes. This hierarchy grants privileges to upper castes while sanctioning the repression of lower castes, enforcing strict endogamy and occupational roles. Post-independence, India's constitution banned caste-based discrimination and implemented affirmative action policies to uplift marginalized communities, notably Scheduled Castes (SC) and Scheduled Tribes (ST). Legal measures such as the Minimum Wage Act, the Untouchability Offences Act, and various social welfare programs have sought to mitigate caste-based inequalities. Despite significant progress, caste dynamics persist, particularly in rural areas, where traditional practices and prejudices remain entrenched. The transformation of the caste system reflects ongoing efforts toward social justice and equality in modern India.

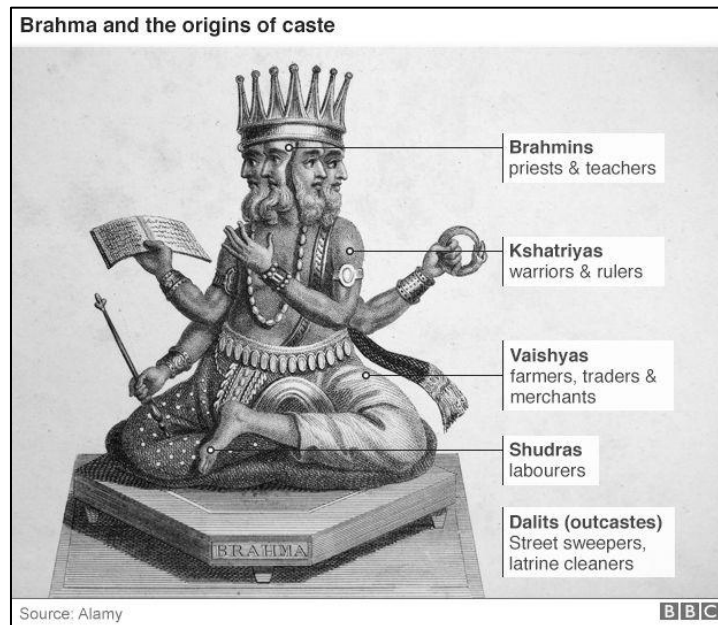
Keywords: Indian Caste System, Social Stratification, Scheduled Castes, Scheduled Tribes

Introduction:

India's caste system is among the world's oldest forms of surviving social stratification. The system which divides Hindus into rigid hierarchical groups based on their karma (work) and dharma (the Hindi word for religion, but here it means duty) is generally accepted to be more than 3,000 years old.

What is the caste system: The term "Caste" derives from the Spanish and Portuguese *Casta*, which means "Race, Lineage, tribe or breed". The caste system is a social hierarchy prevalent in India, primarily based on birth, where individuals are categorized into distinct social groups known as castes. Each caste traditionally has its occupations and social status.

The Indian Caste System is Divided into Four Varnas such as Brahmins, Kshatriyas, Vaishyas and Shudras.



Source: <https://www.bbc.com/news/world-asia-india-35650616>

At the top of the hierarchy were the Brahmins who were mainly teachers and intellectuals and are believed to have come from Brahma's head. Then came the Kshatriyas, or the warriors and rulers, supposedly from his arms. The third slot went to the Vaishyas, or the traders, who were created from his thighs. At the bottom of the heap were the Shudras, who came from Brahma's feet and did all the menial jobs. The main castes were further divided into about 3,000 castes and 25,000 sub-castes, each based on their specific occupation.

Social stratification or hierarchy of the caste system:

- The Caste system bestowed many privileges on the upper castes while sanctioning repression of the lower castes by privileged groups.
- The two upper castes (Superior) dominate over the other lower castes including SC and STs.
- A person was not allowed to marry outside their caste or sub-caste. Each sub-caste had a specific occupation, and individuals were bound to that occupation.
- **Purity and pollution:** People of the higher caste were considered purer than the people of the lower caste. If Upper social class people touched the Shudra or an untouchable was considered to pollute a person of a higher caste.

Social reforms of caste system in post-independence: Independent India's constitution banned discrimination based on caste, and, in an attempt to correct historical injustices and provide a level playing field to the traditionally disadvantaged, the authorities announced reservations (quotas) in government jobs and educational institutions for scheduled castes and tribes, the lowest in the caste hierarchy, in 1950.

Government initiatives: The Indian Government has enacted laws to remove untouchability and has also brought in many reforms to improve the quality of life for the weaker sections of society. Few among them are

Rights to equality:

Article 14: “Ensures equality- before law” which ensures that every citizen shall be likewise protected by the laws of the country. It means that the State will not distinguish any of the Indian citizens based on their gender, caste, creed, religion or even their place of birth.

Article 15: “Prohibits discrimination on the grounds of religion, sex, place of birth, race and caste”. The right to social equality and equal access to public areas is clearly mentioned that no person shall be shown favouritism based on colour, caste, creed, language, etc. Every person shall have equal access to public places like public wells, bathing ghats, museums, temples, etc.

Article 16: The Constitution prescribes equality of opportunity for everyone in terms of employment. No citizen shall be discriminated against on the basis of race, caste, religion, creed, descent, or place of birth in respect of any employment or office under the State.

Article 17: “Abolition of untouchability” The Constitution of India abolishes the practice of untouchability in India. Practice of untouchability is declared as a crime and anyone doing so is punishable by law. The Untouchability Offences Act of 1955 (and now the Protection of Civil Rights Act of 1976) states punishments for not allowing a person to enter a place of worship or for taking water from a well or tank.

Ambedkarite Buddhist movement or Dalit Buddhist Movement (1956)

The Dalit Buddhist movement, also known as the Buddhist movement for Dalits, the Ambedkarite Buddhist movement, or the Modern Buddhist movement, is both a religious and socio-political movement among Dalits in India, initiated by B. R. Ambedkar. It reinterpreted Buddhism and created a new school called Navayana. This movement aims to be a socially and politically engaged form of Buddhism.

The movement was launched in 1956 by Ambedkar when nearly six million Dalits (formerly untouchables) joined him in converting to Navayana Buddhism. It rejected Hinduism, challenged the caste system in India, and promoted the rights of the Dalit community. The movement also rejected the teachings of the Mahayana, Theravada, and Vajrayana traditions of Buddhism, instead claiming to be a form of engaged Buddhism as taught by Ambedkar.

Reservation in India after independence: After the independence of India in 1947, there were some major initiatives in favour of the Scheduled Castes and Scheduled Tribes (SCs and STs) and after the 1980s in favour of OBCs (Other Backward Castes) and in 2019 for poor in the general category. In 1954, the Ministry of Education suggested that 20 percent of places should be reserved for the SCs and STs in educational institutions with a provision to relax minimum qualifying marks for admission by 5 percent wherever required. In 1982, it was specified that 15 percent of SC and 7.5 percent of ST candidates reserved vacancies in the public sector and government-aided educational institutes.

Mandal commission: Mandal Commission was set up in 1979 January by Morarji Desai government to identify the socially or educationally backward classes to consider the question of seat reservations and quotas for people to redress caste discrimination, and used eleven social, economic, and educational indicators to determine backwardness. It was chaired by B. P. Mandal.[1] The commission submitted the report to the President on 30 December 1980. It recommended 27% reservation quota for OBC resulting in total 49.5% quota in government jobs and public universities.

States wise reservation in India:

In central-government funded higher education institutions, 22.5% of available seats are reserved for Scheduled Caste (SC) and Scheduled Tribe (ST) students (7.5% for STs, 15% for SCs). This reservation percentage has been raised to 49.5% by including an additional 27% reservation for OBCs. This ratio is followed even in Parliament and all elections where a few constituencies are earmarked for those from certain communities (which will next rotate in 2026 per the Delimitation Commission). Some states and UTs have reservations for females which varies from 5% to 33.33%.

Percentages of reservation for each state						
State/UT	SC	ST	OBC	EWS	Other Reservations	Total
Andhra Pradesh	15	6	29	10		60
Andaman and Nicobar Islands		12	38			50
Arunachal Pradesh		80				80
Assam	7	15	27	10		59
Bihar	20	2	43	10		75
Chandigarh			27			27
Chhattisgarh	13	32	14	10		69
Dadra and Nagar Haveli and Daman and Diu	3	9	27			39
Delhi	15	7	27	10		59
Goa	2	12	27	10		51
Gujarat	7	14	27	10		58
Haryana	20		23	10		53
Himachal Pradesh	25	4	20	10		59
Jharkhand	10	26	14	10		60
Karnataka	17	7	32	10		66
Kerala	8	2	40	10		60
Lakshadweep		100				100
Madhya Pradesh	16	20	14	10		60
Maharashtra	13	7	32	10	10 (Maratha) 1(Orphan)	73
Manipur	3	34	17			54
Meghalaya		80				80
Mizoram		80				80
Nagaland		80				80
Odisha	16	22	11	10		59
Puducherry	16		34			50
Punjab	29		12	10		51
Rajasthan	16	12	21	10	5 for MBC	64
Sikkim	7	18	40		20	85

Tamil Nadu	18	1	50			69
Telangana	15	10	29	10		64
Tripura	17	31	2	10		60
Uttar Pradesh	21	2	27	10		60
Uttarakhand	19	4	14	10		47
West Bengal	22	6	17	10		55

Besides reservations, the government passed many policies to uplift the status of the lower castes:

The Minimum Wage Act 1948: To ensure that workers received fair wages to support a decent standard of living. This legislation was particularly significant for protecting the rights of Scheduled Castes and other marginalized groups, such as landless laborers. The Act mandated minimum wage rates for various employments, preventing exploitation and ensuring financial stability for workers.

The Backward Class Commission 1955: The Kalelkar Commission, was established by the Government of India to identify socially and educationally backward classes and recommend measures for their advancement. Chaired by Kaka Kalelkar, the Commission's primary goals were to address the disparities faced by these groups and propose steps to enhance their socio-economic conditions.

The Untouchability (Offences) Act 1955: The Untouchability (Offences) Act of 1955, later renamed the "Protection of Civil Rights Act," was a significant legislative measure aimed at eradicating the practice of untouchability and ensuring the civil rights of the Scheduled Castes. The Act made the practice of untouchability a punishable offence and sought to eliminate caste-based discrimination in various forms, such as denying access to public places and services.

The Ministry of Social Welfare established commissions, study groups, and other bodies to aid in the development of Scheduled Castes and to form policies aligned with the goals set by the Constitution of India. Key programs included the National Rural Employment Programme (NREP), the Integrated Rural Development Programme (IRDP) and initiatives for agriculture, animal husbandry, and fisheries. Additionally, the "Minimum Needs Programme" addressed the basic needs of these communities. Through these efforts, the government sought to improve the conditions of the lower castes, bringing about social,

political, and economic reforms. As a result, the situation of these castes has significantly improved since pre-independence.

Conclusion:

These measures adopted by the government have brought some relief to the weaker sections of society. Relationships between different castes have become much less rigid today. People of different castes are seen eating together at restaurants, watching movies in the same cinema hall, studying in the same classrooms, and working in the same companies. The biggest change since independence has been in occupational pursuits among men. People have been leaving their traditional, caste-based occupations such as weaving or washing clothes, and moving to new professions due to education and globalization. Wealth is more equally distributed in villages than before, thanks to reservations and other government policies. The idea of pollution from the mere touch of a Scheduled Caste person has almost been abolished. However, the ideas of equality and the abolition of caste are often limited to public places. Inside homes, the caste system is still prevalent during marriages and other functions, with endogamy still very much practiced in Indian society. While the caste system has relaxed significantly in urban areas, such developments are still limited in rural areas. Moving out of traditional family occupations is not easy in these regions, and orthodox ideas such as pollution and purity persist in many rural parts of the country.

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