Recent Advancements in Commerce, Management and Technology

ICRACMT-2022

Edited by:
Dr. Nagaraj Shenoy
Prof. Gurunath R
Dr. Salini Suresh

Recent Advancements in Commerce, Management and Technology

A Compilation of Abstracts of Research Papers presented at the
**International Conference on Recent Advancements
in Commerce, Management and Technology**
(ICRACMT - 2022)

held on 15 & 16 December 2022 at
Dayananda Sagar College of Arts, Science and Commerce
Bengaluru – 560111. www.dscasc.edu.in

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Book Title	**:**	Recent Advancements in Commerce, Management and Technology (ICRACMT-2022)
Copy Right	**:**	Primax Publications Bengaluru, Karnataka
Editors	**:**	Dr. Nagaraj Shenoy Prof. Gurunath R Dr. Salini Suresh
Co-Editors	**:**	Dr. Subbulakshmi Dr. Sumera Aluru Prof. Srivatsala Dr. Vinish Prof. Dharmendra Rao Jadav V
First Edition	**:**	2023
Book Size	**:**	B5 Size
ISBN	**:**	**978-93-92993-03-9**

Artificial Intelligence (AI) and Machine Learning (ML) have revolutionized the way businesses and industries operate.

Business leaders have to be cognisant of the potential biases built into these AI/ML driven solutions and must take active measures to monitor the ethical and societal implications of their use.

This requires ongoing dialogue and collaboration between industry leaders, policymakers, and the public to ensure that the benefits of these technologies are realized while minimizing negative consequences. It's important to have strict regulations and guidelines to ensure that the technology is used ethically and responsibly.

Businesses should also be transparent about their use of AI and ML and should be willing to engage in dialogue with stakeholders about the potential impacts of these technologies.

We live in a time where technology has the power to disrupt industries and redefine the way we do business. It is our responsibility as business leaders and change makers to ensure that we harness this power for the betterment of mankind.

Ms. Natasha Sagar
Joint secretary
Dayananda Sagar Institutions

Every generation encounters unique obstacles to growth and success, which are primarily brought in by developments in Commerce, Management, and Technology. The interesting thing is that these changes will ultimately determine the path of civilization, as they will affect every aspect of society, not only those in these specific fields.

According to an old saying, "necessity is the mother of innovation" but in today's technology-driven world, "invention is the mother of necessity." That's why today's generation is unable to commute without the help of uber or Ola, can't travel from one place to the other without a GPS system, and finally how to live without a smartphone in hand.

It is exciting to observe that first man creates a new technology, and then the technology creates a new man. The conference's theme takes greater relevance in this context. AI, Machine Learning, RPA, Edge Computing, Quantum Computing, VR & AR, Blockchain, IoT, Cyber Security, Digital Trust, Internet of Behaviour, Prediction Analytics, and 3D printing are just a handful of the top technological developments that are changing our life.

"Recent Advancements in Commerce, Management and Technology" provides a comprehensive overview of the latest trends and developments in these fields, offering insights into the most cutting-edge theories and practices. The book brings together the contributions of researchers from across the nation and abroad, providing a broad and diverse perspective on the most pressing issues facing the business world today. Whether you are a student, a professional, or simply someone who is interested in staying informed about the latest trends, this compilation is a useful resource. So, sit back, get comfortable, and prepare to discover the exciting world of recent advancements in Commerce, Management, and Technology.

Dr. Nagaraj Shenoy

Principal, DSCASC

This was one of the instances when everyone could see how tirelessly the faculty, students, and staff were working to plan ICRACMT-2022. The two-day online conference featured articles in computer science, business, and management. The articles that are presented have content that are very relevant to the problems with current research. We are pleased to see a substantial number of registrations from all around India and a few from outside of India.

Over the course of the two-day conference, presenters discussed solutions to urgent problems in addition to new research advancements, improving the efficacy of modern approaches, and other areas of interest in research. Significant concepts are covered, such as in Commerce Management: "Gig Economy," "Women Entrepreneur Consumer Behavior," "AI and HR Practices," "Green Market," "Green Supply-Chain Management," "Cryptocurrency," "Issues in Startup India," "Offline to Online Marketing," "Crowdfunding and Digital Payments," etc.

Among other terms from the field of computer science, there are "Meta Verse," "Brain-Computer Interface," "Cloud Computing," "Machine Learning," "The Internet Of Things," "Protein Function Prediction," "Machine Translation," "Virtual Assistants," "Sentiment Analysis," "Blue Brain," and "Cyber Security.", etc.

I express my gratitude to the Management, Principal, and technical committee for their invaluable assistance in obtaining facilities for persistent power supply, Internet access, YouTube, and Zoom streaming.

I appreciate all the presenters that sparked interest in the discussion.

Prof. R. Gurunath
IQAC Coordinator & Conference Convener
DSCASC

Productivity never occurs by chance. It always comes from a dedication to excellence, as well as perceptive planning and determined effort, much like our International Conference ICRACMT-2022. We saw a two-day Conference that had just ended successfully. Over 80 people have registered, including research scholars, students, and entrepreneurs. We received papers in three different categories, including commerce, management, and technology. There were a total of 6 track sessions, each with 15 presentations, and they were all evaluated by illustrious professors in the relevant fields. We received a total of 32 articles from computer science and 51 articles from Commerce and management. 48 articles came from Karnataka, 32 from other states, and 3 were from outside the country. Students' research was strongly encouraged during this conference, and they contributed 50%.

I want to express my gratitude to everyone who contributed in some way to this conference.

Dr. Salini Suresh
Associate Professor & Conference Convener
DSCASC

I am honoured and delighted to be a part of the "International Conference on Recent Advancements in Commerce Management and Technology" - ICRACMT 2022, organized by IQAC, DSCASC in association with research and IPR Cell on December 15th and 16th 2022. My focus on the first day for the keynote address was "Offline Marketing to Online Marketing".

There were so many professionals and presenters at this conference from all over the world with Keynote talks and invited speakers, workshops, scientific sessions, and poster presentations. During my session, I demonstrated how we could preserve the offline marketing influence to online marketing like the digital marketing process.

All the studies presented and as numerous studies on multichannel marketing indicate, offline and online media can work together to drive higher ROI and often generate more success when combined than when siloed. Even though many advertisers are focusing on digital marketing and advertising, traditional offline media channels are still important. The key to offline media optimization is to know which offline tactics are still valuable and to allocate a percentage of the total ad budget accordingly.

I take this opportunity to congratulate the Management and the team for your sincere efforts to bring this conference to fruition.

Prof. Dr. Kosga Yagapparaj
B.Com, M.Com, B.Phil, M.Phil, B.Ed (ACCA-UK) & Ph.D
Putra International College, Malaysia/ Trine University, USA.

I am happy to be associated with the "International Conference on Recent Advancements in Commerce Management and Technology" - ICRACMT 2022, organized by Dayananda Sagar College of Arts, Science and Commerce. My area of research and my technical talk is on "Approach for Spam mail detection using Machine Learning".

The value of spam email is not realised by People and it is treated as junk mail. It is of no service to anyone. However, every day, 14.5 billion spam emails are sent. Identifying which mail is truly garbage and which mail is seriously detrimental is the problem. We have been trying for the last 6-7 months to find the answer to the same question through our research.

Our Research concerns include the extraction and analysis of data from spam mail. We can extract information worth millions of dollars to fulfil our needs from the junk mail that many American and Indian companies produce. There are two types of spam email content: helpful and destructive.

These spam emails are typically not viewed since no one has the time to go through them all. There are quite a few algorithms that exist to summarize the content of spam mail, and their accuracy is close to 65%. With the use of machine learning, we have been working on this research project for the last 6-7 months to increase accuracy, and it is now 97% accurate.

Regarding security, authentication, and quick output, the algorithm still requires considerable work in the coming days. Finally, the results of our research might inform individuals to distinguish between useful spam and detrimental spam.

Dr. Debabrata Samanta
Assistant Professor, RIT Kosovo, Europe

I am glad to know that the DAYANANDA SAGAR COLLEGE OF ARTS SCIENCE AND COMMERCE is organizing an International Conference on Recent Advancements in Commerce, Management, and Technology (ICRACMT-2022)during December 15 and 16 2022. This is an excellent opportunity to share the latest developments in different disciplines of Science, Commerce and Management. I am sure this conference would provide an opportunity to all the academicians and researchers to discuss and debate various issues and find appropriate solutions. I expect several high quality deliberations from specialists which will help students and young researchers to learn.

It has been my privilege and honour to contribute to this promising conference.

I convey my warm greetings to all the participants and congratulate organizing members for grand success of the event.

Dr. Anubha Jain
Associate Professor & Head (CS & IT)
IIS (Deemed to be University)
Jaipur

Organizing the International Conference on Recent Advancements in Commerce, Management and Technology was a great initiative to interconnect the students and academicians in the diverse area of experts. All the organizing committee members worked round the clock to integrate the resources from various domains to present the wonderful conference.

As the Session Chair for ICRACMT 2022, track-3, I witnessed the presentation with research papers in the area of Recent Challenges and Trends in HRM, Consumer Buying Behaviour from Retailer Perspective, Green supply Chain Management, Consumer Awareness of Ayurvedic products, Crypto Currency, Gig Economy, Digital Banking, Financial Inclusion and Urban Migration in India. The research initiatives and the presentation of each and every participant were outstanding. The conference proceedings will carry forward the principal outcomes and future scope of the research initiatives among the students and research scholars. My best wishes for the organizing committee members and the institution for the future initiatives.

Dr. Suplab Kanti Podder
Head, BBA Department
Dayananda Sagar College of Arts, Science and Commerce

The two-day international conference organized by Dayananda Sagar College of Arts, Science and Commerce has been an enriching platform bringing researchers', academicians and the industry experts under one roof to discuss and share their valuable insights on the recent advancements across the globe in commerce, management and technology. The theme attracted researchers from different places to present their work on diverse topics like crowdfunding, online education, behavioral biases, digital payments, unethical business practices etc., to name a few for this track. It was very encouraging to see the young students share their insights on the theme with great zeal and enthusiasm! Many congratulations to the institution and the organizing team for the learning and sharing opportunity as the session chair and best wishes to all the presenters!

Dr. Mary Metilda J.
Associate Professor,
Christ University Bangalore
& Session chair

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GIG ECONOMY IN INDIA

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ABSTRACT

Gig Economy means general workforce environment which includes short-term employment, independent contractors, contractual jobs etc. Gig Economy is also named as 'freelancer economy', "sharing economy 'and 'agile workforce. This economy is beneficial for both business and employees by making the business more adaptable to the needs of stakeholders. Gig Economy is providing different opportunities and innovative solutions in different sectors like retail, transport, home care etc. thereby providing a platform for employment generation and growth of economy. Fast growing start-ups, work culture on modern grounds and Pandemic have given a boost to the Gig Economy. Such an economy is beneficial to the workers in terms of flexibility in operations, independence, variety of jobs, pay related to performance etc. Likewise, Gig Economy is beneficial to the business in the terms of lower cost, ability to scale quickly, diverse pool of flexible workers etc. To boost the Gig economy, the Indian government has initiated legislative and regulatory efforts, considering the need of the hour, the companies and the Indian Government should encourage Gig workers through fiscal and other incentives so as to overcome the problem of unemployment in the economy. The present study highlights the pros and cons of the Gig Economy and various incentives provided by the Indian Government for the development of the Gig Economy to accelerate the growth of the economy.

Key words : Gig Economy, Stakeholders, Contractors, Unemployment, Incentives.

FINANCING ARTISANAL SMALL-SCALE MINING IN SUB-SAHARAN AFRICA -A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT

Inclusive financial source for profitable artisanal small-scale mining has been a topic of concern for researchers, politicians, policy makers, NGOs, international donors and other development stakeholders. This paper uses a systematic literature review of peer-reviewed journal articles published from 2012 to 2022 on Sub-Saharan Africa context. Although informal sources (like private sponsors and mineral buyers) are exploitative and unfair, but miners depend on them as they face bureaucratic and complicated procedures to access credit from formal sources like banks and government fund. Availability of financial support is not the only way for ASM prosperity, further studies should be conducted on miner financial literacy and entrepreneurial skills for better livelihood outcome and ASM financial source sustainability.

Key words: E.Governance, Public Services, Government, Services, Information and Communication Technologies (ICTs), C2G, G2G and G2C.

DIMENSIONS OF JOB STRESS IMPACTING JOB SATISFACTION AND TURNOVER INTENTION AMONG FACULTY MEMBERS WORKING IN COLLEGES, POST PANDEMIC

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ABSTRACT

Covid 19 had made an impact on people across the globe. All of us had become victim due to covid one or the other way. This has led to various impact of normal life of various group of employees no matter what profession they belong to. Which had created greater risk on health, especially stress. In the present study, attempt is been made to find out the impact of job stress on job satisfaction and turnover intention among the faculty members after the covid period with special reference to Bangalore city, India. Both primary data and secondary data was collected for the study. For the purpose of the investigation random sampling was used. Data was collected with the help of structured questionnaire from 150 faculty members and the same has been analyzed through SPSS software using statistical test like reliability test - Cronbach's Alpha, for testing the normality researcher calculated Kolmogorov-Smirnova test, the parametric test like regression analysis is been calculated. To understand Job satisfaction better limited variables were taken for the study, the sub variables focused were wages, promotion, career and work appreciation.

Key words : Job satisfaction, Wages, Promotion, Career, Work appreciation, Turnover Intention.

EXPERIENCE AND ENTREPRENEURSHIP: AN EFFECTUATION THEORY PERSPECTIVE

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ABSTRACT

Entrepreneurship and business startups are promoted as means by which people may alter not just their own lives but also the course of a community and nation. Entrepreneurship decision-making is influenced by education, experience, skill, level of motivation, leadership, communication, and the capacity to learn. The current study is an attempt to throw light on the career transition, from job to entrepreneurship through effectual logic. This paper is based on secondary sources of information to comprehend how entrepreneurship accepts movable goals within a set of constraints and permits the resources that are currently available to guide the evolution of strategies with effectuation logic, which involves resource recombination towards goals. The factors leading an individual to start a business after a job are aligned with the principles of effectuation and the prospects for future study are discussed in this study.

Key words : Career transition, Effectuation, Entrepreneurship, Experience, Mean Orientation.

AN OVERVIEW OF WOMEN ENTREPRENEURS IN THOOTHUKUDI CITY

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ABSTRACT

Entrepreneurship plays an imperative role in the growth of any society. Development of an entrepreneur's culture and qualitative business Development service are the major requirements for industrial growth. Entrepreneurs emerge from an individual's creative spirit into long-term business ownership, employment creation. Capital formation and economic security. Entrepreneurial skills are essential for industrialisation and for alleviation of mass unemployment and poverty. Women Entrepreneurs may be defined as the women or group of women who take initiative to set up a business enterprise and to run it smoothly. According to Schumpeter's concept, "Women who innovate, imitate or adopt a business activity are known as women entrepreneurs". Government of India, based on women participation in equity and employment of a business enterprise has defined women entrepreneurs as' An enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women. Women entrepreneurs are those who generate business idea, set up an organisation, combine the factors of production, operate the unit, undertake risks and handle problems involved in operating a business enterprise.

A PERCEPTION OF EMPLOYEES' TOWARD THE IMPACT OF PROMOTION AND TRAINING AND DEVELOPMENT ON JOB PERFORMANCE: A STUDY OF UNIVERSITY LECTURERS, AFGHANISTAN

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ABSTRACT

The major goal of this study was to determine how university lecturers at Nangarhar University in Afghanistan responded to promotions, training, and development. Likert scales from one to five were used to obtain data from respondents using a questionnaire method. Participants were given questionnaires to complete online, and we eventually got information from 130 respondents. The Statistical Package for Social Science (SPSS) version 24 was used to analyse the data. After data analysis, it became clear that there was a strong link between employee job performance and promotion. Additionally, it was discovered that there is a strong link between employee job performance and training and development.

Key words: Promotion, Training and development, Job performance, University Lecturers, Nangarhar University.

PERMANENT ESTABLISHMENT ARISING IN EPC CONTRACTS - A STUDY OF PAST TRENDS AND CURRENT SITUATION - A CRITICAL STUDY

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ABSTRACT

The role of EPC companies is specifically important from infrastructure and growth point of view for various projects to take off, and it is the preferred choice of mode for all such infrastructure projects. Typically it involves various stakeholders who will be executing their part of their allocated tasks, with possible split of responsibilities in Composite contracts, split contracts, with their due obligations and rights. The income arising from these contracts can be taxed by India, only if there is an existence of a business connection and a Permanent establishment (PE) is formed for the entity, and costs and revenue allocated to the PE arising in the process. The taxation of PE has thus become a vexatious process involving considerable litigation between the taxman and the Corporates. In this paper an attempt is made to examine the critical judicial rulings, and the factors that were responsible for the same. The taxation of PE arising in EPC contracts is thus crucial and involves several factors which can trigger the liability to taxation. This study also suggest possible ways in which the PE can be attracted or can arise due to aggressive position of tax authorities and the structures being practiced by EPC corporates.

Key words : Permanent establishment, Split Contracts, Composite contract, EPC, Offshore, Onsite.

DIMENSIONS OF CREDIT FLOW AND CREDIT GAP IN FINANCING THE MSMEs IN INDIA: A CRITICAL ANALYSIS

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ABSTRACT

The micro, small and medium enterprises (MSME) sector constitutes an important segment of the Indian economy. more than 90 per cent of the MSMEs are small and unregistered, with a large number of them concentrated in the unorganized sector. The estimations revealed that only 5.18 per cent of the units (both registered and unregistered) had availed of finance from institutional sources, 2.05 per cent units availed finance from non-institutional sources, and 92.77 per cent of the units had no access to external finance particularly by self-finance or loans from usurious money lenders. The results of research studies reinforce that utilization of formal sources like banks was significantly small compared with informal sources and it was established that the main challenges faced in underutilization of formal sources were inadequacy of collateral assets and lack of financial awareness of entrepreneurs and neglect of credit supply based on the life-cycle stage of an enterprise. Keeping these realities in view, the present paper, exclusively depending upon secondary data, deals with the trends in credit flow to MSMEs in India from the formal financial institutions and also from the Government Schemes. On the contrary, it is observed that there is a wide gap between the demand for credit and supply of credit, resulting into a wide gap between demand and supply of credit to MSMEs. The analysis embraces different dimensions of credit-gap and the estimations of credit gap to be filled. The discussion in this paper is divided into two parts- Section -A. deals with the provision of credit and Section-B analyses the supply of credit and the resultant credit gap. However, it is to be accepted that the challenge of financing MSMEs has two important dimensions and perspectives. One is perspective of the owners of MSMEs and the second perspective is of bankers, who are directed to supply adequate credit. The existence of information asymmetry between these two perspectives, is the major factor for the problem of access to and provision of credit and its productive use.

Key words: Financing MSMEs, Potential Demand for Credit, MUDRA Loans, Stand Up India, Credit Gap Estimations.

ADAPTIVE ENVIRONMENTAL MANAGEMENT PRACTICE FOR DAIRY INDUSTRY

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Dr. M. Madhu Nandagopal
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ABSTRACT

The role of EPC companies is specifically important from infrastructure and growth point of view for various projects to take off, and it is the preferred choice of mode for all such infrastructure projects. Typically, it involves various stakeholders who will be executing their part of their allocated tasks, with possible split of responsibilities in Composite contracts, split contracts, with their due obligations and rights. The income arising from these contracts can be taxed by India, only if there is an existence of a business connection and a Permanent establishment (PE) is formed for the entity, and costs and revenue allocated to the PE arising in the process. The taxation of PE has thus become a vexatious process involving considerable litigation between the taxman and the Corporates. In this paper an attempt is made to examine the critical judicial rulings, and the factors that were responsible for the same . The taxation of PE arising in EPC contracts is thus crucial and involves several factors which can trigger the liability to taxation. This study also suggest possible ways in which the PE can be attracted or can arise due to aggressive position of tax authorities and the structures being practiced by EPC corporates.

A STUDY ON VARIOUS PLANS AND PROGRAMMES OF GOVERNMNT FOR YOUNG ENTREPRENEURS IN KERALA

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ABSTRACT

Entrepreneurs shape economic destiny of nations by creating wealth and providing employment, offering goods and services, and generating revenue through taxes to the governments. Entrepreneurs transfer ideas into economic opportunities through innovations. Therefore, most governments in the world strive to augment supply of competent and globally competitive entrepreneurs in their respective countries. Even if the countries have rich resource endowments, they face unemployment and poverty due to the death of business man. The role of entrepreneurship is not only to creation of enterprises, but also includes creation of the capacity to produce wealth, jobs and income. These are the indicators of economic development. Underdevelopment of a country results from the absence or inadequate supply of entrepreneurs, not from the lack of natural resources. If only natural resources were the key determinant of economic growth, the entire African continent or Latin America or most of Asia would have been developed. As a matter of fact, economic growth is the outcome of entrepreneurial activities. They pool together and organize various factors of production. They explore opportunities, convert ideas into viable business propositions leading to provision of new products and services to society. They change the way society lives.

REFORMS IN TAXATION REGARDS GST WITH CURRENT SCENARIO

Pavithra

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ABSTRACT

One of the most significant changes to India's tax system since independence in 1947 was the GST, with effect from July 1, 2017. The GST was supposed to go into effect in April 2010, but its implementation was delayed due to political issues and competing interests among stakeholders. It is an all-inclusive tax system that will incorporate all indirect taxes levied by federal, state, and local governments into a single, streamlined national market. The primary motivation behind the creation of GST was to create a unified taxation system in India that would replace various indirect taxes currently in place (such as Central Excise Tax, VAT/Sales Tax, Service Tax, etc.). Transparency in the tax system is improved by the GST-based taxation system, which also boosts GDP growth from 1% to 2% and decreases tax theft and corruption. The paper gave a brief Current tax system's flaws, goods and services tax current scenario, effects of GST on the Indian economic system.

Keywords : Taxation, Current Scenario, GST, Government.

CONSUMER BEHAVIOUR TOWARDS ONLINE FASHION RENTING PORTALS

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ABSTRACT

Renting fashion gives customers access to high-quality clothing at discounted prices in a society where there is a lot of social pressure to wear the newest trends. As budgets get tighter, this choice will become more appealing. The consumption of clothing styles is the most essential issue that must be addressed behind the glamour of the fashion industry. All processes, from production to consumption patterns should be reformed as a result of this. The product full lifecycle considers from the designing, sourcing, and production processes and consider the people involved in it and all who are being affected by it, from the nature to the workforces and societies where it is produced, to the customers who purchase it. In today scenario, the conversation for fashion shows and fashion week has changed as one can see it happening in every nook and corner of the world, so meaningful dialogue over sustainability and the perils of mass-production should be the major concern for the fashion industry. As of now, the winds of fashion seem to be moving towards conscious consumerism and a growing phenomenon. In recent years, a few designs for sustainable concept have emerged related to recycling, repurposing, upcycling materials which are helping to slow the flow of waste in fashion industry. Collaborative consumption is the activity of sharing, exchanging, and rental of resources without owning the goods. Collaborative efforts towards circularity will benefit our environment, society, and economy. Consumers play an important role in preserving ethics and retaining resources with zero or minimal waste. The research objective of the study was to know Consumer behaviour of youth towards fashion rental online portals through sustainable clothing consumption through self-structured questionnaire. The results of a survey were conducted on hundred females of Jaipur under the age category of 20-40 years. The outcome of the result revealed that consumers are aware about disposing, swapping, and renting of clothes.

Keywords: Sustainability, Renting, fast fashion, consumption, consumer behaviour, Clothing consumption, Online

CONSUMER BUYING BEHAVIOUR-INSTORE INTERFACE OF GHS-TANISHQ

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ABSTRACT

It is an old saying that customer is the 'king'because he is the person on whose decision demand of any product or service is dependent. Normally in consumer behaviour one studies the behaviour of consumers for consumption goods but in the behaviour of buyer is also included. Consumer Buying Behaviour is an important concept of study in the present time to make a product successful in the market. The study of consumer buying behaviour gives an understanding to marketers or companies to fulfil the needs and wants of consumers in best possible way because it helps them to extend the market of their product or service and it enables them to provide the features or quality to their products according to exact choice of consumer. The main purpose of this paper is to have an understanding about that what are the factors influencing consumer buying behaviour buying decision of consumers on their presence in store.

Keywords: Consumer behaviour, Consumer buying behaviour, In-store interface.

A STUDY ON CUSTOMERS PERCEPTION OF SBI YONO APP AMONG SBI BANK ACCOUNT HOLDERS

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ABSTRACT

The development of communication and information technologies has encouraged the emergence of new distribution channels that have enhanced the options available to banking businesses for building relationships with its customers. Now a day's networking system plays a crucial role in banking sector in India. Changes are increased day to day in technology world and which leads to improve e-banking services. Traditional branch model of bank is now changing into new form of E-banking services. State Bank of India presented "YONO" Mobile banking application and this provides anywhere, anytime, online access to accounts for State Bank's Retail and Corporate customers. This study is focused on factors influences the use of YONO mobile application and the perception of account holders of SBI on 'YONO' Mobile application in Mandya district. The study is based on both primary and secondary data. The primary data have been collected through structured questionnaire from 140 respondents from State Bank of India's customer in Mandya district only. Secondary data collected from various websites, journals, books, and articles etc. Statistical tools like Average, Mean and standard deviation were used through SPSS to analyze the gathered data. The study concluded that most of the account holders are aware about YONO mobile application and Time-saving and 24/7 access are the factors mostly influences them to use YONO Mobile application.

Keywords: E-Banking services, Information technology, Mobile application, Network system.

ENHANCING THE H.R PRACTICES THROUGH ARTIFICIAL INTELLIGENCE

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ABSTRACT

In the current world driven by digitalization and growing technology as pushed the boundaries of the HR role which became more challenging and critical for a business that runs with human capital.It is integral to understand the changing needs of the employees, the HR professionals should change with the employee needs or risk the efficient talent. With the change in technological trends in work environment there is need for continuous learning in the organization. A.I - Artificial intelligence, being the game changer in H.R, enables to solve many problems such as identifying skills of people, prevention of employee turnover, reaction to employee hotspot, manager support activities, elimination of manual tasks in administration & payroll through robotic process automation etc. Through this qualitative paper I attempt to throw light on use of Artificial Intelligence in enhancing H.R practices in IBM.

Keywords : Human resources, Innovation, Technology, Artificial intelligence.

CHANGING BEHAVIOUR IN INVESTMENT BY INDIVIDUAL INVESTORS - A STUDY

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ABSTRACT

The way how the investment is done by the investor is changing according to the changes in the global scenario. In today's world investors are becoming risk lovers because of availability of ready information, decrease of bank interest rates, Covid -19 effect, availability of different investment avenues, increase in the scope of investment and among all knowledge of investor. Traditionally general public use to relay on fixed deposits in banks were we use to get double of our money in 5 year lock in period of our deposits, post office deposits and recurring deposits in the post office. In the global world during Covid-19 period investors have transformed themselves from traditional investment global investors by diversifying their investments in shares, debentures/bonds, mutual fund, derivatives instruments and crypto currency, it is evident by increase in number of DEMAT account holders in post Covid - 19 period . The present study covers change in the pattern of investment by investors from the last 10 years.

Keywords: Investment, Global Scenario, Investment Avenues, Covid - 19, Traditional Investment.

A STUDY ON CUSTOMER SATISFACTION TOWARDS MOBILE BANKING SERVICES BY INDIAN POST IN THOOTHUKUDI CITY

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ABSTRACT

Around the world, digitalization has cemented itself into everyone's daily lives. One of them was mobile banking. The use mobile banking through applications by customers were common these days. Rich in features, mobile banking provides advantages to the customers numerously. The integration of core banking by postal department across the nation would provide the required technology for the implementation of mobile banking. Postal department have begun to canvas with various organisations to enable clients to execute some functions on the mobile. As they have effectively started to focus on building and refining E-banking contributions with a special effort on mobile banking. As a result, the present study has attempted to find out the customer satisfaction towards mobile banking services by Indian post in Thoothukudi city.

Keywords : Indian post payment bank, Technology, Mobile banking.

A STUDY ON IMPACT OF BEHAVIOUR BIAS ON RURAL AND URBAN INVESTORS TOWARDS VARIOUS INVESTMENT AVENUES- A CASE STUDY OF MALNAD REGION OF KARNATAKA

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ABSTRACT

This paper attempts to explore the Impact and Implications of Behavioural Bias on Rural and Urban Investors Towards Various Investment Avenues like Gold/Silver, Shares, Bonds, Derivatives, Mutual Funds and Bank Fixed Deposits post office savings, Insurance, Public Provident Fund and Real Estate. The investors are investing their money with the different objectives such as profit, security, appreciation, income stability. Researcher has studied the different avenues of investments as well as the factors while selecting the investment with the sample size of 50 urban and 50 rural investors by conducting the survey through questionnaire in Shivamogga city and rural region. The study is based on personal interviews with urban and rural peoples, This study revealed that preferred investment avenues among the individual urban and rural investors using self assessment test. The study is based on primary sources of data which are collected by distribution of a close ended questionnarire. The data has been analysed with the help of statistical tools. The paper tries to study the attitude of rural and urban investors towards different investment avenues. The paper concludes that investors whether belonging to rural or urban areas should look in all avenues while investing their funds consider the safety as well as good return on investment on regular basis.

Keywords: Behaviour bias, Urban and Rural Investors, Investment Avenues, Risk, Safety and Good return.

A STUDY ON CONSUMER BEHAVIOUR IN DEPARTMENTAL STORES

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ABSTRACT

The shift in customer behaviour is the primary driver of the organised retail market's expansion in India. To fully comprehend client needs, the organised retail industry must make significant progress. Consumer behaviour is a crucial element that will enable them to more effectively reach their target audience. Customers constantly seek the advantages of shopping in a well-organized retail setting in terms of ease, self-selection, variety, etc. They also look for value for their money and want to buy products that will save them time and effort. Introduction The ultimate customers' purchasing habits are referred to as "consumer buying behaviour." Marketing professionals have long been quite interested in consumer behaviour. "Social, cultural, individual, and psychological factors all have an impact on consumer purchasing behaviour. Consumer behaviour is defined as the choice, acquisition, and consumption of goods and services to satisfy one's needs. A department store is a significant retail trading organisation in any city because of the high calibre of services it offers. The vast array of "soft" and "hard" goods offered by department stores, which frequently resemble a collection of speciality shops, makes them very big retail establishments. Consumer tastes and preferences are changing rapidly due to increased competition, which means that all department stores must grow in order to draw customers.

Keywords : Consumer, wants, Departmental stores, consumption of goods.

GIG PLATFORMS FOR WOMEN WORKERS: EMERGING ISSUES AND RECOMMENDATIONS

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ABSTRACT

Despite the tremendous expansion of India's gig economy and potential advantages for female service providers, the challenges that women confront in pursuing gig labor have received little attention. Indeed, the gender gap in gig work has been similar to that in traditional job, and it hasn't directly increased the number of female labor force participation rate (FLPR) in India. In addition to analyzing the terms of the usage and privacy policies for a few platforms in India that cater to women gig workers, this brief reviews the body of literature on the issues faced by women gig workers. This short analyses the platforms through the perspective of gender, identifies the barriers that prevent women from participating in gig employment, and offers practical advice.

Keywords: Tremendous, potential advantages, gender gap, privacy policies, women gig workers, practical advice.

ISSUES AND CHALLENGES IN DIGITAL PAYMENT: AN EMPIRICAL STUDY OF CUSTOMERS OF RAJASTHAN

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ABSTRACT

Purpose: This paper is an attempt to understand the issues and challenges that a customer faces while making digital payments. Theoretical Framework: Even though there has been a significant amount of research on the issues and challenges faced by customers while making payments digitally, the geographical area of Rajasthan still needs to be examined. Methodology: The information was gathered using an online questionnaire, designed using a 5-point Likert scale. The study's conclusions were reached after consideration of 388 responses that were collected through a Google Form. Findings: Transaction failure, overspending, internet troubles, phishing scams, and long procedures to transfer the amount from one digital payment app to another digital payment app via bank, are the major issues and challenges that people of Rajasthan experience. Practical Implication: Many modes of digital payment are in use today. The outcome of the research will be helpful to the Government and the Fintech companies in formulating new strategies for increasing usage of digital modes of payments. This can be done by addressing the problems faced by the customers, identified through this study. Originality: This study explores the problems that customers of Rajasthan experience while using various modes of digital payment.

Keywords : Digital payment, challenges, cashless transactions.

GAMIFICATION IN HOSPITALITY AND TOURISM INDUSTRY: APPLICATIONS AND CHALLENGES

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ABSTRACT

'Gamification' is currently receiving more interest from the game designers who wish to solve specific goals by implementing its elements it in a non-game context. To attain more productive outcomes, such as enhanced firm's performance, strong firm-customer relationships, user engagement, and positive behavioral change, among others; corporations began incorporating gamification into their marketing activities. Tourism and hospitality are another industry where gamification adoption is gaining popularity. Through this study, we have tried to dig deeper into the various applications through which hospitality and tourism industry can benefit from gamification. Further, we also provide the challenges that firms face in gamifying various processes into the non-game context. Lastly, we also offer the ideas on how the challenges can be overcome by the marketers, thereby, extending the arguments on literature and strengthen our understanding on the concept.

Keywords: Gamification, Gamification Elements, user engagement, Tourism and hospitality Industry

CUSTOMER SATISFACTION ANALYSIS OF SELECTED PUBLIC AND PRIVATE BANKS

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ABSTRACT

Customer is the person who is treated as King in the market. He is one of the most important factors for the profitability of the business. To serve customers, is the serving the business itself as they constitute the primary consideration of the organization. Thus, it is important to understand and satisfy the customers in our business so as to make multiple business developments and expansions through them. We all know that banking is one of the largest service sectors in the world. People have misconception that banks run for profit. But the point is that they have dual objectives. One for profit and another one for service motive. Without commerciality, no business would sustain in the society. At the same time, without customer satisfaction and service, no business would get profitability. Banking is that kind of sector which is having a dual aspect system in its operations. When the e-banking services were introduced in the banking, private banks were fairly giving clean, transparent and dynamic services to the customers 24X7. But the public sector banks, due to their negligence in operations, financial scams and frauds, lack of adoptability etc. did not perform well and also they did not reach the customers well. Over a period of years, these banks also understood the importance of customer service and satisfaction that will enhance the profitability of business. The banks are now coming with different products, services, technological facilities etc. to attract the customers and to increase the business. This research paper tries to analyse the responses of customer satisfaction on various service quality parameters of selected banks in public and private sectors. The findings of the research are presented at the end of the paper.

Key Words : Customer Satisfaction, Indian Banking Sector, Service quality, Profitability.

APPLICATION OF RFID ON MANIFOLD AVENUES AND IMPLICATION ON BUSINESS: A PRELUDE OF DIGITAL INDIA

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ABSTRACT

This moment technology may be obsolete tomorrow, things are getting changed with speed of flash, and technology is causing both convenience and cost to parties. RFID is one of the technologies that is responsible for automation in transmission of data for goods and services. The present research attempt bearing secondary data base is made to understand the application, implication and current trends of such technology. Further this research endeavor will try to throw a light on cons of such technology and what corrective measures to be taken as scope for future research. Also this research will also emphasize on future of such technology.

Keywords : RFID, Transponder, UHF, Microwaves, Tags.

UNDERSTANDING THE DONOR'S BEHAVIOR TOWARDS DONATION-BASED CROWDFUNDING: USING THEORY OF PLANNED BEHAVIOR

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ABSTRACT

Philanthropy includes practices and deeds that are signs of a voluntarily committed effort to improve the lives of others. The idea of philanthropy can solve all of the major problems in the economy. Crowdfunding is a rapidly growing financing alternative based on the technology-enabled sector. Recently, online philanthropy (donation-based crowdfunding) has gained importance. The present study is primarily focused on the backers' or donors' point of view. The objective of the study focused on understanding the behaviour pattern and intentions of potential and actual donors toward the donation-based model by using the Theory of Planned Behaviour. The data was collected from 207 responses through a well-structured questionnaire comprised of TPB factors; responses that fulfilled the requirements were carefully selected. The data were analysed using SPSS and SmartPLS 4.0. Statistical tools such as descriptive statistics, reliability, validity, and confirmatory factor analysis are used.

Keywords: Philanthropy, Crowdfunding, Donation-based model, Donors behaviour, Theory of Planned Behavior, India.

A STUDY ON PROSPECTS OF MAKE IN INDIA INITIATIVE WITH SPECIAL REFERENCE TO INDIAN DEFENCE MANUFACTURING SECTOR

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ABSTRACT

India being the fastest developing economies in the world is now focusing on promoting domestic manufacturing and industries and augment foreign investment in the country to promote the nation as a significant investment destination in the world as a part of its economic progress goals. Make in India Is one such mission launched in the year 2014 to promote self -reliability of the nation. The Make in India project seeks to improve the investment climate, establish modern, effective infrastructure, open up new markets to foreign capital, and forge a constructive collaboration between the government and business. This effort aims to increase manufacturing's share of the national GDP to 25%, as is the case with other developing Asian countries. India being the second largest armed force in the world is the 3rd largest military spender globally and imports the highest arms in the world. India has allowed for the privatisation of the defence industry, which was a crucial step in leveraging domestic markets and meeting defence needs. This paper aims to study the impact of Make in India mission with special reference to Defence manufacturing sector.

Keywords : Make in India, Defence manufacturing, Economic growth

STUDENTS' PERCEPTION AND SATISFACTION ON ONLINE EDUCATION: A STUDY

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ABSTRACT

Covid-19 has taught many lessons to us. One of the major learnings from Covid-19 is to adapt to the environment especially in education sector. There has been a sea change in all the sectors because of Online Education. Common man in India started molding them to Digital currency since 2016, but the rate of adopting Digital currency is linear, but due to pandemic, people immediately started adopting Online methodology for education and the rate is exponential. Online education sector has taken a huge leap in the last decade, especially from the last 3 years. Some of the recent updates are application of Information and Communication Technology, usage of Cloud in education, Virtual Reality in classes, Augmented Reality in Teaching. In 2020, Indian Online sector value is Rs 91.41 Billion, this shows the potentiality of Online Education in India. There are a numerous programs initiated by Government of India to boost up the Online Education such as 'ShaGun' portal, 'Swayam' portal, NPTEL and PM eVIDYA program etc. Not only the students, but also many people who are in jobs, business and other careers, who are aspiring to study are utilizing the online platform to enhance their knowledge. There are many positive aspects of Online education but at the same time there are some learners who are facing some issues in Online education. Sill a major portion of India is not having proper access to the internet and some of the population is not ready to accept Online Education completely due to many reasons. Those students who already started online learning, have some perceptions towards online education which lead to set expectations and satisfaction level. The present paper deals with the factors responsible for satisfaction level of learners in Online education. Factor Analysis is the tool used to analyze the data and it is found that Instructor and content are major Factors responsible for Online education satisfaction.

Keywords: Augmented Reality, Digitization, Information and Communication Technology and Virtual Reality.

A STUDY ON CONSUMERS' BUYING BEHAVIOUR TOWARDS CUSTOMISED PRODUCTS WITH SPECIAL REFERENCE TO BANGALORE CITY

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ABSTRACT

The buying behaviour of a consumer is very sensitive and complex to comprehend in the light of developments in the dynamic market. The consumer life style has changed significantly with increase in double income households and growth of middle-class families. Personalisation has taken the front seat in the manufacturing and marketing arena. Many companies around the world are embracing mass customisation to provide unique value to their customers. The present study is an effort to understand the factors affecting consumer preference for customised products. The study adopted survey method using structured questionnaire. The results of the study revealed that the preference for customised products were highly influenced by its price. Further, the study also found that social media plays a significant role in influencing the preference for customised products and services.

Keywords: Customised Products, Social-Media, Buying Behaviour, Personalization.

A STUDY ON OPPORTUNITIES AND CHALLENGES OF START-UP-INDIA MISSION

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ABSTRACT

In 2016, the Indian government launched the Startup India Scheme. The promotion of companies, development of jobs, and wealth creation are Startup India's three main goals. A number of initiatives have been started by Startup India to create a strong startup ecosystem and make India a nation of job creators rather than job seekers. This research paper is aimed to understand the opportunities and challenges of the initiative and also the administrative support offered by the government in order to achieve the objectives of the scheme.

Keywords: Start-up-India, Startup ecosystem, Supportive Infrastructure, Innovation.

CONSUMER PROTECTION ACT 2019: NEW TRENDS

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ABSTRACT

The goal of the consumer protection act is to defend consumers' rights, preserve their interests, and shield them from dishonest business activities. The truth, however, is quite different; customers continue to be abused in a variety of unfair ways. This academic work aims to investigate consumer rights and the consumer protection act awareness. The Indian Consumer Protection Act of 1986, which was once passed to offer prompt assistance to customers with defective goods and subpar services, as well as to provide a legal and institutional framework for the protection of consumers' rights, has come under fire for being ineffective on a few fronts. On the other hand, the rise in instances of deceptive advertising and unfair business practises required modifications to the law. as a result, the new Consumer Protection.

Keywords: Consumer Protection Act 2019, Changes, Unfair trade practice, Consumer Disputes.

DIGITAL AND SOCIAL MARKETING

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ABSTRACT

The use of social media and digital marketing is nowadays becoming a strategic tool in terms of building brand awareness and running a marketing campaign. The study is descriptive in nature. Shifting from the era of conventional or mass media, by using social media and digital marketing, the marketers can track brand's competitors and have more measurable campaign results. The study objective is to investigate why social media and digital marketing is significant to do branding and marketing, and what are the proper steps for doing so. The data used in the study include interview, observation and library research. The data were analysed in three stages, such as reduction, presentation and conclusion drawing. The results of the study show that social media and digital marketing campaign are not only useful to create e-brand awareness and engage the customers but also crucial in terms of measurement, by doing these kind of marketing efforts digitally, the effectiveness of each campaign can be measured, the behaviour of the customers or even the potential ones could be tracked beforehand, and the reach of the message could be spread wider rather than making only traditional marketing efforts.

UNETHICAL BUSINESS PRACTICES THAT EFFECT BRAND ATTACHMENT

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ABSTRACT

Being ethical in the business is one of the qualities which helps the corporates achieve competitive advantage. Due to environmental and business demands not every business are being ethical, which leads in the depletion of brand value in the long run. The objective of this research is to find out with the help of secondary data, how unethical practices effect the brand value. The different ways in which unethical practices are followed, and how it effects the consumers which in turn effects the brand are discussed and explored with the help of a case in this study. The important findings, limitations and the directions for future research are documented below.

Keywords: Brand value, Brand attachment, unethical behavior, Coca-Cola.

RECENT CHALLENGES AND TRENDS IN HUMAN RESOURCE MANAGEMENT

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ABSTRACT

The challenges and most recent trends that have emerged in the Human Resources department over the past few years are examined in this paper. HR managers' responsibilities have expanded beyond the recruitment process to include recruiting, selecting, retaining, and training employees. In addition, a HR manager is expected to handle employee motivation, welfare, perks, compensation, violations, and incentives. This change in outlook can be ascribed to globalization that carried objectives to be accomplished by the HR division. The HR department has undergone remarkable transformations, and HRM's outlook has drastically altered. There has been a significant shift in approach in recent years, from he personnel department to HRM, from the limited role of an HR executive to the varied role of an HR executive, and from the limited scope of HRM to the multidimensional scope of HRM. Technology also had a positive impact on the HR department, which was another factor that changed everything. Outsourcing, a long-distance working model, overseas recruitment, flexible scheduling, and a work-from-home option are just some of the radical changes in the HR department brought about by technology. The scope of HRM changed as a result of globalization, and HRM's approach and functionality changed as a result of technological advancements. The HR department's ability to keep upwith the times has grown as a result of globalization and technological advancements.

Keywords: Globalizations, Technology adopted in HR, Impact of New HR Trends, Challenges.

A KEY REFORM IN INDIA-GST
(GOODS & SERVICES TAX)

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ABSTRACT

One of the most important and long-overdue tax reforms in India is the GST. It was planned to go into effect starting in April 2010, however because to political problems and competing stakeholder interests, it hasn't happened yet. It is a comprehensive tax system that will incorporate all indirect taxes levied by the federal, state, and local governments into a unified national market. It is anticipated to smooth out kinks in the current indirect tax system and significantly contribute to India's economic development. This essay provides a summary of the GST concept, discusses its components, and details when it will be implemented in India. The benefits of GST and the difficulties India has had implementing it are the main topics of the study.

Keywords : Tax, Indirect tax, Goods and Service Tax (GST), India.

A STUDY ON CONSUMER'S BUYING BEHAVIOUR FROM RETAILER PERSPECTIVE IN BANGALORE

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ABSTRACT

The retail industry is being reimagined and transformed at breakneck speed as a result of new technologies and changes in consumer purchasing behaviour. This volatile retail environment is forcing retailers to strategize how to best position themselves to survive and thrive. The purpose of this research is to study the concept of retail marketing and to understand the consumer buying behaviour pattern in retail store. This study looks at which brand the customer use to purchase more. The study goal is to determine how customers interest in buying products due to sales promotions as well as the increase of Sale after sales promotion in the shop. Primary data is collected through a survey of 105 people for this study. It is inferred from the research that the product get sale more during offer and discount and customer purchasing company's product more.

AN OVERVIEW OF GREEN SUPPLY CHAIN MANAGEMENT

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ABSTRACT

Organizations nowadays need to stand up and take note of environmental challenges due to the depletion of world resources and the worsening state of the environment. These difficulties may be proactively handled by using sustainable SCM and logistics methods. Therefore, it makes sense that Green Supply Chain Management (GSCM) has gained popularity among businesses in recent years. Purchasing, inbound logistics, production, distribution (outbound logistics and marketing), and reverse logistics are all involved in the process. This paper analyses green SCM and give a brief overview of its importance, necessity, challenges, and promise. A special emphasis is placed on the Indian market while recommending variables that are crucial for establishing and maintaining GSCM.

A STUDY ON CONSUMER AWARENESS AND BUYING BEHAVIOUR TOWARDS AYURVEDIC PRODUCTS IN BANGALORE CITY

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ABSTRACT

Ayurveda is one of the traditional methods used in India to treat a wide range of medical conditions. Given that it existed before all other healing modalities and herbal remedies, Ayurveda is referred to be the "Mother of all Healing Systems." India's market for ayurvedic products has expanded rapidly over the past five years as a result of increased urbanisation, bettering consumer lifestyles, and growing public knowledge of the negative effects of allopathic medicines and synthetic cosmetics. Focused on a way of life Physical and psychological problems have been on the rise recently, especially among the younger generation, as a result of increased job pressure and competition. People are looking for treatments and other types of healthcare. While other ayurvedic enterprises provide services like body massage, facials, foot treatments, stress management, etc., some focus on formulae. The benefits of Ayurveda are well known in many developing countries. In recent years, India has risen to the top of the list of destinations for medical travel. To ascertain the potential for Ayurvedic treatments in cosmopolitan communities, this study was carried out. It was conducted in Bangalore to gauge the degree of awareness and implementation of Ayurvedic treatments as a remedy for common physiological and physiological disorders caused by lifestyle choices.

Keywords : Ayurveda, Consumer, Health care, Healing.

TO STUDY ABOUT THE DIRECT CONTROLLING CHANGES OF HUMAN CAPITAL AND PERFORMANCE IN PROFESSIONAL SERVICE FIRMS

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ABSTRACT

The knowledge, skills, and health that people invest in and amass during their lifetimes give them the opportunity to realise their potential as contributing members of society. This is what is meant by "human capital." With growing globalisation and the saturation of the labour market brought on by the current global economic downturn, human capital is receiving a lot of attention. Both developed and developing nations emphasise the development of human capital to speed up economic progress by investing the appropriate time and resources. Thus, one of the fundamental strategies for competing on a global scale is the development of human capital. Particularly, businesses must devote the necessary resources to building their human capital, which has a significant impact on performance. This study explores the degree to which human capital directly affects a company's performance from a number of important angles. Financial and non-financial performance of the company are considered while evaluating performance. Finally, a model explaining the connection between human capital and company performance is developed in this work.

Key Words : Human capital, firm performance, knowledge, and workforce.

EFFORTS AND CHALLENGES PAVED BY START-UPS DURING PANDEMIC

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ABSTRACT

As a start-up, the contribution of private equity and venture capital to the entire economy will increase as India's economy expands. It is also a fair recognition of the special needs these kinds of companies have to maintain their operations, which depend on innovation and scale. Additionally, it should be mentioned that some of the top emerging nations, like India, are embracing technology to alter industries including healthcare and wellness, education, agriculture and related sectors, clean energy, security, financial inclusion and exclusion, and water management. The spirit of start-ups fosters the development of new economies and offers a comprehensive remedy for the plight of rural Indians and the stealing industry. The paper discusses the difficulties that start-ups faced in India during pandemic. The startup ecosystem is keenly monitoring the economic environment in India and evaluating how much assistance the Indian government will need for its new Digital India projects. The purpose of this research is to identify the benefits of the digital marketing and also to know recent trends in marketing. This study is based on conceptual approach and secondary data is used like journals, websites, books etc. for providing better insight about the topic.

Keyword: Start-ups, challenges, Pandemic.

A STUDY OF CRYPTO CURRENCY AND CENTRAL BANK DIGITAL CURRENCY (CBDC)

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ABSTRACT

This paper gives a basic concept of Crypto currency and the Central Bank Digital Currency. Some of the digital currencies may include crypto currency, virtual currency and central bank digital currency. CBDC is a digital currency which was introduced under the Ministry of Finance, Central Government of India. This paper gives a basic introduction of digital currency, explains the objectives, benefits and risks of crypto currency and issuing of CBDC in India, implementation of CBDC promotes to retail sector and thus being a factor for the developing nation. Crypto currency is an emerging currency in this generation and thus this paper aims to give prominence of digital currency to the people.

IMPACT OF YOUTUBE INFLUENCER MARKETING ON MILLENIALS' BUYING INTENTIONS

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ABSTRACT

Today's generation heavily relies on smartphones. In reviewing smartphones, YouTube reviewers play an important role in determining whether consumers will buy the smartphone. The study examines the attitude of millennials towards You Tubers, and their intention to prefer YouTubers when purchasing smartphones. Data was gathered by surveying 385 respondents (millennials). The study used descriptive and inferential statistics such as the chi-square test for testing the association between the demographic variables and Influencer video attributes. According to the respondents, the You Tuber video contents are credible, authoritative, trustworthy, and offer accurate information. The study concludes that many people are buying smartphones today by seeing You Tubers' reviews, and You Tubers are among the most trusted influencers in the market.

A STUDY ON NEFT GROWTH IN INDIA- IDENTIFYING DRIVERS AND HINDRANCES FROM SELECT BANKS

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ABSTRACT

National Electronic Fund Transfer is one of the most successful payment initiatives from the Reserve Bank of India. Over the years it has always been claimed that NEFT has tremendous contribution to the payment ecosystem of the country. The present study aims at studying the growth of NEFT transactions of various banks across a period of ten years i.e.,2013-2022 while generating evidence for its growth. Panel data for the said period was taken from the RBI website for 157 banks, out of which only 108 banks' data was complete and hence considered for analysis. It was found that 5 banks are recording more than 104 percent growth during the study period and 67 banks recorded 103 percent growth. At the same time, 35 banks recorded less than 500 percent growth and 5 banks recorded less than 100 percent growth in NEFT transactions. Interestingly, among the top seven banks in terms of growth in NEFT transactions, four were cooperative banks. The Gujarat State Co-operative Bank Ltd topped the list and First Rand Bank was at the bottom. An attempt was also made to explore the reasons for the standings of these banks. It was inferred that the Positive Pay & Farmer's club initiatives along with reckoning contribution from DCCBs were the few factors fostering the NEFT transfers for The Gujarat State Co-operative Bank Ltd and as far as the First Rand Bank Ltd is concerned it landed at the bottom owing to its decision to withdraw Indian operations in April 2021.

Key Words: NEFT, Drivers, and hindrances for growth, Cooperative Banks

IMPACT OF CREDIT RATINGS OF YES BANK ON ITS STOCK PRICE

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ABSTRACT

Credit rating is a way of assessing the creditworthiness of entities such as individuals, groups, businesses, non-profit organizations, governments, and even countries. Special credit rating agencies analyse their financial risk. Credit rating is quantifying a business entity's ability to repay a financial obligation based on income and past repayment histories. The objective of the study is to undertake a detailed examination of the credit ratings of Yes Bank & its impact on stock prices. It also aims to evaluate the extent to which the credit ratings are reflected in the stock price movements to understand the market response to these ratings. It is also imperative to analyse the investor response to the credit ratings. Additionally, study provides adequate information for the Lenders and Investors enabling sounder investment decisions by taking into account the credit ratings, its implications towards the risk of the entity. A critical analysis of the EPS changes before and after the credit rating announcements and revisions from various rating agencies viz., CRISIL, ICRA, CARE EDGE AND MOODY'S given at different time periods. The impact on the shareholder's wealth from the announcement date of credit ratings from various Credit Rating Agencies is meticulously studied to conclude that the stock prices indeed have a positive correlation with the credit ratings of the bank.

Key Words: Credit Ratings, Yes Bank, Stock Prices

IMPACT OF COVID-19 ON EMPLOYEES AND WORK CULTURE IN ORGANIZATIONS

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ABSTRACT

Corona virus (COVID-19), which hit in early 2020, changed the way people live and work, and affected industries and organizations all over the world. Many organizations have begun to deliver a new way of working to adapt to these shifts effectively using teleworking or a work from home policy. Individuals working in different industries were forced to change their work environments to their homes and quickly cope with technical and social changes not experienced before the occurrence of COVID-19 pandemic. This led to blurred boundaries between work and family roles, diminishing performance and wellbeing. The paper mainly focuses on the impact of work from home during pandemic situation of Covid 19. The sudden workplace changes caused by the pandemic forced millions of employees to work from home. It had severe impact on work and family culture. Work from home, physical distancing, online education and virtual meetings becomes the "New Normal" of life. For many multinational organizations work from home is not new and hence they are promoting work from home to increase productivity and save cost. However, there is a need to consistently engage, monitor and promote an inclusive, collaborative growth culture in the organizations for supporting employees by robust digital infrastructure to enable work from anywhere. In the present research paper, the researcher has tried to explore the emerging trends and impact of pandemic caused by novel corona virus on working professional in Bengaluru, Karnataka (India).

Keywords: Organisational Culture, Work from Home, Covid-19, Socio-cultural Change, wellbeing, employees.

GIG ECONOMY

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ABSTRACT

GIG ECONOMY is also known as "FREELANCER ECONOMY". The word "GIG ECONOMY" is defined by a market which is based on a fixed-term contract by a company, organization, individual or online market. The impact of the gig economy at work is very pervasive and felt across industries. It has completely changed the method of work and has brought a change in how economy works. The number of gig workers are increasing day by day, as people are getting aware of it. The GIG ECONOMY provides the people a freedom to do or complete the work according to them in their comfort-zone according to them in the time they are willing to do the work, at the same time gig economy is helping the industries and organizations to do well as the employ is provided the freedom of time.

RESISTANCE TO DIGITAL BANKING BY SENIOR CITIZENS IN INDIA -A REVIEW

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ABSTRACT

Purpose: This literature review was conducted with the purpose of highlighting the Barriers and challenges of digital banking with respect to senior citizens` reluctance across different Indian states and cities. **Methodology:** Based on secondary data that was gathered from previously published empirical studies, review papers, and articles on the internet, this narrative literature review was created. Recent research was reviewed for the organization of the present research. Using Microsoft Excel, the information/evidence gathered from the previous study was arranged into tables and figures. **Findings:** Customers are increasingly selecting online banking transactions over going to bank branches and standing in long waits due to decreasing internet costs and growing awareness of internet banking. This also includes senior citizens, who are typically assumed to prefer the conservative routes with regard to banking and investments. Senior citizens are currently treated in the same manner as other regular clients by the vast bulk of financial institutions because they do not have a sophisticated approach in their digital services for them.

FINANCIAL INCLUSION IN INDIA – AN ASSESSMENT

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ABSTRACT

Financial sector plays an important role in the economic development of the country. Financial services area a ubiquitous need, but the urban rich have easy and universal access with wider options, compared to the low income group who forced to accept informal, expenses and riskier means to full fill their financial needs. Financial literacy enables common man to make right financial choices in an increase singly complex financial world. Financial literacy is considered as a vital tool for supporting financial inclusion. Financial Inclusion is emerging as a new paradigm of economic growth that plays a major role in driving away the poverty among the country. Financial Inclusion is a process of ensuring access to appropriate financial products and services needed by the all sections of the society in general and vulnerable groups such as marginalized sections in particular. Financial Inclusion is important not only from the perspective of the benefit, it provides to the marginalized sections but also from the perspective of overall stability of social and economic system of the country. The concept of financial inclusion was first introduced in India in 2005 by the Reserve Bank of India. The Reserve Bank also introduced a Financial Inclusion Index to capture the extent of financial inclusion across the country and also to serve as a tool for calibrating future policy interventions for greater financial inclusion. The financial inclusion index is responsive to ease of access, availability and usage of services, and quality of services. The financial inclusion index computed for the year ended March, 2022 at 56.40 as against 43.40 for the year ended March, 2017. The financial inclusion index values indicate the scope for improvement under usage and quality dimensions of financial inclusion.

Key words: Financial Services, Financial Literacy, Financial Inclusion, Financial Inclusion Index, Marginalized Sections, Social and Economic Development

A STUDY OF RURAL TO-URBAN MIGRATION IN INDIA

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ABSTRACT

The business environment today is mostly composed of technology and its implementation to the maximum extent. One of the areas in which this technology is used in a large scale is for securing the property resulting form human intellect i.e., the intellectual property. These properties must be afforded the same protective rights that apply to physical property. The Intellectual Property Rights are introduced by the government to legally protect these intellectual property rights. Some of the categories in which these properties are secured include copyrights, trademarks, patents, etc. In this following paper, an attempt has been made to analyze and interpret the role of trademarks and copyrights in particular in business transactions in current economy. The paper includes the objectives to justify which a conceptual study has been made. It also includes the various conditions applicable to get an intellectual property right to one's name or the company's name, advantages and disadvantages of intellectual property rights, and the growth of the same in the current economy and estimated growth that is expected to be achieved in the near future.

Keywords: Intellectual Property Rights, Copyrights, Trademarks, Economy, Growth.

ANALYZING THE ROLE OF COPYRIGHTS AND TRADEMARKS IN BUSINESS TRANSACTIONS

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ABSTRACT

India is a vast country with a diverse population of almost 1.2 billion people. Post-independence led to rapid developments in urbanization which led to the migration of people from rural to urban cities to lead their life but presently there's rapid congestion of cities due to an increase in migration of people. This is due to the concentration of developments only in particular urban cities. This paper gives a concept about migration in India in matters of public administration, thus creating awareness about the threat to the existing sustainable developing cities in India and bringing out the necessary solutions to reduce unnecessary migration to the cities.

Keywords: Migration, Rural, Urban

THE ANTECEDENTS OF DIVERGENT THINKING AND IMPACT ON EMPLOYEE'S PERFORMANCE: A LITERATURE REVIEW & FUTURE RESEARCH PROSPECTS

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ABSTRACT

Identifying antecedents of divergent thinking is an important step in developing a culture of creative problem-solving in an organization. As per the available literature, individuals' personal factors and organizational factors interact to influence their divergent thinking and creativity. The present paper attempts to identify various factors that determine an employee's divergent thinking based on a review of the literature. Moreover, an attempt was also made to examine the impact of employees' divergent thinking on their performance. The study found that the impact of divergent thinking on work performance is still largely unexplored. Based on this seeming knowledge gap from previous research, this paper focused on exploring future research prospects. An organization can enhance the divergent thinking of its employees by investing in these factors. Employees' divergent thinking may result in a advantage for an organization and assure its excellence. Thus, this study is apt to give directions to future researchers to examine the determinants of divergent thinking and to assess its impact on the performance of employees, teams, and organizations.

Key Words: Divergent Thinking, Employee Performance, Creativity

IMPACT OF HR PRACTICES ON EMPLOYEE MOTIVATION, JOB SATISFACTION AND ORGANISATION COMMITMENT: A LITERATURE REVIEW & RESEARCH AGENDA

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ABSTRACT

Effective HRM practices can increase employee satisfaction and commitment as well as organizational performance. Moreover, positive relationships were found between HRM practices (recruitment and selection, training and development, compensation and benefits, performance appraisals), job satisfaction and organizational commitment. The present study is an attempt to provide a literature review on the substantial linkages of employee motivation, job satisfaction, and organizational commitment with HRM practices and to identify gaps in the literature. The paper aims to give directions to future researchers to take up innovative HR practices and assess their impact on their performance. It suggests them to perform a comprehensive study to cover all these variables (HR practices, motivation, job satisfaction, organizational commitment, and job performance) to get a wholesome understanding of HR practices and their impact on employees as well as organizational excellence.

Keywords: HR practices, recruitment, selection, performance appraisal, training and development, compensation, organizational commitment, job satisfaction, motivation

A STUDY ON CAUSAL RELATIONSHIP BETWEEN SPOT AND FUTURE PRICES OF COTTON

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ABSTRACT

Futures prices provide necessary indications to producers and consumers about the likely future ready price and demand and supply conditions of the commodity traded. Spot market or ready delivery market on the other hand is a time-tested market system which is used in all forms of business to transfer title of goods. Therefore, Futures and cash prices present an interesting case for application of causality-type relationships. In this regard, the present study has been undertaken to investigate the causal relationship between future price and spot price in order to ascertain which series provides an indication of the other in the future, that is, if futures prices lead cash prices or vice-versa. The objective of this study is examined using Augmented Dickey Fuller (ADF) test, Johansen's Co-integration technique and Granger- Causality test for analysis. The daily closing data of Cotton traded at Multi commodity exchange (1st Jan 2020 to 31st Dec 2021) has been taken for the study. The results support with empirical evidence that futures prices appear to play a dominant and significant role in the spot market. Granger Causality test and Johansen Co- integration test shows that there exists bi-directional relationship and long term relationship between future and spot prices of Cotton traded at MCX India.

Key words: Spot prices, Future prices, Cotton, Johansen's co-integration, Granger Causality

CONTAINERIZED INTELLIGENT VIRTUAL ASSISTANT BASED ON VOICE RECOGNITION

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ABSTRACT

AI and machine learning have been rapidly growing, leading to the development of many sophisticated devices that have revolutionized our lives. In addition to being a part of the software industry, artificial intelligence is also used in many different sectors like transportation, finance, entertainment, healthcare, IoT, etc. Major applications of AI are Self-Driving Cars, Automated AI bots, AI-based recommendation systems, Virtual Voice assistants, etc. The user can perform specific tasks through voice commands with the help of a digital voice-based assistant that uses the concept of voice recognition. The voice assistant is an example of weak/narrow AI, as it can only perform operations based on the predefined sets of rules designed by the developer.

BRAIN -COMPUTER INTERFACE VIA VIRTUAL ENVIRONMENT FOR GAMING: A LITERATURE REVIEW

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ABSTRACT

Humans' relationship with computers has changed by a significant degree over the past decades - from typing to speaking using voice assistants like Amazon's Alexa, Google's Assistant, or Apple's Siri. Now, technology allows for telepathy with computers. This can be done with the help of Brain-Computer Interface technology, which enables individuals to control devices using the brain's electrical activity. Virtual Environments can highly improve this interaction between humans and computers using their unique features like involvement, immersion, and presence. Video games are perfect pieces of manipulatable and dynamic software to illustrate the technological potential of brain-computer interface. The objective of this research paper is to study different research papers related to the field of brain-computer interface, virtual environments, and its applications in gaming. This study examines the current status and the future possibilities of brain-computer interfaces in the field of games. Research shows that virtual environments are efficient mediums for improving Brain-computer interface systems. Brain-computer interface can now extend beyond medical applications and can be used in games that use biofeedback. In the future, brain-computer interface can not only enhance our lives but can help in giving rise to a world without any limitations.

Keywords: Brain-Computer Interface, Virtual Environment, Virtual Reality, Gaming, Video games

CONTEMPORARY PRACTICES IN FOG AND CLOUD COMPUTING FOR A SUSTAINABLE OUTLOOK

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ABSTRACT

Nowadays the design and development of a full-fledged sustainable society is the need of the hour. Sustainability in terms of fog and cloud computing stands as one of the noticeable solutions in attainment of these objectives. There are many challenges like latency, carbon footprint, besides energy ingestion at varied cloud data centers which needs to be addressed in time. After the emergence of IoT centered fog and cloud computing the productivity of time sensing applications have increased adding to the fact of being in the vicinity of sensor devices. With time advancement the mushrooming of IoT devices along with its usage have increased a lot apart from the fact that huge volumes of data are being generated from these interconnected device. In this manuscript the concept of cloud and fog is being deliberated in association with sustainability in varied application areas.

Keywords: Data Center, Fog Computing, Edge Computing, Cloud Computing, IoT, Sustainability.

CONTEMPORARY PRACTICES FOR HEALTHCARE MONITORING AND AILMENT EXTRAPOLATION IN A SUSTAINABLE ENVIRONMENT

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ABSTRACT

During the past few times, much of the effort has been put into healthcare services for the purpose of cumulative enhancement in terms of efficiency and deliverability. It is quite significant nowadays, that the IoT has enabled the connection in between sensors, medicinal devices and equipment's besides active communication amongst medical professionals and lastly focusing on augmented functional proficiency and focusing on condensed treatment expenditure apart from ensuring the patients safety. Nowadays varied novelties in healthcare applications are still under progress and with time they will advance in each and every respect. The distributed architecture pertaining to the medicinal system helps in observing of a person's biomedical signals during any kind of physical activity engagement. The manuscript discusses a contemporary overview of IoT and artificial intelligence centered applications with the enablement of technology and healthcare amenities in unison.

Keywords: IoT, Body Area Network, Healthcare, Health Sensors, Smart Wellbeing Systems, Health Cloud Center.

DETECTION OF THE OBJECT WITH THE HELP OF BACKGROUND SUBTRACTION

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ABSTRACT

The technique of Image processing consists of theories, processes and various algorithms that are efficient for a specific or wide range of images with the help of which we can accomplish a variety of work that in turn helps in making our society better. Any type of complicated task of image processing can be performed by taking the initial help of a given title. Before we detect any type of object, analysis of the background is done first and then only different types of detection algorithms can be applied. In this paper I am discussing a novel algorithm that helps in performing background subtraction with ease and then masking is applied to it to get the actual object. In today's world research work related to object tracking is going on on a vast scale but initial detection of objects is required before undergoing multiple tracking which is important from a security point of view. Hence in this paper, I discussed the proposed algorithm for detecting objects that can be used at a further stage.

Keywords: Object detection, tracking, background, subtraction.

APPLICATION OF MACHINE LEARNING ALGORITHMS TO PREDICT COMPLEXITY OF ORTHOGONAL VARIABILITY MODELS

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ABSTRACT

Managing differences (sometimes referred to as variability) among products of a Software Product Line (SPL) is one of the major factors that must be considered while developing a product line. This is referred to as variability management. Effective variability control demands extensive modifications to the software development process while keeping the product line's quality in mind. Variability must be considered at every stage of development, from requirement gathering phase to final implementation. Variations should be managed even during maintenance and the development new product versions. While defining as well as handling variability, complexity of the SPL plays an important role. In the current research, the concern of variability management is taken up by predicting the complexity of SPL during early phases of its development. The object of study is Orthogonal Variability Models (OVM) which are a common tool to express variability of SPL. This paper describes various machine learning algorithms for complexity prediction and further the best performing algorithm was taken up for making predictions regarding the level of complexity of orthogonal variability models.

IOT-BASED TEMPERATURE VIOLATION DETECTION SYSTEM FOR VACCINES IN TRANSIT

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ABSTRACT

We are aware that vaccines and drugs are temperature sensitive, with a maximum and minimum temperature range. With the advent of COVID vaccinations that are temperature-sensitive, it is crucial to be careful of exposure to higher temperatures. It is not advised to use the medication if it is stored for an extended period of time at a temperature that exceeds the prescribed range. Even in the instance of an epidemic of lumpy skin disease, managing the temperature of vaccines while in transit, distribution, and storage poses serious difficulties. Any medication active components have the potential to decompose since they can change molecularly when exposed to different temperatures. Medication potency may be decreased as a result of this breakdown, and new or different side effects may also appear. There is always a danger that the temperature will exceed the recommended range when being transported from production units to distributors, retailers, etc. There is currently no such system in place to continuously monitor temperature range violations. The same holds true for the food industry. In this study, we present a system that can offer real-time data while keeping a log of the temperature of the drugs being transported. In order to comprehend the temperature breaches of various products, it will be extremely beneficial. The paper aims to discuss a system based on IoT that is cost-effective, durable, and tamper proof, as well as programmable in terms of temperature and exposure time.

Keywords: IoT, Temperature Sensitivity, COVID Vaccine, temperature sensors, supply chain management.

SENTIMENT ANALYSIS : MACHINE LEARNING APPROACH

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ABSTRACT

Words and phrases speak the perspective of people about certain products, services, events etc. Extracting or understanding positive or negative polarities from text/raw data denominates the task of sentiment analysis in the field of natural language processing. This is useful for CRM (consumer relationship management) and to have a real-time market update. Since, it's not possible to study each and every review/feedback manually; machine learning models are designed for sentiment analysis. The tools, once designed, makes it much easier to sort and filter the data and classify them as "positive", "negative", "neutral". The data once classified can further be used to study major consumer responses on the product/service.

ROLE OF MACHINE LEARNING IN THE PREDICTION OF MENTAL HEALTH CONDITION

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ABSTRACT

Mental health is important at all stages of life, from childhood and adolescence to adulthood. It includes cognitive, behavioral, and emotional well-being. It all comes down to how people think, feel, and act. Anxiety disorders, bipolar affective disorders, depression, dissociative disorders, eating disorders, paranoia, psychosis, schizophrenia, and OCD are all examples of mental illnesses. Machine learning (ML) is a significant way for predicting mental health. One of the advantages is that machine learning can help clinicians predict who is at risk of developing a particular disorder. The widely used algorithms in the field of machine learning support vector machine, random forest, and artificial neural networks. This paper outlines the state-of-the-art in ML research for mental health and offers a number of specific recommendations for future development of ML systems and applications that are practical and implementable in aiding mental health.

Keywords: Machine Learning, Prediction, Mental Health Care, Mental disorder, Depression.

CYBORGS: LINK BETWEEN HUMAN AND MACHINE

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ABSTRACT

This paper is a brief "navigator" across the history of cybernetics, its state-of-the-art and prospects. The evolution of cybernetics (from N. Wiener to the present day) and the reasons for its ups and downs are considered. In the years ahead we will witness machines with intelligence more powerful than that of humans. This will mean that robots, not humans, make all the important decisions. It will be a robot dominated world with dire consequences for humankind. Is there an alternative way ahead? Humans have limited capabilities. Humans sense the world in a restricted way, vision being the best of the senses. Humans understand the world in only 3 dimensions and communicate in a very slow, serial fashion called speech. But can this be improved or Can we use technology to upgrade humans? A Cyborg is a CY Bernetic OR Ganism, part human machine. In this, we will go through Kevin Warwicks amazing steps towards becoming a Cyborg. The story is one of scientific endeavor and devotion, splitting apart the personal lives of himself and those around him. This astounding and unique story takes in top scientists from around the globe and seriously questions human morals, values and ethics. The correlation of cybernetics with the philosophy and methodology of control, as well as with system theory and systems analysis is established. A detailed analysis focuses on the modern trends of research in cybernetics. A new development stage of cybernetics (the so-called cybernetics 2.0) is dis-cussed as a science on general regularities of systems organization and control.

Keywords: Cybernetics, Systems theory, Game theory, Communication theory, Systemic psychology, Decision theory, Simple self controlled machine, Complex self controlled machines.

AN EMPIRICAL STUDY OF SECURE NEURAL KEY EXCHANGE PROCESS USING DIFFERENT ACTIVATION FUNCTIONS

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ABSTRACT

With the increase in intrusion, the necessity for secure message transfer requires an utmost importance. Neural cryptography is a novice artificial neural network based practice purposely introduced to design a secure key exchange system. The neural key exchange process includes both the generation and exchange of the secret key by training the two tree parity machines on their mutual output bits. The process of neural key generation involves the use of activation function (transfer function) which is an output from an artificial neuron and it sends signals to the other artificial neuron. This process is influenced by basic features of neural network like activation function, learning rule, type of network etc. Literature on neural cryptography illustrates about selection of learning rule but unable to summarize about selection of activation function and network. Since selection of suitable activation function is difficult for any experiment Hence, in this paper, the neural key exchange process has been designed in visual c++ with three different activation functions, and then compared the results and identified the best of the three on the basis of synchronization time between the sender and the receiver. This is an elementary study to get the practically concept of neural key generation system on small text files. The study concludes that sigmoidal outperforms better than other activation functions.

Keywords: Activation function, Security Key, Synchronization Time, Tree Parity Machine.

PROTEIN FUNCTION PREDICTION IN MTB FOCUSING INFERTILITY AND REPRODUCTIVE ORGANS USING MACHINE LEARNING-BASED ALGORITHMS

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ABSTRACT

Infertility in women is still a challenge in diagnosis of Mycobacterium Tuberculosis (MTB). Mycobacterium tuberculosis's effects on the female genital system, particularly the fallopian tubes. Women in their fertility age mostly from 15-50 yrs. are extensively affected at 18 yrs. of age. Protein-protein interaction plays a vital role in the determination of MTB. Mutation of Microorganism may lead to new and Uncharacterized/Hypothetical Proteins (HPs). This uncharacterized category of proteins can be responsible for spreading infections therefore the study of such proteins is of prime importance. Compared with traditional experimental methods, prediction of Hypothetical MTB proteins via machine learning algorithms has enhanced the attention of many researchers due to fast and accurate prediction. Studying new proteins is necessary since anti-drug resistant MTB proteins are becoming more and more prevalent. We will explore machine learning-based algorithms in this work that can be used to identify the hypothetical protein in MTB, particularly in women. It will be highly beneficial for finding new therapeutic drugs.

Keywords: Protein Function (PF), Mycobacterium Tuberculosis (MTB), Uncharacterised Protein, Hypothetical Protein (HP), Machine Learning (ML).

APPLICATION OF MACHINE LEARNING IN PROVIDING STUDENTS SUPPORT SERVICES IN OPEN DISTANCE LEARNING

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ABSTRACT

Open and Distance Learning (ODL) is a platform for providing flexible educational opportunities in terms of access and multipl modes of knowledge acquisition without adversely affecting the quality of education. The Universities working on ODL relies on human and machine interactions as there is no regular classroom teaching-learning process involved, the use of the Artificial Intelligence bridges the gap between the Students and Learning algorithms offer various applications in ODL like providing continuous feedback to students, changing learning platform as per requirement of the students, automated scheduling of classes, marking of assignments, plagiarism detection, help students to adopt productive and qualitative learning behavior. Machine learning methods which are used in Open Distance and Learning (ODL) includes Artificial Neural Network (ANN), Natural Language Processing (NLP) techniques, Deep Convolutional neural network and AI based tools such as ezTalks Cloud Meeting, WeVideo, scrible and Dropbox etc. This paper presents a systematic review of different AI methodologies and models whereby AI could be potentially utilized in an ODL institution as well as the limitations associated. The machine learning techniques which are used in specific ODL areas like pre and post academic counseling, instruction/ tutoring, gamification/ simulations, training of ODL functionaries were reviewed. The systematic review findings indicated that machine learning techniques can be effectively applied to Open Distance and Learning in facilitating and providing effective student support services. Future research needs to focus on identifying relevant features to integrate AI based technologies for the purpose of student support services to students and for other various purposes.

Keywords: Distance learning, e-Learning, Machine Learning, Artificial Intelligence, Open Distance and Learning (ODL), Student Support Services, Natural Language Processing (NLP) techniques.

METAVERSE IN ROBOTICS

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ABSTRACT

The Metaverse is a parallel, virtual universe that users represented by avatars are free to explore. Gaming companies like Rockstar, Second Life, and Unity were early adopters of the Metaverse in an effort to attract its users, but the concept has now proven so popular that industries as diverse as education and entertainment are eager to find ways to implement it. In order to maintain their dominant position among rapidly expanding user apps and software firms, even well-known Social media developers are looking to the onset of the Metaverse age and investing massive sums for its effective development. The Metaverse has been the subject of much speculation and anticipation in recent years, although most of the emerging technologies that have captured people's imaginations for centuries, especially Robotics have limited or no functionality in this regard. This paper explores the prospects for using Metaverse technology in robotics. The findings of this research point to a promising strategy for introducing Metaverse into Robotics.

Keywords: Metaverse, Avatars, Robotics, Gaming, Virtual Universe.

A REVIEW ON IOT BASED SYSTEMS FOR SKIN INFECTION AND WOUND DETECTION

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ABSTRACT

A diverse range of microorganisms can cause skin infections, and the severity of their symptoms can vary. While some infections may be manageable with over-the-counter drugs and home treatments, others may call for medical attention. Similarly, chronic wounds require special care because they are hard to heal. Any form of wound can be affected by infection, but chronic wounds are more susceptible to it. In most cases, a doctor or other medical professional with the necessary knowledge manually examines wounds and infections using rulers or by eye inspection. The traditional procedures utilized to obtain a clinical diagnosis of wound infection and skin infection still have several limitations. The field of healthcare services and their technology advancement has been the subject of substantial research during the past 10 years. In order to provide high-quality medical services in a remote location, the Internet of Things (IoT) has demonstrated potential applicability in connecting different medical devices, sensors, and healthcare personnel. This has raised operational efficiency in the healthcare sector, decreased healthcare costs, improved accessibility to healthcare services, and improved patient safety. IoT systems can potentially be used to identify skin infections. Detection of skin infection causing bacteria usually requires sample and laboratory testing which is costly, inconvenient and time consuming. The purpose of this paper is to discuss IoT-based systems made for wound and skin infection detection. The paper also discusses the limitations and difficulties in putting such systems into practice.

Keywords: Skin infection, wound detection, IoT, e-nose, Gas sensors, bacterial infection

OPTIMIZING STUDENT FEEDBACK USING SENTIMENT ANALYSIS THROUGH CHATBOT

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ABSTRACT

Feedback is important in almost all aspects of life. When we talk about students' feedback in the educational system, it helps in understanding the subject contents and gives clear guidance on the improvement of their learning process. Students' feedback is essential for the achievement of their self-confidence, consciousness, better understanding, and zealousness. The students' positive, negative and neutral feelings or even more refined emotions can be identified using the sentiment analysis technique. Sentiment analysis is a field that works on making sense of textual feedback and opinion. Sentiment analysis of students is a way for tracing the ambiance of the students concerning any specific topic by reviews. Generally, opinion is the result of people's personal feelings, beliefs, opinions, sentiments, desires, etc. This analysis work concentrates on student's comments and Analysing student's comments through sentiment analysis classifies the students' positive or negative feelings. In this paper, we have reviewed chatbots to get the feedback of students and to analyze the sentiments whether it is positive, negative, or neutral. This paper also aims to discuss the applications which use sentiment analysis including education and analyzing student's feedback using chatbots. Studies shown in the paper help in identifying various challenges such as sarcasm, emoji's, subjectivity, irony, the tone in sentiment analysis, and also the limitations of machine learning techniques for designing the modern chatbot. Chatbot serves as a better interface for obtaining appropriate user feedback. Furthermore, sentiment analysis is done on the feedback as a result suitable response is delivered to the user. Many people feel more confident sharing their thought through social media platforms or chatbots these days. Students can enter their feedback through a chatbot on the website of the school or university as well as they can also share it on social media bots like Facebook bot, Twitter bot, and Instagram. Machine learning techniques for developing a chatbot for sentiment analysis includes classifications, SVM, K- Fold, Naïve Bayes, NLP, Speech recognition, Random Forest, Deep learning, CNN, and Lexicon based approach used for improving the performance of existing chatbots which can help to solve the analytical problem and overcome of limitations of existing techniques

Keywords: Feedback, Educational System, Sentiment analysis, opinion, Machine Learning, Conversational bot, CNN, Naïve Bayes

CONTEMPLATING THE PROSPECTIVE TECHNO TOOL CHALLENGES TO COMBAT PLAGIARISM FOR SANSKRIT LANGUAGE

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ABSTRACT

Ancient, rich grammar and abundant scholarly repository is the foundation of Sanskrit language. It is known as Devanagari Lipi, which has led a great path way for researchers across domains. The confidentiality and originality of any literature is to be protected and progressed for further growth and sustainability of the language. Plagiarism is a key challenging factor for many of the native or regional languages. The Concentric nature of the few existing tools fails to compare text across languages. This paper contemplates on plagiarism process with tools and its efficiency and also lists out the prospective challenges the ant-plagiarism tools should be dealing with pertaining to regional languages.

SPECTRUM ISSUES IN DRONE TECHNOLOGIES

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ABSTRACT

The different types of drones can be differentiated in terms of the type (fixed-wing, multirotor, etc.), the degree of autonomy, the size and weight, and the power source. These specifications are important, for example for the drone's cruising range, the maximum flight duration, and the loading capacity. Aside from the drone itself (i.e., the 'platform') various types of payloads can be distinguished, including freight (e.g., mail parcels, medicines, fire extinguishing material, flyers, etc.) and different types of sensors (e.g., cameras, sniffers, meteorological sensors, etc.). Applications of different payloads will be described. In order to perform a flight, drones have a need for (a certain amount of) wireless communications with a pilot on the ground. In addition, in most cases there is a need for communication with a payload, like a camera or a sensor. To allow this communication to take place frequency spectrum is required. The requirements for frequency spectrum depend on the type of drone, the flight characteristics, and the payload. Since frequency spectrum does not end at national borders.

VIGOROUS MODEL TO DETECT HUNTINGTON'S DISEASE USING MACHINE LEARNING ALGORITHMS

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ABSTRACT

Huntington's disease (AD) is a commonly known and widespread neurodegenerative disease which causes cognitive loss. Although in medicine and healthcare areas, it is one of the frequently studied diseases of the nervous system despite that it has no cure or any way to slow or stop its progression. However, there are different options (drug or non-drug options) that may help to treat symptoms of the HT at its different stages to improve the patient's quality of life. Huntington's disease is a progressive brain disorder that causes uncontrolled movements, emotional problems, and loss of thinking ability. Proper diagnosis enables the doctor to make the correct treatment choice and help save the patient's life. There is a high need automated HT disease detection methodology to assist doctors and radiologists with the diagnosis and classification of HD disease. Machine learning plays vital role in healthcare industry. Because it can assist us in making sense of the enormous amounts of healthcare data that are generated each day within electronic health records, machine learning is particularly useful for the healthcare sector. Similar to how machine learning algorithms can assist us in locating patterns and insights that cannot be discovered manually, we can use machine learning in healthcare. In this paper, machine learning algorithms such as logistic Regression, K-NN Classifier, Support Vector Classifier, Random Forest, Decision Trees and Navies' Bayer's Theorem. The results of the study revealed that the Random Forest can efficiently detect HT disease with an accuracy of 79.54% on the given dataset. The results also revealed these techniques can be successfully used in medicine and healthcare for the early detection and diagnosis of the disease

SECURITY CHALLENGES IN METAVERSE WORLD

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ABSTRACT

The Metaverse presents us with new world possibilities. Its popularity and applicability is increasing day by day. Due to the ongoing development and introduction of numerous technologies, the metaverse has recently gained a lot of interest once more. It could have a variety of positive effects on human civilization, including a decline in prejudice, the abolition of individual differences, and increased socialization. However, there are privacy and security issues with everything, and the metaverse is no different. There is no doubt that the notion of reality running concurrently with the real world will take hold. However, little or no research has been done on how this new paradigm addresses security issues in general and the problems will pose. This study will briefly overview the metaverse concept and address some of the perceived security concerns.

BLUE BRAIN USING AI

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ABSTRACT

The Blue brain project began in july 2005 as a partnership with Professor Henry Markram from the Brain mind institute at the EPFL (Ecole polytechnique federal de lausanne) and IBM (International business machines) aimed at simulating the mice brain.Aim of the experiment was to preserve and store the information of the human brain even after the death.This is a revolutionary experiment and huge step for mankind to cure neuro related diseases and have a deep understanding of the brain functioning.

Keywords: Blue Brain, neuro, brain functioning, brain functioning

CONCEPTUAL STUDY ON STUDY ON E-RUPI A COUCHER BASED DIGITAL PAYMENT SYSTEM

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ABSTRACT

Today's world is highly dependent on internet technologies, giving the benefits of digitalization or cashless transactions. The dependence on information technology has increased the risks of a data breach, information fraud, cybercrime, spreading of malware, and hacking. the government and defense department have experienced significant cyber losses and disruptions. E-Rupee will help the financial departments government and all other to minimize the financial e risk in India. The aim of this study is to present how e rupee works and compare e rupee with other digital payment systems

Keywords: Erupee, digital payment system, cybersecurity, cashless transaction.

CUMULATING THE PROJECTIVE CHALLENGES TO BE GRAPPLED IN THE TRANSFORMATION PROCESS FROM VILLAGE TO A SMART VILLAGE

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ABSTRACT

Smart is a multifaceted word which is apt for mounting villages which serves as an encampment with overall developmental needs of the village. With the existing village scenario adopting the smart concept which caters to Farming, Health Care, Education, Technology, Water and Waste Management and many more, needs the technology and infrastructure advancements with low cost and positive result for the transformational process. This paper highlights technical requirements and the challenges that have to be grappled and adopted for the overall development of the village so as to be progressively called as Smart Village.

AI BASED SECURITY SURVEILLANCE SYSTEM

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ABSTRACT

AI (Artificial Intelligence) which is prevailing in all the fields of daily life, can also be used to save the lives of our soldiers. The aim is to make a smart surveillance system which can be monitored by owner remotely through android application. As it is connected to the system with IOT, the system will send push notification to android device when an intrusion is detected inside the room. Basically, Army Robot is capable of performing tasks such as locomotion, sensing the harmful gas, sensing the humans beneath the surface, metal detection. Nowadays Defense services are rapidly growing towards new researches with advance technologies. Soldier's health is most important issue because they are the defenders who protect our country from enemies. Whenever any soldier enters the war field it is very vital for the army base station to know the exact location. The existing systems suffered many problems like high cost to set up communication between robot and rescue control unit. Our main aim is to develop a border security robot surveillance system which detects the landmines and missile targeting system.

Keywords: IOT, Artificial Intelligence, Raspberrry Pi, Surveillance System.

SMART TRAFFIC MANAGEMENT USING CLOUD COMPUTING POWER

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ABSTRACT

A cloud-based smart traffic management in the Cloud and Internet-of-Things (IoT) environment. Traffic on public roads in this world is a basic problem. Urban regions have a great stack of traffic. Cloud computing provides a potential and scalable computing at very low cost. This paper proposes a cloud-controlled smart traffic management system based on the Internet of Things The proposed system gathers vehicle count at diverse roads with the help of RFID receiver sensors and use this data to manage traffic well. It will be able to overcome the challenges with a minimum cost and best-in-class quality of services.

Keywords: Cloud Computing, Traffic Management, Service Oriented Architecture (SOA), Internet of Things (IoT), Radio-frequency identification (RFID)

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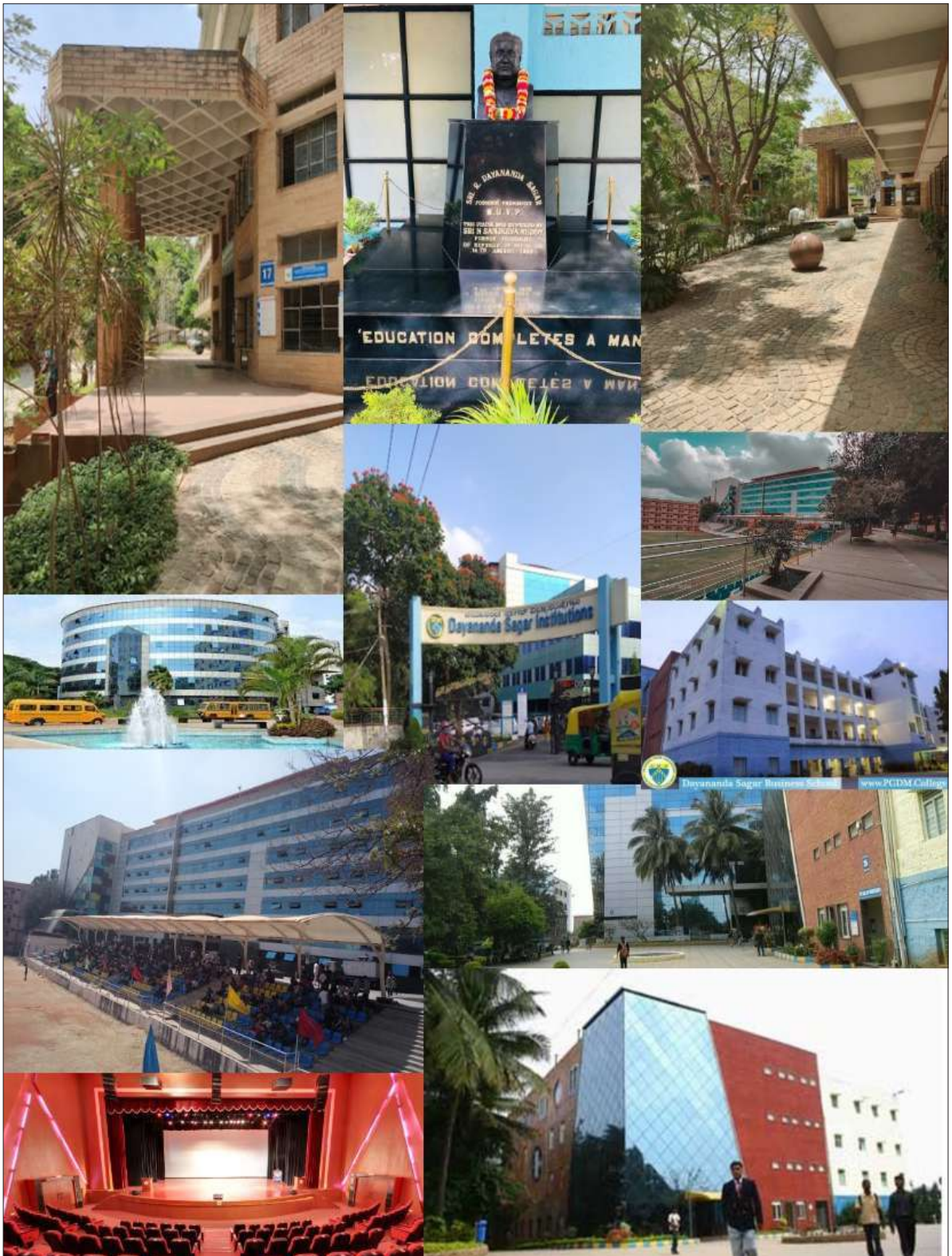
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