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OUR FAITH

न चौर हार्यम् नच राज हार्यम् ।
न भ्रातृभाज्यम् नच भारकारी ।।
व्यये कृते वर्धते एव नित्यम् ।
विद्याधनं सर्वधनं प्रधानम् ।।

Knowledge can neither be stolen by a thief,
nor snatched by a king.
It is indivisible unlike ancestral property,
it never burdens the bearer,
it multiplies manifold when offered to others.
Knowledge is the supreme form of wealth.

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To shape professionals, to conquer the present and the future challenges
to the socio economic fabric of our society, by institutionalising search,
development, research and dissemination of relevant knowledge
through structured learning systems.

OUR MISSION

To evolve, develop and deliver dynamic learning systems
to equip professionals with conscience and commitment
to excellence and courage to face business challenges.

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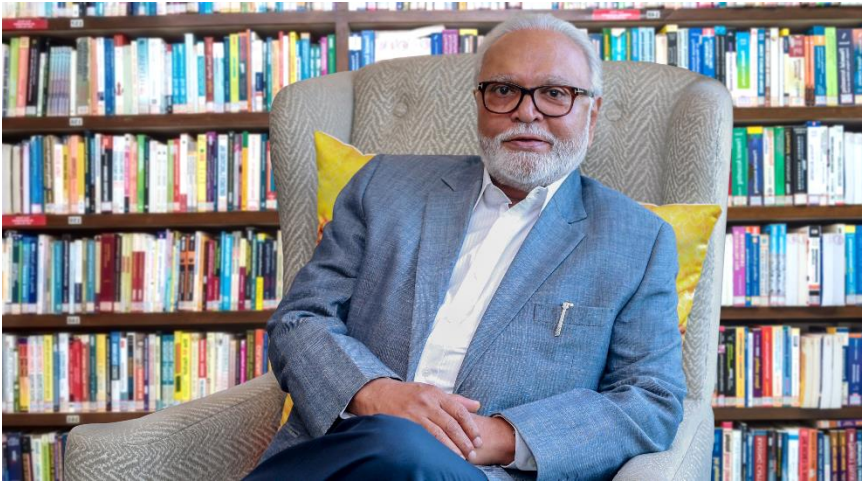
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From the Chairman's Desk



**“When things get tough,
the tough get going”**

- Anon

It is said that when the unexpected or impossible happens, you are caught off balance. In this third decade of the millennium, Indian economy was at an inflection point but we were unexpectedly hit by a pandemic wave from the East. As the nation went in a lockdown, its impact was felt across all strata of our society. The youth had to shoulder the burden of the system collapse hurting the education sector. But unfazed by the unexpected crisis, dynamic professional institutions rose to the challenge as they set about energizing millions of young minds to fight the adversity. They rapidly retooled, redesigned and delivered a significant body of knowledge to deliver seamless digital learning engaging the youth across the country to alleviate the suffering of the young students, quenched their thirst of knowledge aided by smart tools and teachers, restoring sanity and peace in the society.

We at MET, took the challenge head-on and established seamless learning platforms across our campuses located at Bhujbal Knowledge City in Mumbai and Nashik delivering wholesome learning inputs meeting stakeholder appreciation. From kids to young professionals enlightening virtual inputs were delivered across Pharma, Engineering, IT, Mass Media and Management domains brushing past delivery hurdles. Blessed by the state of the art platforms and technologies accessed by us, our committed faculty and staff rose to the challenge. Frequent counseling to the affected, concessions and accommodation to the needy acted as balm to the stakeholder battling the adversity as they lived up to the 'knowing-doing-being' motto of professionals meeting the demands of the marketplace.

We at MET, through our Rishikul Vidyalyaya are continuing to expose the school kids, blending the traditional pedagogy with the Cambridge learning systems till the A Level. We are also building links and partnerships with global players for carrying forward the dynamic learning processes at both undergraduate and postgraduate levels. We are continuing our focus on injecting the spirit of Creativity-Innovation in the pedagogy so that the students are nudged and exposed to solution oriented, problem solving dynamic learning platforms, as the gateway to incubators and start-up culture.

But, it will require coordinated efforts between the regulator and the holy trinity of students, parents and teachers combined to mitigate the crisis. One must remember that, the dynamic education sector led by the youth, are the backbone leading us through the turbulent waters. Therefore, the higher education regulators must immediately act to shore up this sector with resources and policy stimulus, to drive the dark clouds and let the bright sunshine bloom the flower of Indian youth.

We must remember, as Bobby Knight says, “The key is not the will to win. Everybody has that. It is the will to prepare to win that is important”.

Wishing you success in all your professional pursuits.

Chhagan Bhujbal

Hon. Founder Chairman
Mumbai Educational Trust

Industry Academia Perspective



MANAGEMENT PARADIGM SHIFT LEADERSHIP AT VIRTUAL WORKSPACE

*The age of chivalry is gone.
That of sophisters, economists, and calculators, has succeeded.*
– Edmond Burke

When the golden sun rose at the dawn of the third decade of the second millennium, there was cheer, joy and hope all around. The National and Global Indices did not reflect even the remotest dark shadows hovering beyond the horizon and despite some rumblings in Europe there was a steady hum of dynamic business acceleration worldwide. Then, as the Corona virus spread from China to Europe by the silken route, it hit us very harshly in the second and third quarters bringing the Eco-Socio-Geo-Politico structure of the country to a grinding halt. From the apex national bodies, down to the tea vendor and the milkman, everyone was caught off guard, hemmed in by Lockdown, Curfew and Containment Zones as facial masks emerged as the chosen symbol in these Corona times.

While the media has poured voluminous content on the subject matter of the pandemic the students and doyens of Management alike, are still unable to fathom dimensions of the impact of this virus on the economy and the society. The grim reality far exceeds the VUCA phrase often used to sum up the unpredictability of such impacts. It will be quite some time before the analysts and prophets of the global economy and society are able to make any prediction regarding the deep impact it will have on the future of human society and race.

However, some apparent transformations on the manner and the mode of managing business and society are visible as a result of emergency actions and interventions are taken to conduct business both in the public and private domain to deliver goods and services to the customer and beneficiaries as seamlessly as possible given the limitations. Here, the vast outreaches of the eBusiness and web world have significantly helped the state as well as the private sector organizations to reach out to the last link of the delivery chain. The IT sector has not only facilitated financial, regulatory and logistical outreach but it has made massive contributions to the sharpening, acceleration and accuracy of public health and hygiene delivery systems both at home and worldwide. While the Covid warriors plunged headlong into the battling of Corona, the young innovators, research bodies and start-ups rose to the challenge to deliver hardware and software solutions including critical hardware supplies of PPE kits, Masks, Low cost ventilators as well as Mobile Apps & tracking devices and high speed testing kits etc. No praise is too high to salute those warriors who risked their lives to beat the pandemic challenge. Now that there is a talk of vaccines, the 2021 might witness the tapering off of the disease severity and mass casualties.

Paraphrasing Edmond Burke, now the epidemiologist, data analysts and dooms-day sophisters have reluctantly driven this century of hope and innovation, into an unending chase of the crooked shadow of the invisible virus. While the research scientists are engaged in frantic efforts to deliver the vaccine to stop the wild dance of death and doom, we are left with some valuable lessons which may force us to rewrite the scriptures and canons of management of organization worldwide. Without pushing any agendas and rigid posturing, we may analyse some working solutions thrown up during the churning of the global economy and society by the pandemic tornado.

The first and the foremost impact of the pandemic is the visible ascent of the power and output of the eSmart professionals acting as a member of the smart team working anytime, anywhere beyond the time zones. This process of empowerment was initiated decades ago with the launch of the world wide web and was further multiplied in geometric progression by the onset of digital revolution. AI, Machine learning, Algorithms, Simulations, Robotic driven design thinking etc. have acted as force multipliers deepening the impact. These interventions have led to a quantum jump in qualitative and quantitative output of the esmart the professionals in many organizations at home and worldwide workplaces.

This has also resulted in the steep rise in emergence of eSmart Teams which work in unison despite remote and far flung locations. Managing such teams involves sophistication in strategic planning, designing, training and coordination of smart professionals operating beyond visual range in a virtual space. In many cases the teams are

spread across the world and time zone. That many corporates have achieved this seamless working is a tribute to the deep outreach of IT and Digital Technologies in ensuring success despite the pandemic. The term Cloud is no longer a meteorological metaphor but a crucial component of continuous communication and connectivity critical for Corona conquest and business sustainability.

Undoubtedly business as well as public sector organisations and regulators will have to focus on shaping and sharpening the Leadership talent pool, to effectively manage eSmart Teams operating in the virtual workspace. Though there is a significant body of work in this area, the pandemic learnings need to be structured in sharpening the talent pool. We at the B Schools will have to partially move away from the traditional view of the Leader as the frontispiece of organisational architecture. A new style of leadership will have to be forged and fine tuned to suit collaborative, participatory ethos and empathy driven microclimate vital for success in guiding eSmart teams operating in virtual workspaces. The leader will have to live up to the new found freedom of the team which was 'cabinéd, cribbed and confined' earlier to corporate pigeonholes in many cases. It may be worthwhile to look at some obvious traits vital for success of a Leader of such eSmart teams.

The first and foremost trait of such a Leader is the capacity to build a bond of trust and transparency between himself and the team members. Every interaction with the remotely located team will be tested against the touchstone of truth and faith developed as a result of past association and contextual present. Every action of the Leader will have to be balanced and must also be backed by visible effort put it across as such.

Secondly all interactions must appear to be rooted in deep concern about the state of the team members operating remotely. This is taken for granted when the team is in front of you but even then in the Armed forces special attention is paid to the mental state of troops. In fact such opening dialogues laced with genuine outpouring of leader's outreach will not only strengthen the team's faith in the leader but will act as springboard for desired action by the team.

Another important trait of a leader is close familiarity and command of the Leader in the tech/platforms deployed for networking and seamless connectivity for managing such teams. A perpetually fumbling, stuttering and mumbling leader may not evoke confidence of the team members.

It will also be useful if the leader seeks inputs and solutions from the team to enhance the performance of the tech and eventually it would lead to a collaborative leadership model. I had an unusual experience of this phenomenon when we sent our first team to UNECOSOC at New York for implementing the PAPERLESS COMMITTEE project. We had only one hardware intern but since everyone acted in unison all ten interns were treated with rare respect and aplomb as we succeeded beyond belief in our task.

Goal setting and target fixation are the primary responsibilities of the leader but on remotely located teams it must appear as a joint effort. This will spur the team into action especially if they seem to be the crossing milestones with rewards springing up along the predetermined pathways.

Last but not the least is the projection of a positive and highly self motivated persona of the Leader reaching out to every member of the team. History is full of leaders who have won battles seemingly lost, by powerful positive interventions and similar opportunity exists to the leaders of virtual teams. Leader's positivity will always have the desired impact on the team no matter what the state of the team. This will be the most significant factor leading to success.

In conclusion I would like to humbly state that at the B Schools such Leadership developing initiatives would help the future management professionals to direct eSmart virtual teams. Undoubtedly sharpening of multidimensional communication skills and in depth exposure to such tech platforms would need to be emphasized in the students. But we have looked into retooling some skill sets to achieve the desired outcome. The virtual workspace is here to dominate the present and future of management of organisations and we must start looking at Leadership in the virtual space seriously to facilitate the ascent of future leaders to the commanding heights of the economy.

Prof. (Dr.) Vijay Page

Director General

MET Institute of Management

Client Servicing in FinTech Industry

Abstract

The paper provides an overview of the role of client servicing within the FinTech industry, highlighting its significance, challenges, and evolving strategies. The FinTech sector, characterized by innovative digital financial services, has revolutionized traditional banking and investment landscapes. Effective client servicing in this context is paramount for building trust, ensuring regulatory compliance, and fostering sustained customer relationships. However, unique challenges arise, including maintaining personalized experiences in a technology-driven environment, addressing cybersecurity concerns, and adapting to rapidly changing market trends. The paper explores the multifaceted nature of client servicing in FinTech, drawing attention to the fusion of technological advancements and personalized human interactions. By analyzing industry practices, case studies, and emerging trends, this abstract sheds light on how FinTech companies can excel in client servicing and contribute to the sector's ongoing transformation.

Keywords: Client Servicing, FinTech Industry, Significance, Challenges, Strategies, Digital Financial Services

Introduction

The buzz around fintech has gained substantial attention of traditional financial institutions, startups, venture capitalists and regulators. Banks and regulators are hard-pressed to revisit their operating model and policies respectively to create a conducive environment of collaboration and dynamism amidst the participants in the fintech ecosystem.

The year 2015 was a formative year for the Indian fintech sector, which saw the emergence of numerous fintech start-ups, incubators and investments from public and private investors. It was clearly reflected that a right mix of technical skills, capital investments, government policies, regulatory framework and entrepreneurial and innovative mind-set could be the driving force to establish fintech as a key enabler for financial services in India. Building a robust fintech ecosystem where start-up firms engage in external partnerships with financial institutions, universities and research institutions, technology experts and government agencies is expected to be a key enabler for growth and innovation in the fintech sector.

Hence, this project aims at servicing one of the important stakeholders which are clients in Fintech industry.

Objective: To understand the servicing of a client in Fintech industry.

Definition of Fintech

The term "FinTech," which is the short form of the phrase Financial Technology, denotes companies or representatives of companies that combines financial service with modern, innovative technologies and as a rule, new participants in the market offer Internet-based and application-oriented products. Fintech generally aim to attract customers with products and services that are more user friendly, efficient, effective, transparent and automated than those currently available and traditional banks have not yet exhausted the possibilities for improvements along these lines. In addition to offering products and services in the banking sector, there are also Fintechs that distribute insurance and other financial instruments or provide

third-party services and in a generous sense of the term, “Fintech” encompasses companies that simply provide the technology to financial service providers.

In the end, it is not possible to construct a restrictive definition of “Fintech” that applies to all of the entities traditionally associated with the term and while most companies in the Fintech industry have certain features in common, there are always enough exceptions to render them inadequate for producing a general definition. For example, many of the Fintech companies are in their start-up phase and since not all the Fintech companies are start-ups, this category cannot be an essential part of a fintech definition.

Growth of Fintech in India

The traditional financial services have globally undergone a radical transformation that has been brought about by technology and innovation & in 2015, more than 12000 start-ups emerged in the Fintech space across the world with a massive investment of \$ 19 billion. By definition, Fintech comprises of technology-based businesses that are competing against, enabling or collaborating with existing financial institutions and these companies also collaborate with universities and research institutions, government associations and also industries bodies. The industry is likely to continue its current growth movement, with the global Fintech software and services sector predicted to touch USD 45 billion by 2020 at a CAGR of 7.1% and at this juncture, India has created an ecosystem that provides start-ups an opportunity to exponentially grow into big businesses.

Right from scooping out range of unexplored sections to engaging with foreign markets, Fintech start-ups are delivering innovations that was previously difficult to achieve and the Fintech software in Indian market is confident to touch USD 2.4 billion by 2020 from the current USD 1.2 billion in the FY 2016. In the last few years, the Indian economy, which is significantly cash-driven, has taken advantage of the Fintech opportunity and with a wide range of option, including e-wallets, lending and insurance, the variety of services provided in this sector are immense and have changed the way consumers carry out their daily transactions.

Indian Fintech is especially advantageous, since the country boasts of excellent youth demographics which is rapidly growing & furthermore, smartphone penetration is likely to witness an upsurge- from 53% in 2014 to 64% in 2018 and the financial services market in India is primarily untapped, with 40% of the population having no association with any bank and more than 80% of the transactions are carried out through cash. This represents an opportunity for Fintech start-ups to massively spread their wings in different segments.

2.4: Relevant Stakeholders

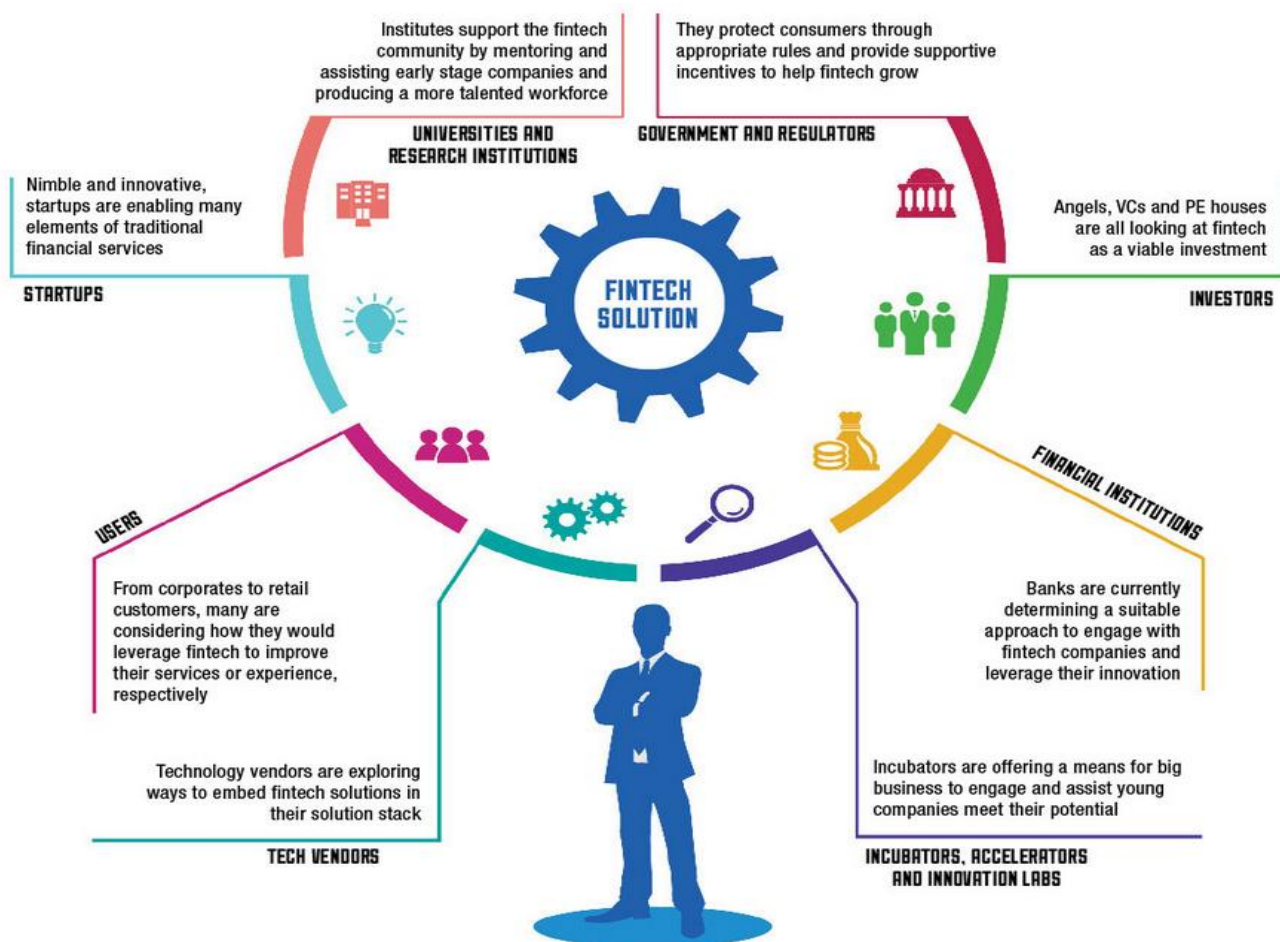
Since the Fintech ecosystem is based on the principle of collaboration and integration with other agencies, this is where the exchange of ideas and strategies, building of networks and conversion of opportunities play a significant role and below are the key stakeholders that define the success of this industry:

Start-ups

Contrary to popular perceptions, the start-up fintech space is not just limited to mobile-wallets & presently, India boasts of over 600 start-ups in Fintech that belongs to various segments and the number is predicted to rise, especially with the introduction of the initiatives such as focussed accelerator program by local and state governments and banks. Also, additionally, support through funding is provided by leading corporates and venture capital and at this point, the start-ups are undergoing a makeover- from disrupters to enablers of change.

Government and Regulators

The government along with regulators such as the RBI and SEBI are extending all the support to Fintech



companies in order to realise the country's vision to become a cashless economy and through the 'Startup India' initiative that was launched in 2016, the government visualises to build a strong ecosystem for the start-ups in the country, drive sustainable economic growth, generate large scale employment opportunities and promote innovation. To further aid start-ups the government has launched a range of tax and surcharge reliefs, including income tax exemption for the start-ups for the first 3 years, a credit guarantee mechanism through debt financing for start-ups as well as other exemptions.

Universities & Research Institutes

Academic bodies play a significant role in shaping the mind-set of prospective entrepreneurs and lately, leading India institutions are playing a proactive role by organising events and competitions as well as offering technical courses.

Pillars of a FinTech Ecosystem

Incubators and Accelerators

This is a critical component of the Fintech ecosystem and the role of incubators and accelerators is not just limited to funding but also to strengthen the financial industry and enhance soft skills and financial institutions play a significant role to discover the talent and develop platforms and solutions. Secondly, non-financial institutions focus more on incubators than accelerators and some of the most significant initiatives include PayPal Incubator and Yes Fintech.

Users

The users, comprising of customers in both individuals and organizations, have shown impressive receptivity to the transition of India's economy being technology-driven and the routine transactions made by cash have given way to cashless transactions and mobile banking's.

Financial Institutions

With the rapid emergence of the Fintech sector, various Banking Financial Service Institutions are collaborating with Fintech Start-ups on a variety of platforms such as wallets and online client acquisition, among others and they are proactively mentoring, supporting and investing in innovative start-ups. For example, Bank of India offers a wallet in collaboration with Paymino that is powered by TechProcess.

2.5: Growth Levels

A range of factors have contributed towards the success and development of the Fintech ecosystem in













India and with India's population going digital at a very fast pace, the number of internet users touched 450-465 million in June 2017 and is expected to rise even further and with government's consistent efforts to promote digital services through 'Digital India', there lies no opportunity for existing Fintech Start-ups as well as potential investors. Apart from this, the government's push towards financial inclusion for India's population is a critical factor as well and the launch of 'Jan Dhan Yojana' scheme aims to provide a bank account to every citizen. The Fintech start-ups can capitalise on such opportunities by offering simplified and efficient transaction services. The government's biometric identification database, Aadhar, contains information of over 1 billion Indian citizens; that is likely to minimise the effort required for first-level verification of the customers and furthermore, to provide an impetus to cashless transactions, the government has introduced tax rebates for traders accepting more than 50% as electronic payments.

About

CapitaWorld is an unique Fund Raising Platform, which is created as a one stop solution for the financial requirements of not only Fund Seekers (Individual/Business), but also for Fund Providers (Banks/NBFC's/High net worth individuals etc.) and Service Providers (CA/CFA/CFP/ CPA/Investment Bankers, other financial professionals etc.). CapitaWorld is smart, intelligent and automated digital financial platform.

How would Banks and NBFCs benefit from CapitaWorld

-  All Authenticated Retail Proposals directly at the Desk of the Banker (with EKYC, Credit Bureau Check)
-  All Authenticated Corporate (MSME) Proposals directly with the Banker
-  Pool of proposals with direct Central Team Access (can be extended to Branch level integration as well)
-  All Data available Upfront
-  Data can be provided in necessary forms/ formats duly filled up
-  Preliminary filtering and assessment/ scoring done
-  Artificial Intelligence driven recommendation engine
-  Future Technology Drive systems with Machine Learning Algorithms
-  Complete Transparency in the process and direct connect to the customers
-  Total ease in Acceptance/ Rejection of proposal

The Concept of CapitaWorld

Explanation

- 1) There are two types of fund seekers i.e Corporates and Retail. Retail fund seekers apply for seeking fund for Home loan, Car loan, Personal loan, Loan against Property, etc. Corporate Fund seekers apply for seeking fund for Working Capital, Term loan, unsecured loan, etc. The fund seekers then need to register with the CapitaWorld platform.
- 2) Once the registration is successful, the fund seekers may fill an application for the kind of loan he/she wish to avail. Often fund seekers need to visit various banks, stand in queues and submit various documents. CapitaWorld has introduced a concept of "One Form" wherein data points of various Banks and NBFCs are combined into one single form. The fund seekers have to upload all their documents thus saving their time, money and energy

i. Social Media Profile

Generally bankers check 3 pages of Google to ensure that nothing wrong, explicit or criminal record is written against the fund seeker. CapitaWorld checks up to 30 pages of Google for more clarity and reliability and submits it to the banker.

ii. CW SME Scoring

For SMEs, there is no international scoring and rating agency. FIITCH, an international agency is entering India through CapitaWorld. The corporates fund seekers will automatically be evaluated and their scoring will be sent to the bankers.

iii. Credit Score

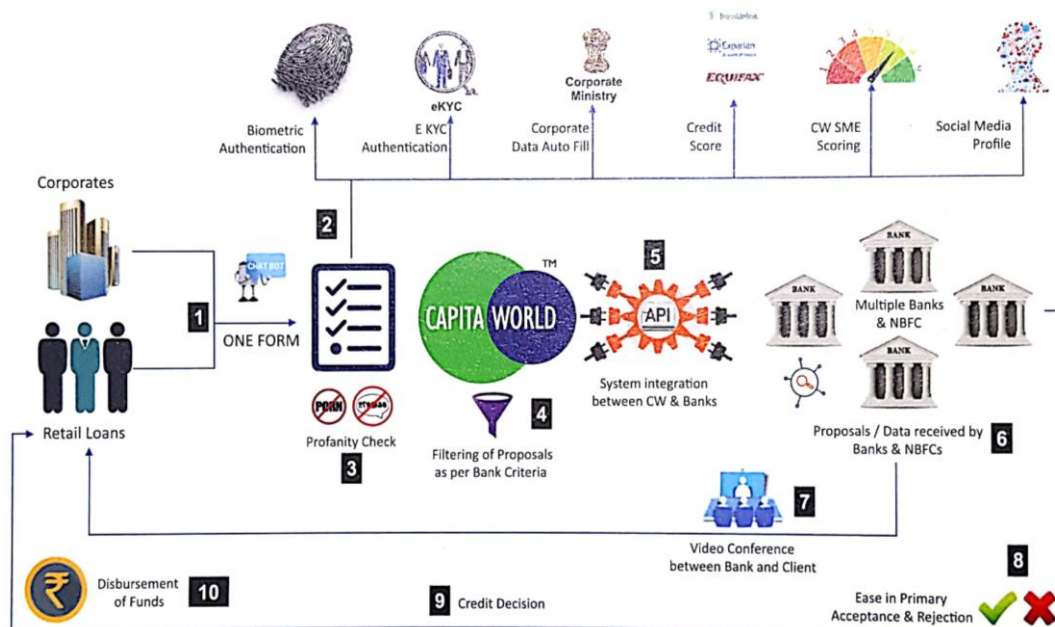
CapitaWorld generates credit score of an individual fund seeker and submits it to the banker. Generally, the more number a time a person checks his credit score, it gets reduced. But with CapitaWorld, it remains constant.

iv. Corporate Data Auto fill:

The corporate fund seekers have an option to auto fill their data from Ministry of Corporate Affairs. Out of 500 data points available at Ministry of Corporate Affairs, CapitaWorld's one form auto fill's 70 data points which results into filling 60% of form automatically.

v. E-KYC and Biometric Authentication

CapitaWorld's research and development team have come up with the testing of e-kyc and biometric



authentication wherein with the help of biometric of a fund seeker, his data will be auto filled.

vi. Profanity Check:

CapitaWorld has installed software on their portal wherein if more than 60% of body parts is shown in any pictures or documents which are uploaded by fund seeker, then it raises an alarm that something is wrong. This is done in order to avoid any explicit content or pornographic material to be uploaded on portal.

When fund provider (Banks and NBFCs) registers with CapitaWorld, they have to upload certain criteria through on the basis of which they will accept loan proposals. So once a fund seeker completes filling of one form, a teaser is prepared and it is automatically segregated and sent to various fund providers on the basis of their given criteria.

If more than or equal to 50% of the criteria matches then the proposal's trailer is directly sent to fund providers inbox or else it is sent to their connections tab. If fund provider likes that proposal then he accepts it and fund seeker gets a notification about the same. Fund seeker gets an option to choose three fund providers and once he/she chooses the accepted fund provider then the whole proposal is visible to the fund provider.

On acceptance from both the fund seeker and fund provider, CapitaWorld gives an option of videoconferencing wherein fund seeker and fund provider can easily connect and negotiate the deal. CapitaWorld has also installed software for pulse detection, face detection, behavioural analysis, sentimental analysis etc. through videoconferencing. All the said features are applied to the fund seeker when he/she is answering the questions asked by fund provider through videoconferencing. A detailed analysis report is then sent to banker in order to take decisions. Once a fund provider is satisfied with the fund provider, decision is taken. After submission of few offline documents, loan is disbursed and the process for that loan gets completed.

Project Snapshot

A project snapshot is basically a one-page summary of client's financial position, their current requirements of loan and the purpose for which a company requires loan. This is an initial document sent to banks and on the basis of this, it is decided whether the company will get funding or no.

A preformat of project snapshot looks like

Project Snapshot				
Entity Name :	xxx			
Constitution :	Private Limited			
Industry:	xxxx			
Financials				
				Rs in Lakhs
Financial Year	2014-15	2015-16	2016-17	2017-18
Status	Audited	Audited	Audited	Provisional (Till 31st Dec, 2017)
Particulars				
Revenue from Operations	2180.36	2189.97	2027.54	1676.51
Net Profit	19.18	5.28	-66.98	10.59
EBITDA	100	90.01	36.87	123.79
EBIT	65.19	42.58	-20.27	67.79
Current Assests	741.72	734.97	450	705.69
Current Liabilities	345	220.56	707.31	600.51
Current Ratio	2.15	3.33	0.64	1.18
Long Term Debt	500	550	30	200.44
Equity	102.46	102.46	102.46	102.46
Debt-Equity Ratio	4.88	5.37	0.29	1.96
LTB	504.38	565.48	31.09	200.44
STB	160.63	116.12	579.45	416.83
Loan Proposal -Takeover + Topup				
Particular	Type of Loan	O/s as on date	Total value (Approx)	
Cash Credit with ICICI Bank	Funded			
WCDL with HDFC Bank	Funded			
Letter of Credit with HDFC Bank	Non Funded			
Bank Guarantee with Axis Bank	Non Funded			
Derivative with Axis Bank	Non Funded			
Channel Finance with Aditya Birla Finance	Funded			
Total Amount				
Collateral Details				
Particulars		Total Value		
Current Asset (Primary Security)		705.69		
Plant and Machinery (Primary Security)		282.27		
Movable Asset of Company		397.12		

Land and Building		124.11		
Founder 1				
Founder 2				
Founder 3				
Total Amount				

Conclusion

There are a plethora of FinTech startups emerging in India, across all segments in financial services. The pace at which FinTechs are emerging; there is no denying the fact that our country has enormous entrepreneurial potential. There are roughly 1500 FinTech startups, big and small, operating in India, and out of these, almost half were setup in the past two years.

The FinTech revolution is being further encouraged by the initiatives of the government and regulatory bodies which are ready to go the extra mile to enable innovation in financial services a reality. Big banks and other financial institutions are also looking to actively collaborate with startups for their mutual benefit. Having a structured program for engaging with FinTech startups can almost act like an outsourced R&D function for the financial institutions.

This shows that India is on the verge of financial revolution. The total investment that the FinTech industry has witnessed in has boomed in 2015-17. There is still considerable momentum in the industry and we will continue to see this trend continuing hereafter. Though a majority of successful startups as of now have been in the payments space, moving forward we foresee a number of them coming up in other segments as well. But particularly in alternate lending, wealth management and insurance.













It is clear to me that good customer service is vital. It is aware that satisfied customers return to the business and ensure that healthy profits are made. They also help to build a good reputation. For example, Portakabin uses market research and different types of data to ensure it gets a clear message about what customers do and don't like. It knows that if customers receive good service, 'this time, next time, every time', then they are more likely to return.

Also following are the results of the parameters on which CapitaWorld was being judged:

Scale	Parameters					
		Speed	Confidentiality	Stability	Creativity	Impact
	High	CAPITA WORLD	CAPITA WORLD	CAPITA WORLD	CAPITA WORLD	CAPITA WORLD
	Medium					
	Low					

So based on the results, I can say that CapitaWorld is doing reasonably good and have lot of potential to grow in the coming years.

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Reducing the Usage of Plastic by Way of Providing Alternatives

Abstract

The paper outlines a comprehensive exploration of strategies aimed at diminishing plastic usage through the provision of viable alternatives. The escalating environmental repercussions of plastic consumption have necessitated urgent actions to mitigate its impact. This study delves into the various approaches, technologies, and materials that offer substitutes for plastics across diverse industries. By examining case studies, innovative solutions, and consumer behaviors, this research assesses the feasibility, sustainability, and adoption potential of these alternatives. The abstract highlights the collaborative efforts required from industries, policymakers, and consumers to effectively transition away from plastics. It also addresses challenges such as cost, convenience, and scalability that can influence the successful integration of alternative materials. The synthesis of these insights contributes to a comprehensive understanding of reducing plastic usage, emphasizing the importance of a multi-faceted approach that combines innovation, education, and policy advocacy.

Keywords: Plastic Usage, Alternatives, Environmental Repercussions, Strategies, Mitigation, Approaches

Introduction

Economic development significantly contributes to improvements in life standards. Therefore, both economic development and environmental conservation are the immense important aspects and priorities of 21st century. Both require simultaneous indispensable support and adequate consideration, so that they are in fact not only being compatible but also remain mutually supportive. However, coupled with life standard improvement, economic prosperity also induces environmental degradation with long-term irreversible consequences for nature. Rapid population growth, urbanization, and industrial growth have led to severe waste management problems in several cities around the world. Simultaneous development in economic prosperity and industrialization often conflict with sound environmental considerations. The real problem, however, is the lack or inadequate environment management at a grass root level. The basic requirement is therefore; need an approach toward technological development for the minimization of environmental degradation.

Plastic as a synthetic polymer substitute natural materials in almost every aspect of our life and become an essential part of our society. Nature has witnessed a considerable intensification in the production of plastics in last few decades and simultaneous increased consumption of plastic materials. With time, stability and durability of plastics have been improved continuously, and hence these groups of materials are now considered as a synonym for materials being resistant to many environmental constraints. The basic properties like durability, resistance to chemicals, safety and hygienic nature, relative inexpensiveness to produce, thermal and electrical insulations, and lighter weight than the competing materials helped plastics to be indispensable in every aspects of life. Plastics comprise diverse group of chemically complex compounds. Plastics are formed into any number of products, and different plastic resins are difficult to differentiate. This leads to problems in collection, separations, and recycling. Because of its durability, plastics accumulate and remain persistent in the environment at the rate of 25 MT per year. Moreover, converting plastics down to their original chemical constituents is often technologically

infeasible or otherwise unprofitable. Management of plastics found in municipal solid waste (MSW) is most critical sector because of continuous increase in plastic proportion in MSW, it's no biodegradability, and direct harmful effect to society.

Basically, problems related to solid waste persist beyond merely its disposal. In addition to technical and environmental complications, there are administrative, economic, and societal tribulations that must be addressed. The scientific efforts to sort out all these complications are usually referred as waste management. In this aspect, the management encompasses planning, design, and operation of facilities for collecting, transporting, processing, recovering, and finally disposing of waste. Waste management and disposal is the most neglected sector in India, and about 90% of waste is currently disposed of by open dumping. There are lacks of efficient waste collection, segregation, and treatment facilities in most parts of India, even in the most developed cities. Some commonly used methods by which the waste could be managed are incineration, landfilling, and composting. However, all these methods are practiced in unscientific manner and precautions regarding safe disposal of waste residues are not taken care off. The basic properties that have helped plastics to be most useful in common life are also cause of concern in environmental safeguard perspectives. Waste plastic thrown on land mostly enter into municipal drainage lines and chokes it resulting into floods as experienced in Mumbai, India in 1998. Again, millions of mammals, birds, reptiles, and fish are reported to be killed every year by the ingestion of plastic bags. Mostly plastics affect marine wildlife either by entangling creatures or by being eaten. Turtles are particularly badly affected by plastic pollution, and all seven of the world's turtle species are already either endangered or threatened for a number of reasons.

India being a developing country, consumption of plastic products and hence the generation of waste is increasing at an alarming rate. Around 60% of the plastic waste is recycled, mainly by the informal sector, under serious constraints due to the lack of fiscal incentives. Financial limitations are a constraint to the technical improvements needed to satisfy market demand. Non-recyclable plastic wastes are of major concern as they lead to serious environmental and health issues. They are either subjected to landfilling or incineration emitting toxic fumes of dioxins, furans, methane, carbon monoxide, chlorine, hydrochloric acid etc. The aim of the study is to provide an overview of the plastic waste management and reduction scenario in India and improving the same taking the aid of newer technologies.

Plastic Production and Consumption

In 1990–1991, India produced 0.363 MT of plastics polymer, but within a decade, an incredible 890% increase leads to total plastics production to 3.2 MT (2000–2001). Plastics production in India further rises to 4.77 MT in 2005–2006, maximum of which are polypropylenes (PP) and high-density polyethylene (HDPE). Among different types of plastic polymer, low-density polyethylene (LDPE) demonstrates maximum growth in consumption in India closely followed by HDPE and PP (Fig. 2). Polyethylene (PE), PP, and polyvinyl chloride (PVC) also contribute a large share in India's polymer market mainly due their low cost and durability. On an average, the commodity plastics viz. PE, PP, PVC, and polystyrene (PS) accounts 80% of the total plastic consumption in India (Fig. 3). In 1990–1991, per capita consumption of plastics in India was 0.8 kg but within a decade, per capita consumption significantly increases to 3.5 kg (2000).

Notwithstanding, it is still far beneath than the worldwide normal (18 kg).¹⁰ However, the anticipated evaluations of per capita plastics utilization in may reach to a significant figure of 10.9 kg,¹¹ which appears a reasonable considering the rate with which plastics are supplanting its focused materials.

Bundling speaks to the biggest single division of plastics use in the India. The division represents 42% of plastics utilization and plastic is the material of decision in almost 50% of all bundled goods.¹² Apart from use in bundling, plastics are additionally broadly utilized as a part of the customer items, for example,

furniture and housewares, building and development, and in mechanical areas (Fig. 3). Be that as it may, as per look into discoveries of National Plastic Waste Management Task Force, 13 bundling constitutes % of the aggregate India's plastic utilization. This is line with utilization example of different nations, for example, the USA and UK, where bundling display greatest offer in all out plastic utilization. After essential utilization of this bit of plastics, every year MT of waste plastics are disposed of alongside the family unit squander. Despite the fact that the cloth pickers recoup a significant bit of this waste, yet the impressive measure of it is either being grimy with the natural issue or not discovered fitting for additionally handling. In India, PE, PP, and PVC rule the market for the most part in light of its minimal effort, compound structure, physical points of interest, and high toughness. Polyolefins represent 60% of the aggregate plastic utilization in India.

Every year 1.3 MT of plastic waste is created in India, which is 36% of aggregate India's plastics utilization. Almost, 42% of aggregate produced plastic waste is reused in India by 20,000 reusing businesses with add up to capability of 0.37 MT/annum. As per NPWMTF (1997), in 2000– 2001, in excess of 5,400 tons of plastics squander being created in India every day. Level of plastics in MSW has additionally expanded essentially from 0.7% of every 1971 to 4% out of 1995. Absence of biodegradability of business polymers, especially utilized as a part of bundling, industry, and agribusiness, concentrated on a possibly enormous environ-mental amassing and contamination issue that could persevere for a considerable length of time. Transfer of plastic squanders has potential hurtful impacts on the earth and, along these lines, the legitimate strategies ought to be to recoup most extreme vitality to keep up ecological manageability. ISWM is the idea to define choices about the age of squanders, reusing of materials, and extreme transfer of waste deposits.

Types of Plastics

Polymer	Primary Application	Recovery (%)	Recycling Status	Use of Recycled Plastics
Polyethylene terephthalate (PET)	Soft drink and mineral water bottles, textile fibers, processed meat packages, peanut butter jars, pillow, and sleeping bag filling	26	Frequently recycled	Multi-layer detergent bottles, soft drink bottles, and packaging
High-density polyethylene (HDPE)	Milk, water, juice, cream bottles, and shopping bottles	6	Often recycled	Crates, detergent bottles, irrigation pipes, and buckets
Low-density polyethylene (LDPE)	Shopping and garbage bags, cups, and black plastic sheets	0.1	Rarely recycled	Packaging, sheets for nursery, and film for industry
Polyvinyl chloride (PVC)	Automobile seat covers, bottles, shoe soles, electricity pipes, cooking oil bottles, food wrap materials, and building materials		Rarely recycled	Floor materials and covering materials
Polypropylene (PP)	Snack food wrap, straws, car batteries, drinking straws, disposable syringes, medicine bottles, and car seats, batteries, and bumpers	6	Occasionally recycled	Buckets and worm factories
Polystyrene (PS)	Pharmaceutical bottles, disposable cups, packaging materials, laboratory ware, and certain electronic uses	0.1	Rarely recycled	Office accessories, spools, and CD boxes

Plastic Disposal

We know that most plastics are produced using oil and most plastics don't biodegrade which makes it hard to discard. There are no normal procedures set up that can retain non-biodegradable plastic once again into the natural cycle. It can't be treated the soil or left to spoil where it is dropped or dumped like natural junk. We also know that plastic goes on for quite a long time, perhaps hundreds of years, potentially for ever. This essentially hints that all of plastic made must be gathered up and extraordinarily treated. These procedures are tedious thus costly.

The prevalent methods of plastic disposal in developed nations are:

1. Landfill

In between landfill activities a scale or weighbridge may measure squander accumulation vehicles on entry and work force may review loads for squanders that don't accord with the landfill's waste-acknowledgment criteria. Subsequently, the waste accumulation vehicles utilize the current street arrange on their way to the tipping face or working front, where they dump their substance. After burdens are kept, compactors or bulldozers can spread and reduced the loss on the working face. Before leaving the landfill limits, the waste accumulation vehicles may go through a wheel-cleaning office. On the off chance that fundamental, they come back to the weighbridge for re-weighing without their heap. The measuring procedure can gather measurements on the day by day approaching waste tonnage, which databases can hold for record keeping. Notwithstanding trucks, a few landfills may have gear to deal with railroad compartments.

Landfills are frequently the most cost-effective approach to discard squander, particularly in nations like the United States with extensive open spaces. While asset recuperation and cremation both require

broad interests in foundation, and material recuperation likewise requires broad labour to keep up, landfills have less settled—or continuous—costs, enabling them to contend positively. Furthermore, landfill gas can be moved up to petroleum gas—landfill gas usage—which is a potential income stream. Another favourable position is having a particular area for transfer that can be checked, where waste can be handled to evacuate every single recyclable material before tipping.

2. Reusing and recycling

We need to get our facts straight. This process recycling is just a more convenient form of waste management. The things which are dumped in your trash bin are still rubbish and they have to be dealt with the required environmental impact and financial costs. Even though recycling may reduce these costs, but it is still quite expensive. Furthermore, recycling does not work on the main issue of ill-use of plastic and irresponsibly using it to make one time disposable items.

3. Incineration

Clearly, burning of plastics creates substantially more CO₂ than covering it in a landfill. Yet, when cremation of the plastic is joined with the recouped vitality it will deliver less CO₂ than if it was covered in a landfill. Likewise, in European nations, for example, Sweden, landfill transfer of non-recyclable plastic is more costly than cremation.

In Northern Europe burning of MSW (cremation with vitality recuperation) in mix with region warming frameworks is very normal. In Sweden, around 47% of the family squander is burned to recuperate vitality. Most basic burning plants are CHP, and give around 0.3% of the aggregate power age. When all is said in done, reusing of plastic is a great arrangement in contrast with landfill transfer or cremation. Be that as it may, every one of those non-recyclable plastics have a low quality for reusing. Burning of plastics with high effectiveness and high power to-warm proportions is a good arrangement with less natural effect while giving a net negative commitment to ozone depleting substances. Lamentably, these exceedingly effectiveness plastic cremation plants are not regular all through Europe and much of the time plastic burning produces a high net outflow of CO₂. Eriksson accentuates that they need European approach creators to contemplate how they discard non-recyclable plastics

4. Pyrolysis – converting plastics to fuel

5. Gasification – converting plastic to gas, ultimately used as fuel

6. Thermal de-polymerization – similar process as above

7. Burning plastic waste in open air

8. Dumping on the side of road or a waste site

Current Scenario

Our country generates 25,940 tonnes of plastic waste a day (t/day), said the union environment ministry in December 2017. While answering a question rose on plastic waste in the Lok Sabha, Minister of State Dr Mahesh Sharma quoted a study by the Central Pollution Control Board (CPCB) that surveyed 60 major cities. These major cities together produced 4059 T/day.

The city of Surat produced a particularly high amount; 12.47 percent of its municipal solid waste (MSW) is plastic, while only 3.1 percent of Chandigarh's MSW is plastic. Disposal of plastic waste is a major concern in urban areas, with repeated efforts, over the years, to ban or limit its use. Dr. Sharma also went on to say that the heavy metals, chloride, phthalates “migrate from plastic waste into the surrounding medium”.

“The leachate present in plastics can cause considerable pollution problems by contaminating the surrounding soil, ground or surface water,” says the ministry's answer. The data could be traced to a study

assigned to Indian Institute of Toxicological Research (IITR), Lucknow, by the CPCB, which is called the Impact of Plastic Waste Disposal on Soil and Water Quality at Lucknow Dumpsites.

The environment ministry added that the Solid Waste Management Rules, 2016, puts the onus on the water generators to minimise the amount of plastic, to not litter and to segregate their waste at source when handing over to local authorities. The waste management rules put the responsibility on local bodies, gram panchayats, waste generators, retailers and street vendors to manage the plastic waste, and on producers, importers and brand owners to manage the waste collection.

Tremendous efforts are on to reuse and recycle plastic waste, so as to keep it from leaching chemicals in landfills. A more famous solution seems to be using it to construct roads, as Maharashtra recently announced and other cities have implemented. Just a few days ago, the Centre for Science and Environment launched a forum of 20 municipalities and cities that have committed to achieve 100 percent source segregation by October 2, 2019. The city of Alappuzha emerged as a model city on this forum, while Surat was not part of it.

Sr.No.	Name of City	Total Municipal Solid Waste (Tonnes per day)	Plastic Waste (Percentage of Municipal Solid Waste)	Plastic Wastes (Tonnes per day)
		2010-11	2010-11	2010-11
1	Kavaratti	2	12.09	0.24
2	Dwarka	18	8.08	1.45
3	Daman	25	4.64	1.16
4	Panjim	25	4.47	1.12
5	Gangtok	26	8.95	2.33
6	Jamshedpur	28	3.36	0.94
7	Silvassa	35	6.11	2.14
8	Port Blair	45	10.07	4.53
9	Kohima	45	5.01	2.26
10	Shimla	50	4.45	2.23
11	Meerut	52	6.42	3.34
12	Gandhinagar	97	4.81	4.66
13	Shillong	97	5.44	5.27
14	Itanagar	102	5.35	5.46
15	Agartala	102	5.71	5.83
16	Aizwal	107	7.95	8.50
17	Imphal	120	5.13	6.16
18	Ranchi	140	5.92	8.29
19	Kochi	150	6.29	9.43
20	Dhanbad	150	5.02	7.52
21	Guwahati	204	5.04	10.27
22	Assansol	210	6.01	12.62
23	Dehradun	220	6.67	14.66
24	Patna	220	5.73	12.60
25	Raipur	224	10.61	23.76
26	Rajkot	230	6.93	15.93

27	Thiruvananthapuram	250	6.02	15.06
28	Pondicherry	250	10.46	26.15
29	Chandigarh	264	3.10	8.18
30	Jammu	300	7.23	21.68
31	Jaipur	310	5.03	15.58
32	Vishakhapatnam	334	9.03	30.17
33	Nashik	350	5.82	20.38
34	Bhopal	350	6.59	23.08
35	Allahabad	350	5.39	18.86
36	Jabalpur	400	5.18	20.70
37	Bhubaneswar	400	7.98	31.92
38	Madurai	450	5.06	22.77
39	Varanasi	450	5.76	25.92
40	Agra	520	7.86	40.89
41	Srinagar	550	5.12	28.14
42	Amritsar	550	4.44	24.42
43	Vadodara	600	4.57	27.41
44	Vijayawada	600	7.29	43.72
45	Nagpur	650	7.07	45.96
46	Coimbatore	700	9.47	66.31
47	Faridabad	700	11.29	79.03
48	Indore	720	8.81	63.40
49	Ludhiana	850	5.96	50.68
50	Surat	1200	12.47	149.62
51	Lucknow	1200	5.90	70.81
52	Pune	1300	7.80	101.35
52	Kanpur	1600	6.67	106.66
54	Ahmedabad	2300	10.50	241.50
55	Kolkatta	3670	11.60	425.72
56	Bangalore	3700	8.48	313.87
57	Hyderabad	4200	4.75	199.33
58	Chennai	4500	9.54	429.39
59	Mumbai	6500	6.28	408.27
60	Delhi	6800	10.14	689.52
	Total MSW	50592		
	Average PW generation		6.92	4059.18

The total MSW generated in 60 cities was about 50592 MT/Day out of which the average plastics Municipal solid waste generated was about 6.92 Kg/MT i.e. an average of about 6.92% of Plastics municipal solid waste is generated. The number of cities that ranges from 0-5%, 5-10% and more than 10% are listed in the following:

Serial No.	Description	No. of cities
1	0 – 5% PW	9
2	5 – 10% PW	42

3	> 10% PW	9
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The people who did this research are of the opinion that 20 cities where plastics waste (PW) content is more than 7.5 %, (Delhi, Chennai, Bangalore, Kolkata, Ahmadabad, Pune, Surat, Indore, Faridabad, Coimbatore, Agra, Bhubaneswar, Visakhapatnam, Rajkot, Raipur, Aizwal, Portblair, Gangtok, Kavarati, Dwarka) there is an urgent need to establish Waste recycling or treatment centre adjacent /nearby dumpsites involving Municipal Corporations & private recyclers in PPP mode.

According to the field study, it is assessed that majority of plastics waste content (about 66%) belong to HDPE/LPDE or PP materials which are of mixed plastic waste like Polybags, Multilayer pouches used for packing food items, etc. & their source is mainly from households /residential localities, Apartments etc.

Furthermore, the mechanical recycling of these wastes is feasible provided extensive sorting & separation, cleaning of waste are done effectively before putting into mechanical recycling by which granules/pellets can be produced. The plastic containers, films and other oversized items which consist of Polyethylene, Polypropylene and Polystyrene can also undergo mechanical recycling in a better manner. There are some Mechanical recycling plant manufacturers in developed countries like Germany, Italy, and France etc. who claim to have developed expertise in converting multilayer packaging waste into granules effectively.

It is highly recommended that to begin with, at least in 20 cities (mentioned above, where PW content is more than 7.5%), municipality/civic authority should take the responsibility for setting up mechanical waste recycling plant nearer to each dumpsite and engage agencies or groups working in waste management including rag pickers and ensure that open burning of plastic waste is not permitted. These marked 20 cities must have plastics Waste Management Cell (PWMC) to take initiative & act upon to set up Mechanical Recycling Plant.

Plastic Recycling

So what is recycling? For what reason would it be advisable for you to do it? What is recycling about? What can be recycled? These are only a portion of the inquiries postured by the normal individual with regards to discarding products to the waste stream. Recycling today is, and should be comprehended as, a strong waste administration technique. a strategy for strong waste administration similarly valuable as land filling or cremation and earth more alluring. Today it is plainly the ecologically favoured strategy for strong waste administration.

Improved logical comprehension of the earth and the idea of limited assets consolidate to frame an inner voice comprehension of the hindering idea of land or sea transfer hones. This more noteworthy comprehension of contamination and squanders started to request more noteworthy direction of transfer rehearses. The powerlessness of nearby governments to manage transfer and squanders immediately prompted elected inclusion and acceptance of obligations.

Recycling remains a subtle idea about which everybody supposes they have a reasonable comprehension until the point that they start to hone it. Albeit a great many people comprehend the generally straightforward assignments required to take an interest, the nuances important for the transaction of both the general population and private segments expected to restore those materials to industry as crude materials and the techniques utilized to do as such require definitions other than basic dialect.

The terms recyclable materials, recuperated materials, and recycled materials all are expected to characterize the idea of recycling and more often than not require definition in different state controls. The overall population's view of what recycling is remains to a great extent constrained to those unmistakable

components including curb side programs, recycling focuses and an obscure understanding this is useful for the earth in light of the fact that these materials don't go to a landfill or incinerator. Recycling happens for a few reasons: selfless reasons, monetary objectives and legitimate contemplations. The primary reason, securing the earth and preserving assets have turned out to be undeniable as being to everybody's greatest advantage. The second reason, the stayed away from expenses of transfer of squanders has ascended to a level where when joined with alternate expenses related with recycling, it now bodes well, financially, to recycle numerous materials.

Consistently, Indians hurl out 2.5 million plastic containers; just a little rate are recycled. Today, plastics constitute one of the quickest developing classifications of materials utilized and discarded in our economy. Plastics contain around 10% of the weight and about 33% of the volume of the metropolitan strong waste stream. As indicated by the Ecological Security Organization (EPA), around 40 billion pounds of plastics are produced as city strong waste in the Assembled States.

Plastics are oil based engineered materials whose principle constituents are carbon and hydrogen. Most plastics that are recycled originated from the thermoplastic family, which speaks to around 90% of all plastics sold. Thermoplastics can be promptly recycled as they liquefy when warmed to high temperatures. The whole ranges of bundling plastics originate from the thermoplastic family.

Regular thermoplastics incorporate polyolefins (polyethylene, polypropylene), styrenes (polystyrene, acrylonitrile butadiene styrene), vinyls (polyvinyl chloride, polyvinylidene chloride), and thermoplastic polyester (polyethylene terephthalate). The other gatherings of plastics which contain the staying 10% are known as thermosets. Thermosets are insoluble and infusible, and can't be re-softened or dissolved by warm. Thermosets incorporate phenolics, epoxies, urea-formaldehyde tars and cross-linked polyesters.

Recycling forms are immovably settled for materials, for example, glass, paper and metals however the recycling of plastics is in its earliest stages. Recycling of plastics, similar to every single other material, is exceedingly alluring in light of vitality utilize alone. Recycling of scrap plastics from the generation line has been set up for a long time, yet recycling of post-customer plastics has been slacking. The recycling of plastics is unique in relation to the recycling of glass and metals. Though glass containers and metal jars return into utilization in a similar mode, numerous recycled plastics must be made into different items, because of the powerlessness of plastics to be remanufactured and sanitized to meet nourishment contact measures. While some experimental runs programs are starting to deliver recyclable compartments, most recycled plastics move toward becoming fiber for rugs or coat filler and some consolidated plastics are being made into furniture.

One of the primary issues in the recycling of post-shopper plastics is the high cost of transportation and accumulation. Most void plastic bundles and holders involve a huge volume and residential areas will be unable to gather enough tonnage to maintain their recyclability as a feature of a monetarily practical program. "One proposed arrangement calls for plastics makers to help areas in financing processors and other gear that decrease plastics into a denser frame that is more temperate to transport. Likewise, the plastics business, with assistance from the Indian Plastics Chamber, has supported research went for driving down the cost of gathering, handling, arranging and recovering plastics. In any case, notwithstanding the costs, recycling keeps on being exceptionally esteemed by the Indian open and groups keep on offering gathering administrations for recyclables.

Since the vast majority of the vitality required to create a plastic item goes into the generation of feedstock materials, not the assembling procedure, plastic squanders hold the greater part of their unique vitality content. Along these lines, delivering a plastic item from scrap plastic rather than virgin gum spares around

85-90% of the vitality generally utilized. The plastics business every year recycles around 4 billion pounds of post-buyer and pre-shopper scrap plastics. This does exclude the recycling of a few billion pounds of process scrap (regrind) that is joined straight once more into the assembling procedure.

Recycling plastics requires five fundamental parts so as to be effective. These five sections are accumulation, processors, re-claimers, end clients and clients. Gathering programs are required for business, industry and the overall population. Processors locally get ready gathered plastics for the market by densifying and arranging them into a prudent frame for long-separate shipment. Re-claimers change the recuperated item into feedstock materials. End clients change over the recovered material into recycled items and customers are expected to buy the recycled content items. The foundation for recovering, handling and gathering post-purchaser plastics developed immensely from the late 1980s through the late 1990s. Before 1998, post-customer plastics recycling comprised principally of soda bottles gathered from a couple of states requiring stores, and the plastic packaging from returned lead-corrosive vehicle batteries. "Today, there are various group gathering programs that offer curb side get or drop-off locales for select sorts of plastic items for 80% of the Assembled States."

Plastic Packaging

By volume, it is evaluated that bundling materials represent more than 33% of civil strong waste in the Assembled States. The bundling business is the biggest shopper of plastics utilizing 33% of all gum created every year for films, soda pop holders, material on bottles and unbending compartments and for covering on numerous other pressing materials. "Bundling is likewise the biggest single wellspring of plastic waste, coming to around 13 billion pounds every year, or 40% of all plastic waste. The two biggest classifications of current utilize are bundling film and unbending holders, representing 35% and 51% of plastics, individually. The other two classifications behind these are coatings recorded at 9% and terminations recorded at 5%.

Plastic bundling materials are made out of a wide range of tars and pitch mix of which the most well-known are low-thickness polyethylene (LDPE), high-thickness polyethylene (HDPE), polystyrene (PS), polyvinyl chloride (PVC) polypropylene (PP) and polyethylene terephthalate (PET). Polyethylene, low and high thickness, make up more than 60% of the plastic bundling waste stream. Low thickness polyethylene film is utilized as a part of uses, for example, basic need sacks and bread wraps, while high thickness polyethylene is utilized as a part of more than 50% of plastic holders, for example, drain, water, clothing cleanser and fade.

Polyethylene terephthalate (PET), basically utilized as a part of soda pop jugs, constitutes around 14% of plastic holders and is currently the most generally utilized soda compartment, in light of the aggregate volume of sodas sold in the Assembled States. The measure of pitches utilized as a part of these soda bottles multiplied by 1995 with gauges near 2 billion pounds being utilized. This figure is required to relentlessly ascend as plastics are utilized increasingly in the bundling business.

Different materials utilized as a part of bundling, to a lesser degree, incorporate ethylene vinyl liquor (EVOH) as an oxygen hindrance, polyvinyl acetic acid derivation as a cement and ethylene vinyl acetic acid derivation (EVA) copolymer. The utilization of these materials mirrors a vital late advancement in plastic bundling the utilization of composite, or multilayer, bundling. These bundles contain layers some of the time upwards of 12 of various sorts of saps and different materials.

For instance, a squeezable ketchup bottle comprises of a layer of polypropylene (PP), a glue layer, an oxygen hindrance layer (EVOH), another glue layer and another layer of PP. The utilization of the EVOH enables makers to bundle in plastic numerous nourishments that they already proved unable, due to

conceivable defilement. Numerous composite bundles are currently supplanting materials with high recycling histories, for example, paperboard and glass. The explanations behind these progressions incorporate expanded client accommodation, longer time span of usability and lighter weight. Nonetheless, the superfluity of the bundles and the natural effects of transfer have been to a great extent neglected. As perplexing blends of plastic turn out to be more typical in bundling, the potential recyclability of strong waste stream will diminish, since there is no recycling system for these mix bundles.

Five recycled soda pop containers will make enough fibrefill for a man's ski coat. 1,050 recycled drain containers can be made into a six-foot stop seat. The United States makes enough plastic film every year to contract wrap the territory of Texas. On the off chance that exclusive 10% of Indians purchased items with less plastic bundling just 10% of the time, roughly 144 million pounds of plastic could be killed from our landfills.

Plastics in Building and Construction

The second fundamental class where plastics are utilized is in the building and development industry. This industry expends more than 15 billion pounds of plastics as channels and fittings, plumbing, restroom apparatuses, inside/outside building materials and air upheld structures. Not at all like bundling, these employments of plastics don't quickly affect the waste stream, however their possible superfluity must be considered in squander administration anticipating the middle of the road and long haul. Post-purchaser plastic squanders from the building and development division is anticipated to be well more than 3.9 billion pounds or 8.9% of all post-shopper plastic waste nowadays and figures are anticipated to constantly rise. The one great note about plastic building and development materials is that their life expectancy last 25 to 50 years.

Plastic Recycling Process

Plastic is among the most famous and essential materials utilized as a part of the cutting edge world. Nonetheless, its prominence is a piece of the colossal issue and motivation behind why plastics ought to be recycled. Rather than discarding them contaminating the land and our water bodies, we can streamline the life expectancy of plastics by recycling and recycling them.

Plastic recycling alludes to the way toward recuperating waste or scrap plastic and reprocessing it into helpful item. Because of the way that plastic is non-biodegradable; it is basic that it is recycled as a major aspect of the worldwide endeavours to decreasing plastic and other strong waste in the earth.

The accompanying is a well ordered procedure of plastic recycling:

1. Collection

Plastics are open in different structures for example plastic holders, compartments, bottles, plastic sacks, packaging plastic, gigantic mechanical plastics just to indicate yet a couple. In light of their demeanour and openness, there are plastic collection centres and a few delegates have meandered into plastic social affair business as a wellspring of compensation. Tons and tremendous measures of scrap plastic are assembled and sent to a social occasion yard where they are then squeezed and transported to plastic dealing with plants. Unfortunately, not all countries can reuse plastic. Not a lot of making countries can truly reuse plastic. This infers, plastic waste is up 'til now a vital issue to a couple of countries on the planet.

2. Sorting

The genuine plastic reusing process starts with masterminding of the differing plastic things by their tar substance and shading. This technique is moreover done to ensure all sullies are wiped out. There are remarkably arranged machines that help with orchestrating of the plastics as showed by their tar

content. By then the reusing processing plant sorts the piece plastic by pictures at the base of the plastics.

3. Shredding

Resulting to orchestrating the plastics, the accompanying stage is to cut the plastics into minor protuberances or pieces. The plastic containers and holders are then ground and cut into little pieces or chips. The heavier and lighter plastic chips are secluded using an especially arranged machine. The parcel method helps in ensuring that the particular plastics are not collected or mixed up in the last thing. Remember that different plastics are used to make particular things.

4. Cleaning

After a whole division, the drops or protuberances are then washed with chemicals to empty whatever remains of the sullying. Once the cleaning technique is done, the ideal pieces are experienced particular apparatus that further disengages the plastic gum composes. The plastic chips are then subjected to guide warmth to dry.

5. Melting

The dry chips are mollified down. They can be mollified down and framed into another shape or they are broken up down and taken care of into granules. The softening method is done under controlled temperatures. There is particular apparatus proposed to condense down plastic without destroying them.

6. Making of Pallets

After the softening strategy, the plastic pieces are then compacted into little pellets known as nurdles. In this express, the plastic pellets are set up for reuse or be refreshed into new plastic things. It is basic to raise that reused plastic isn't generally used to make undefined plastic thing or its past casing. It is in this pellet shape that plastics are transported to plastic gathering associations to be updated and be used as a piece of making other supportive plastic things.

Recycled Plastics and their types

There are various and regular sorts of recycled plastics which can be found around us, in all kinds of application, be it bags, medicine bottles, toys, utensils etc.

They can be seen as underneath:

❖ Polyethylene Terephthalate

This variation of recycled plastic is strong, has incredible lucidity, is solid and has hindrance to dampness and gas. It is utilized as a part of the make of water, sodas, nutty spread and serving of mixed greens dressing jugs and jugs.

❖ High Density Polyethylene (HDPE)

This variety of recycled plastic is known for its astounding solidness, protection from moisture, quality, adaptability, tensile strength and diminished penetrability to gas. It is utilized as a part of the produce of water, squeeze and drain bottles. It is likewise used to make retail and junk sacks for family units and representatives.

❖ Polyvinyl Chloride (PVC)

Condensed as PVC, polyvinyl chloride has various applications. It is very flexible, can be twisted effectively and efficiently, it is extremely heat resistant and solid. This recycled plastic is generally utilized as a part of the make of bottled juices, PVC channelling and stick films.

❖ Low Density Polyethylene (LDPE)

This is the most widely recognized kind of recycled plastic. It has uncommon simplicity of preparing; it is hard, adaptable, extremely heat resistant, and impervious to moisture and it's anything but difficult to seal. This plastic is typically utilized as a part of making solidified nourishment packs, adaptable holder covers, freezable jugs just to specify yet a couple.

Commonly, a strong waste administration and treatment benefit causes regions organizations to oversee strong squander by planning a few exercises. These exercises include: source decrease, reusing and treating the soil, and transfer in landfills or waste combustors. Source diminishment changes the plan, fabricate, or utilization of items to decrease the sum and poisonous quality of waste or junk. Reusing occupies things, for example, paper and metals from the waste stream. Strong waste gathering and scrap accumulation permits reused materials to be prepared into new items. Treating the soil is a normally happening process that disintegrates natural waste to create a humus-like substance.

Proper strong waste transfer requires squander portrayal, determination/depiction of substance and physical properties. Either straightforwardly or in a roundabout way, Plastic contamination includes the amassing of plastic items in the condition that unfavourably influences natural life environment, or people. The noticeable quality of plastic contamination is connected with plastics being modest and solid, which loans to elevated amounts of plastics utilized by people. Be that as it may, it is ease back to corrupt. Plastic contamination can horribly influence lands, conduits and seas. Living beings, especially marine creatures, can likewise be influenced through entrapment, coordinate ingestion of plastic waste, or through introduction to chemicals inside plastics that reason interferences in natural capacities. People are likewise influenced by plastic contamination, for example, through the disturbance of the thyroid hormone pivot or sex hormone levels. Expanding the level of comprehension in these regions is fundamental if we are to create fitting arrangement and administration apparatuses to address this developing issue. Plastic waste administration is a basic issue. In India, for more secure transfer of plastic waste, different advancements have been tested, for example, Utilization of plastic waste in street development, Co-preparing of Plastic waste in Cement Ovens. Over the most recent couple of years, state and local governments have begun focusing on the issues of plastic waste truly. Thusly numerous enactments, demonstrations and standards have been defined to bring the circumstance under control.

Duty to secure nature and implementing the current direction exists in the Ministry of Condition and Forests (MOEF). Plastics assume an inexorably critical part in achieving the recuperation and reusing rates characterized in the waste electrical and electronic hardware (WEEE) class by Europeans. They posture a vital natural issue in light of the fact that these plastics regularly contain harmful halogenated fire retardants which may cause genuine ecological contamination, particularly the development of cancer-causing substances Polybrominated dibenzo dioxins/furans (PBDD/Fs), amid treat procedure of these plastics. Pyrolysis has been proposed as a suitable handling course to recycle the natural mixes in WEEE plastics into fills and compound feedstock. Be that as it may, dehalogenation methodology are likewise important amid treat process, in light of the fact that the oils gathered in single pyrolysis process may contain various halogenated natural mixes, which would unfavourably affect the reuse of these pyrolysis oils.

Squander, and particularly plastic waste, is a noteworthy worldwide test. Plastic is the quickest developing part of the strong waste stream. Also, on the grounds that plastic corruption takes up to one thousand years, it is turning into a dependable natural issue for the present age and those to come. In spite of the fact that plastics remain for roughly 10% - 15% by weight of metropolitan strong waste created (contingent upon nation), it represents a huge part by volume coming to up to 40%. This component makes plastic squanders hard to deal with and gather.

Transfer of plastic waste is a genuine worry in India. In an investigation directed amid 2012-13 on Yamuna stream water overwhelming metals, for example, cadmium, chromium, copper, nickel, zinc, and lead have been found in the stream because of widespread release of mechanical effluents into the waterway. Phthalic corrosive esters [PAEs] are a gathering of xenobiotics and perilous mixes mixed in plastics to upgrade their pliancy and adaptability. Tremendous amounts of phthalates are created all around for the generation of plastic products; whose transfer and draining out into the environment make genuine concerns nature, biota and human wellbeing. In spite of the fact that in silico computational, in vitro unthinking, pre-clinical creature and clinical human examinations indicated endocrine interruption, hepatotoxic, teratogenic and cancer-causing properties, use of phthalates proceeds because of their adorableness, alluring compound properties, low generation cost and absence of appropriate options.

Fast financial improvement and populace development, lacking foundation and aptitude, and land shortage influence the administration of metropolitan strong waste to wind up one of India's most basic ecological issues. The investigation is gone for assessing the age, attributes, and administration of strong waste in India in light of distributed data. Another institutional and enactment system has been organized with the destinations to build up a comprehensive, coordinated, and financially savvy strong waste administration framework, with an accentuation on natural security and general wellbeing.

Plastics ought to be recycled on account of various reasons as can be seen beneath

➤ Arrangement of a Maintainable Wellspring of Crude Materials

Recycling plastics gives a maintainable wellspring of crude materials to the assembling business. Once the plastics are recycled, they are sent to assembling businesses to be upgraded and changed over into new shapes and utilized as a part of various apparatuses.

➤ Diminishes Ecological Issues

Since plastics are non-biodegradable, they represent a high hazard to the general population and the earth overall. They can square sewer lines, seepages and different conduits prompting blockages and undesirable accidents. At the point when plastics are killed through recycling, the earth looks perfect and inhabitable.

➤ Lessens Landfill Issues

Recycling plastics limits the measure of plastic being taken to the regularly reducing landfill destinations. Most nations have assigned zones particularly implied for covering plastics. When they are recycled, these destinations will get minimal plastic refuse. The rest of the regions can be utilized for different purposes as opposed to dumping plastics that don't decay. These zones can be utilized for farming or for human settlement. It ought to be comprehended that human populace is developing every day and land is turning into an issue. Rather than abusing the land for waste transfer it can be utilized for settlement and other essential financial exercises.

➤ Expend Less Vitality

Recycling of materials including plastics requires less vitality when contrasted with making the plastic without any preparation. This spares vitality and that vitality can be redirected to other imperative things in the economy. It is along these lines vital to energize plastic recycling in the assembling business as it will spare the economy billions of cash. The way toward assembling plastic utilizing common crude materials is costly and tedious contrasted with the recycling procedure.

➤ Empowers a Manageable Way of life among Individuals

People who have wandered into plastic gathering and recycling business will encounter enhanced ways of life as they will get their daily wage from the business. This will over the long haul enhance the

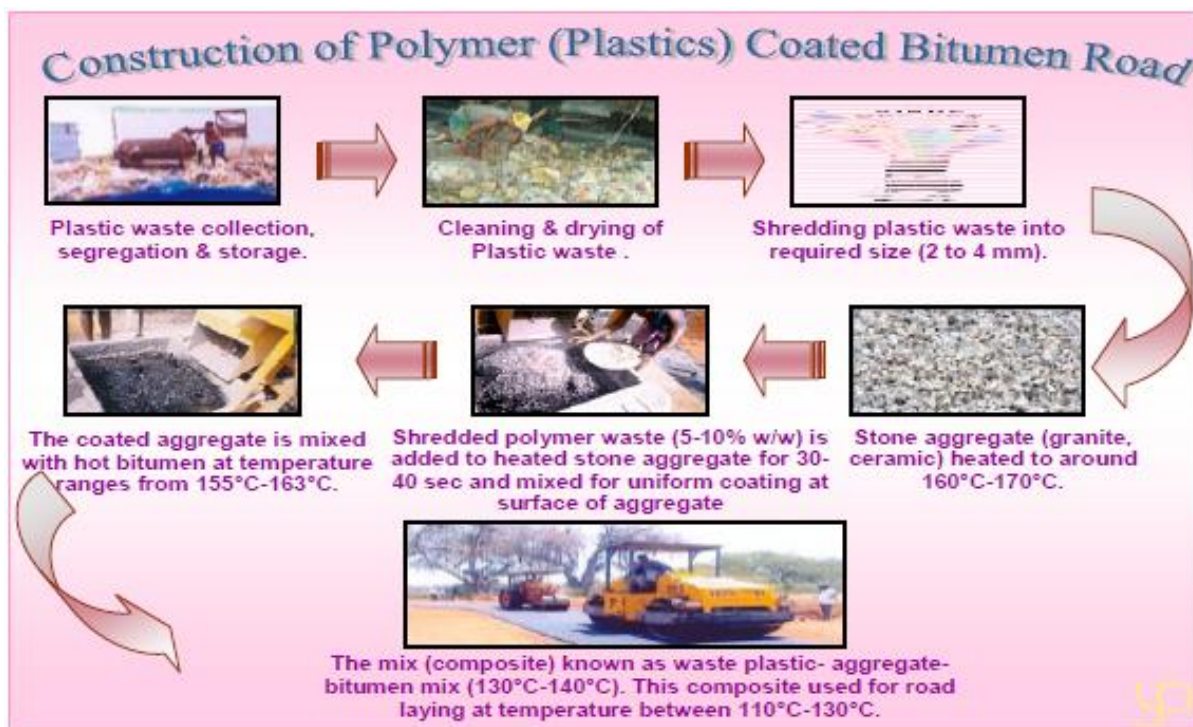
economy and lift the expectations for everyday comforts of the general population. So don't simply stay there doing nothing, grasp plastic recycling exercises and enhance your financial models.

In rundown, any kind of exertion went for sparing nature is vital and matters a great deal. Since its initiation amid the ecological transformation in the late 1960s, plastic recycling is a standout amongst the most energized strong waste administration programs on the planet. Preceding the push to utilization of plastic holders by makers, items were bundled in glass, metal and paper. In this manner, with a specific end goal to keep our condition clean, diminish landfills, give a supportable supply of plastics to producers, it is critical to recycle plastics.

Road construction making use of plastic waste:

The technique of road preparation using waste plastics is prepared and the process is being implemented very easily for the construction of flexible roads at various places in India. The process is as follows:

Sr. No.	Description	Executing Agency
1	Collection and segregation of plastic waste (Except chlorinated/brominated plastic waste)	Municipal Corporation, Nagar Nigam, Nagar Parishad & Nagar and Gram Panchayat
2	Transportation and storage of plastic waste	Municipal Corporation, Nagar Nigam, Nagar Parishad & Nagar and Gram Panchayat
3	Cleaning and sun drying of plastic waste	Municipal Body or PWD
4	Shredding of plastic waste (2 to 4 MM size)	Municipal Body or PWD
5	Heating of stone aggregate (1600C -1700C)	Municipal Body or PWD
6	Adding of shredded plastic waste (5 to 10% w/w for 30 to 40 seconds)	Municipal Body or PWD
7	Coated aggregate is mixed with hot bitumen (Temp 1550C to 1630C)	Municipal Body or PWD
8	The mix-plastic aggregate bitumen mix (130-1400C) The mix can be used for road laying	Municipal Body or PWD



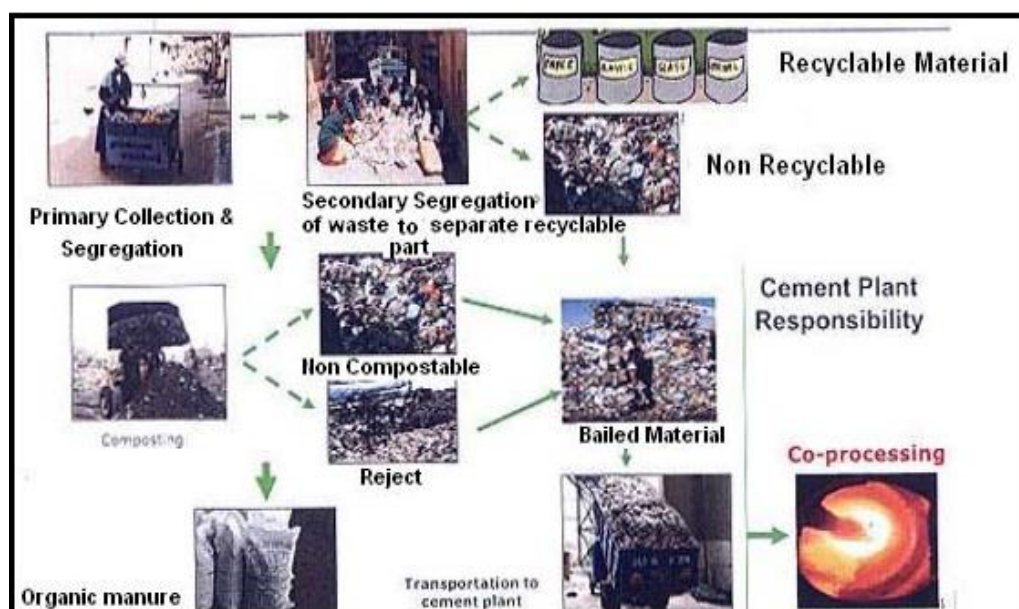
Plastic as an alternative fuel in power plants and as raw material in cement kilns:

Co-preparing alludes to the utilization of waste materials in industry process, for example, concrete and control stations or some other huge burning plants. Co-preparing demonstrates substitution of essential fuel and crude material by squander, recuperating industry and material from squander. Squander material, for example, plastic waste utilized for co-handling are alluded to as option powers and crude material (AFR). Co-handling of plastic waste offers favourable circumstances for concrete industry and in addition for the Municipal Authorities in charge of waste administration. In other hand, concrete makers or power plants can spare non-renewable energy source and crude material utilization, contributing more eco-effective generation. Moreover, one of the preferred standpoint recuperation strategies utilized as a part of existing office, disposing of the need to contribute on other plastic waste practices and to secure land filling.

Sr. No.	Item	Description	Action to be taken by
1	Collection of plastic waste	Concerned Municipal Authority should create a system for collection of plastics waste from Dust Dhallaos through Public Private Partnership (PPF) mode on any other feasible method.	Municipal Corporation, Nagar Nigam, Nagar Parishad & Cantonment Boards

2	Segregation & Pre-processing of plastics waste	Collected plastics can be reprocessed/sorted for recyclable and non-recyclable. The Non-recyclable plastics waste will be transported to nearest cement kilns and power plant for co-processing by concerned Municipal Authority in consultation with concerned State Pollution Control Board (SPCB)/Pollution Control Committee (PCC).	Municipal Corporation, Nagar Nigam, Nagar Parishad & Cantonment Boards
3	Identification of cement factory	Mapping of cement kilns and power plant for accepting co-processing of plastic waste in same State or neighbouring State. An agreement shall be signed between Municipal Corporations and Cement kilns.	State Pollution Control Boards & Pollution Control
4	Modification for feeding plastic waste (PW) in cement kilns	Cement Industry/power plant to set-up storage facility, shredder, conveyor-belt, one hopper, one winch-machine and one double-flap damper.	Concerned Cement Industries/power plant
5	Setting-up of laboratory for plastics waste analysis	Cement industry/power plant shall set-up a minimal lab facility to analyse plastics waste before sending for co-processing. The instrumentation include Thermo-Gravimetric Analyser, Bomb-Calorimeter and C, H, N & S Analyser.	Concerned Cement Industries/power plant
6	Monitoring of emission by cement industry/ SPCBs	Cement Industry/power plant shall monitor the state emission in respect of routine parameters and hazardous air pollutants (HAPs)	Concerned Cement Industry, Power Plant and SPCBs/PCCs
7	Forwarding progress Report to CPCB	Forwarding quarterly progress report of Co-processing of plastic waste to CPCB	SPCBs/PCCS and Cement Industries/Power Plant

The process flow looks like:



Every day-use plastic items and their substitutes

Common Plastics Used:	Alternatives to Plastic:
Art supplies	Consider homemade play dough, paint, etc. (to store in glass or metal); choose items such as colored pencils and charcoal or pastels that come in cardboard boxes instead of plastic containers
Baby bottle	Glass or stainless steel, and silicone nipples
Bags, food storage (i.e. Ziplock)	Glass or stainless steel containers
Bags, shopping	Canvas or reusable shopping bags (homemade or bought)
Beverage container, store-bought	Drink water instead; Homemade beverages stored in glass carafes; buy milk in glass containers or from a local farm
Brush, scrub or bottle	Tampico fiber or Horsehair brushes
Brush, toilet	Pig-hair wooden toilet brush
Calculator	Bamboo calculator
Carpet (much of it is plastic-based)	Natural wool carpet, real wood floors, sealed concrete
Computer keyboard	Bamboo keyboard
Cooking utensils (spatulas, spoons, etc.)	Invest in wood (naturally antibacterial!), stainless steel or silicone when necessary
Cups, drinking	Glass or stainless steel for toddlers
Dishwashing soap	Skip the store-bought and make your own homemade dishwashing detergent to store in a glass jar or stainless steel container.
Dustpan	Sweep out the door or use a stainless steel dustpan
Food storage	Glass and/or stainless steel containers
Hard hat	V-Gard GREEN Helmet (non-petroleum "plastic", made from sugarcane)

Ice cube tray	Stainless steel is best; also silicone, or natural rubber (if you're using an automatic ice cube maker, you're out of luck)
Lighters	Look for a metal lighter, such as a Zippo
Lint roller	Wooden and natural rubber lint brush
Lunchbox	Fabric lunch bags or stainless steel
Media cases (CDs, DVDs, etc.)	Purchase digital through iTunes or Amazon, or watch online through Amazon Instant Video or Netflix
Microwave cover	Ditch the microwave, or just clean up the few splatters to save yourself from the plastic off-gassing
Office supplies	Check out paper tape (skip the dispenser); Many pens come with metal shells; you can often find all-metal scissors at craft stores (check the sewing department); choose moldable or square erasers (as well as single pens) from bins instead of in plastic packaging; look for metal thumb tacks, etc.
Popsicle mold	Stainless steel and silicone molds
Razors, disposable	All-metal razors and blades (non-disposable)
Rugs (much is synthetic polyester or recycled plastic)	Natural wool, hemp, jute, or cotton; choose a silicone non-slip pad underneath
Seasoning containers	Choose seasonings that come in glass with a metal lid, recycle the plastic topper inside, and consider growing and drying your own in the future
Shower curtain	Choose cloth, bamboo, or hemp instead
Skin care containers	Use coconut oil, essential oils, homemade sunscreen, and other homemade skin care options.
Straws	Glass or stainless steel; be sure your order includes a free straw brush for easy cleaning
Toothbrush	Plastic-free wooden toothbrushes
Toothpaste	Make your own homemade toothpaste and store in a glass or stainless steel jar.
Toys, misc	Replace with wooden, cotton, hemp, porcelain, metal, and other natural materials (tip: search "Waldorf" or "natural toy _____" to find specific alternatives
Trash bags	First be sure to precycle, compost, and recycle. With the small amount left, try going without a bag, using paper bags, or compostable bags (such as BioBags).
Utensils (especially when eating out)	Choose bamboo carry-out utensils and keep them in your vehicle
Water bottle, drinking size	Stainless steel, or glass with silicone or padded case to prevent breaking (these usually only come with plastic lids; if you find a quality bottle without any plastic at all please let us know!)
Water bottle, 5 gallon	5 gallon glass carboy
Water filter, refrigerator	Instead of the fridge filter, use a stainless and charcoal filter, such as Berkey filters
Yoga mat	Bamboo, hemp, jute, or natural rubber mat

Conclusion and Suggestions

All Plastics are non-biodegradable, synthetic polymers derived primarily from petro-fossil feedstock and made-up of long chain hydrocarbons with additives and can be moulded into finished products excluding compostable plastic or polymer confirming IS/ISO 17088:2008. Such polymers are broken in presence of suitable catalyst, into monomers such as ethylene, propylene, vinyl, styrene and benzene. Such monomers are then chemically polymerised into different categories of plastics

People have observed that disposal of plastic waste is a serious concern due to improper collection and segregation system. But, a few technologies have been developed to minimize its adverse effect on the environment. Nowadays Worldwide accepted technology used for the plastic disposal in incineration, though it is not preferred option in India because it releases toxic gases like chlorinated dioxins and furans, raising several environmental issues. CPCB put efforts to consolidate innovative technical options for safer disposal of plastic waste these are described in the following paragraphs. Hence, it is worth to note that before adopting any technology, it is necessary to the description of technologies.

Considering the costs, PLA looks like a suitable replacement for the current grade of plastics. Since at many places, the consumers were already paying extra for plastic bags, they would not mind paying some more for biodegradable materials. Going forward, due to the plastic ban in Maharashtra, these alternative polymers are the ones which would be immediately adopted for use. The increase in production will also bring down its costs, in a few years. Till then, we always have the option of using natural fibres like Jute, cotton, hemp, etc.

Also, the basic aim is to reduce the use of plastics altogether, and this need sensitizing the customers. The government is also trying to create awareness in that regards, in the minds of the general public. It will take its time to happen, but that day is not far, when we have a plastic free world.

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Exposure & Effectiveness of Digital Media Amongst Youth in Mumbai

Abstract

The rapid integration of digital media into the daily lives of youth has prompted a need to understand its influence and effectiveness in urban centers like Mumbai. This study aims to investigate the patterns of digital media exposure and assess its impact on the youth population in Mumbai. Through a combination of quantitative surveys and qualitative interviews, data was collected from a diverse sample of youth aged 15 to 24 years. The findings highlight the prevalent usage patterns across various digital media platforms and devices, shedding light on the content consumption habits, duration of exposure, and the purposes behind engagement. Moreover, the study explores the perceived effectiveness of digital media in disseminating information, shaping opinions, and influencing behaviors among Mumbai's youth. The implications of excessive exposure, potential benefits, and the role of digital literacy are discussed in the context of the broader socio-cultural landscape of Mumbai. These insights contribute to a better understanding of the complex interplay between youth, digital media, and urban environments, providing valuable guidance for educators, policymakers, and researchers seeking to harness the positive aspects of digital media while mitigating its potential negative consequences.

Keywords: Digital Media, Youth, Mumbai, Urban, Patterns, Content Consumption.

Introduction

In marketing, the impacts of technology are diverse. Organizations are tasked with managing more marketing options than ever before, and consumers are more integrated with marketing information than they have been in the past. Technology has impacted the field of marketing significantly, along with virtually every other discipline in business. From the organizational perspective, technology has impacted the ability to collect and organize marketing data, the channels the organization can use to reach consumers, and the process of developing different types and formats of advertising assets. Organizations have more data, more marketing formats, and more online places to communicate with consumers (i.e. social networks, blogs, search engines, YouTube videos, etc.).

From the consumer side, marketing has become increasingly integrated into everyday life. From Facebook advertising to Google paid search results, the average consumer has an increasingly personalized and data-driven exposure to 'relevant' ad materials. This is all not to mention the various devices and distribution formats, spanning from computer browsers to mobile to tablet distribution.

For organizations and consumers both, the most important is the way in which big data, diverse distribution opportunities, products and consumers are all combined. Identifying the ideal target market from the data, figuring out which channels this market tends to use (social networks, etc.), and which products fill their needs is a strategic necessity in the modern technological era for organizational success.

Today's connected consumers are using smartphones, iPads, laptops - and even glasses and watches - to access content. As a result, marketing departments need to provide compelling campaigns across these different devices and become proficient in using technology. Marketers need to work closely with IT departments and technologists. They need to understand the processes behind developing websites, handling data and running social media campaigns. Marketers could develop the skills to enable them to

work hand in hand with technologists while retaining their creativity, flair and intuition. This paper discusses social media marketing and some of the major marketing technology tools.

Impact of Digital Marketing on Indian Economy

Digital Marketing industry in India is spread to almost all the business sectors. Some of the applications of E-Marketing are shopping and order tracking, online banking, payment systems and content management.

The power of digital marketing allows geophysical barriers to disappear making all consumers and businesses on earth potential customers and suppliers. It is known for its ability to allow business to communicate and form a transaction anywhere and anytime.

Digital marketing industry in India is a booming career today. In a country with a rapid growth economy, it is expected to have a very high significant growth in Digital marketing career. The growth in the digital marketing trends is making a very substantial impact on marketing and advertisement. The big picture of Digital Marketing industry in India cannot be complete if short preview of the past digital marketing statistics is not made.

In 2011, the digital marketing statistics revealed that advertising via the mobile phone and tablets was 200% lower than that of the following years. During this year, the net worth was \$2 billion. The growth was in a geometric progression as it rose to \$6 billion in 2012. The competitive growth demands for more improvement in the career works and professionals are being added to the field.

Today, digital marketing industry in India is growing at its peak, and is still continuous. Many factors are responsible for this growth. The use of communication tools has greatly changed in the year past. No one ever thought to have a credible deal online.

Low cost of handset is now available making it possible for India to have about 600 million internet users which ultimately creates a fascinating business opportunity to sell to a growing population.

Several factors have been found to contribute to the growth of digital marketing in India. Before now, internet usage was only meant for the wealthy. There is now a great change in the lifestyle of the middle class. It was discovered that changes in lifestyle and standard of living had increased the level of consumption, quality and also the pattern of consumption. The quality of use in the urban centers of India is on a high side. This is because majority doesn't have time for shopping. Apart from struggles to earn money, people want some other things to be done at their own convenience.

The following survey from people indicates the size of Digital Marketing industry in India:

34% of the companies already had an integrated digital marketing strategy in 2016

72% marketers believe that traditional model of marketing is no longer sufficient and this will make the company revenue to be increased by 30% by the end of 2017

In 2017, 80% businesses will increase their digital marketing budget which may surpass the IT budget. Only the illiterates could not access the potentials of the digital marketing because of the accessibility to computing devices and computer education. The following are the channels that are playing an active role in the development of digital marketing industry in India.

1. Mobile Marketing

Digital marketing overview reveals that Social media has been playing a supporting role to marketing. Over the years, it has been noticed that 92% of social media users are from the mobile devices. This enables the size of digital marketing industries.

2. Email Marketing

From the digital marketing overview, it was discovered that well-targeted email marketing will be one of the most effective ways of ensuring conversions in 2017. Email is one of the most effective methods for digital marketing as there is a facility to disburse messages to millions of people at a time.

3. Search & SEO Marketing

As much as changes is existing in the search engines, marketers are also trying shift their ways of targeting audience so as to meet up with the current evolution in Digital Marketing industry in India.

Apart from the above channels through which digital marketing takes place, activities under Digital Marketing industry in India are not limited to social media, email, content, search engine, etc. Digital marketing is either done in-house where companies might hire people for their own or clients' digital marketing needs. A company may outsource to specialist digital marketing agencies or given to consultants.

Literature review

A Conceptual Study on E-marketing and Its Operation on Firm's Promotion and Understanding Customer's Response. Authored by Goodarz Javadian Dehkordi & Samin Rezvani. The purpose of this conceptual paper is to discuss four main different tools which are: mobile marketing, E-mail marketing, web marketing and marketing through social networking sites, which use to distribute E-marketing promotion and understanding their different influence on consumer's perception. This study also highlighted mobile marketing and role of social networks and their component in term of perceptual differences and features which are important to them according to the literatures. Mobile devices and marketing through mobile recently by introducing smart phone have changed and these enhancements in technologies especially in mobile devices brings so many advantages to most of the firms. E-mail marketing according to literature is the most useful tool in internet and also the most cost effective phenomenon in electronic marketing for firm and businesses.

E-marketing authored by Ms. K. Sangeetha, in this paper talks about how an online marketer now needs to find where people are congregating online and needs to engage them in a meaningful way. Be it in matching with what they are looking for, watching how they interact or listening to their natural opinions on company. This paper states that E-marketing has emerged as one of the most innovative mediums for organizations to market services. It may be the art of identifying and understanding customer needs and creating solutions that delivers satisfaction for the customers, profits towards the producers and benefits for the stakeholders. E- Marketing today according to the literature encompasses product definition, product packaging, advertising, sales & distribution.

Social Media Marketing: Strategies & Its Impact authored by Vivek Bajpai & Mrs. Shweta Shriwas. This research paper talks about how companies can use social media marketing to make their marketing more effective and to build a stronger community. Social media helps in connecting people through social networking sites where people can stay far and yet remain connected. It highlights that Facebook today helps to create a loyal connection between product and individual which leads to large advertising opportunities. These media have a competitive edge over other popular public media like Television because there is a time gap between social event occurrence and the time it is being broadcasted. Taking advantage of these strategies can help to build a community, make marketing more effective and incentivize buying.

Challenges for marketers

1. Generating Traffic and Leads

This is a pretty broad area. The essence of this challenge is not the basic blocking and tackling associated with driving visitors and leads but rather doing it at a pace that matches everyone else's expectations especially sales and executive leadership.

Most marketers start with the tactics. The problem is that website, blogging, content, emails, search, social, paid and other tactics are not where the secret to lead generation resides. Everyone knows the tactics. What's preventing you from generating enough visitors and leads is the strategy behind the tactical execution, the orchestration of those tactics and the optimization of those tactics once they're launched.

This is why inbound marketing agencies have sprouted up like weeds. These agencies are typically responsible for a wide variety of these tactics including strategy, orchestration and optimization.

2. Proving the ROI of Our Marketing Activities

To show ROI, you must have income associated with investment, and the only place the income comes from is the new customers and revenue generated by your marketing activities. This also means you (as marketers) are going to have to start showing full-funnel tracking for the website visitors you generate. To be more specific, prospect A showed up on the home page of our website. Then went to the team page, pricing page and request a consultation page. Then completed the form on that page and transitioned into the sales-qualified lead phase of our sales funnel. A sales rep received notification and she reached out with email. This is level of insight to track prospect all the way through the entire click-to-close experience.

Once prospect A closes and turns into a new customer who spent with your company, we will be equipped to prove ROI for the marketing investment required to get her to the site, on the site, converted from the site, and then supported through the sales process by the content and experience upgrades you provided.

3. Securing Enough Budget

This is directly related to marketing's ability to generate revenue. Once you consistently generate enough high-quality leads and those leads convert into revenue, we should be in a better position to request more money and protect your current budget.

The other aspect of this challenge is an ability to model results based on a level of investment. For example, there is a direct relationship between the results and the level of investment. Yes, efficiencies are gained at certain levels and after a certain amount of time, but marketing today requires consistent nurturing along with a continual investment in new techniques and new technologies. The optimization required to continually improve marketing and sales program performance also needs to be budgeted for.

4. Identifying the Right Technologies

Today's sales and marketing technology environment is getting more complicated every day. The impact these new tools have on the performance of sales and marketing teams is requiring marketing folks to stay up to date on, review and trial new tools regularly.

Partners that bring technology agnostic approaches and technology expertise to the table are needed. Their practical and client experiences with those tools will be invaluable when you're starting to review tools, select tools and use tools in your own marketing and sales programs.

5. Targeting Content for an International Audience

The world is a global economy, so it's not surprising that respondents are looking at international audiences. The way marketers can attack this challenge is to think about the cultures and experiences of the target audiences. Referring back to the strategy conversation from the first challenge, by understanding

the individuals in each of the audience segments it becomes clearer what content they need, in what format and how it needs to be delivered.

Converting your website for visitors from different countries who speak different languages and have different cultural nuances is core to giving them a click-to-close experience that causes them to want to do business with you.

Marketing tactics with best ROI

No matter what marketing avenue it is, there are three letters looming large over your entire campaign: ROI.

How to Define ROI: It's not always clear what constitutes ROI. Brand reputation, credibility, and visibility are all abstract ideas, so it can be hard to translate that into a concrete dollar value.

Accounting for Time: All investments will be a combination of time and money, but some will be more of the former, and vice versa. Comparing prospects can be difficult when they have different metrics for the investment.

Long- Versus Short-Term: Long-term investments tend to pay-off more, but multiple short-term investments could produce better results in the same timeframe.

Execution: An airtight strategy won't amount to much in the hands of a novice. The success of any marketing tactic depends on how it's executed.

Unique Qualities: No two businesses are the same. The dynamics of your operation are going to affect how well each strategy pays-off for you.

Conversion: There is a big difference between getting traffic and getting sales. Plus, misleading or oversold tactics can become returns down the road.

The top marketing strategy options are: -

1. Paid Ads

Paid ads are a classic method, and most business owners will tell that they offer an excellent ROI. These can be a great way to get your name in front of a lot of potential customers in a short period of time. However, it must account for the cost per click, which can vary substantially based on your industry. Plus, reliance on paid ads means you're not building genuine equity. Most marketing tactics like purchasing property, in that you're buying influence and recognition. With paid ads, though, you're just renting space; the ads turn off as soon as you stop paying. There's no legacy or lasting value beyond what was generated while the ads were active.

2. Content Marketing

Compared to paid ads, content marketing is a much more cost-effective strategy in terms of up-front cost. All you need to do is start pushing out content and—BOOM—you're engaged in content marketing. This makes it a very effective way to establish long-term expertise in your space, and to raise your profile through search engine optimization (SEO) practices.

This is a long game, though; it takes months for content marketing to pay-off. All that primo content you create will be a great investment a year from now, but it's going to take a lot of hours in front of the computer to create, which can be difficult if you're trying to launch a business.

3. Social Media

Social marketing has a wide range for judging up-front cost; it could cost you nothing but time, or you could invest thousands of dollars per month into boosting your social profile. It's also difficult to gauge its effect, as social influence doesn't translate into direct sales for most businesses. Sure, you can measure engagement and site conversions, but reputation and influence are very abstract.

The most important factor is your product category. The effect of social media activity be in creating buzz will be radically different if you're a retailer compared to a B2B operation

4. Email Marketing

Email is described as a high-earning tactic. In fact, 67% of businesses list email as their most-effective marketing channel. Email is a low-cost, high-yield marketing strategy; it doesn't cost much to send out a blast of emails and start seeing result. While you can buy email lists, this can produce inconsistent results, and may even be counter-productive in the long run. But building out your own organic list will take time, and can only work in conjunction with other marketing strategies like content marketing.

Industry example - AMAZON GO

Amazon spent four years crafting a system dubbed Just Walk out Technology that allows shoppers to scan their phone upon entrance, grab desired items off a shelf, and automatically get charged the right amount after exiting without the need to stop at a cash register to pay.

Amazon's much-heralded convenience store of the future, Amazon Go, may seem like a crazy experiment. But the company plans to open as many as six more of these storefronts this year.

Some of the new high-tech stores are likely to open in Amazon's hometown of Seattle, where the first location is based, as well as Los Angeles. It's not clear if Amazon will open up Go stores in any other cities this year. And in Seattle, Amazon had identified at least three locations for additional Go stores as of last year.

Amazon is hoping that by making convenience store trips even faster, it will raise the bar for brick-and-mortar shopping in much the same way that Amazon Prime did for online shopping and delivery. If successful, the initiative would help Amazon become even more ingrained in the daily lives of consumers and grab a greater chunk of the giant food and beverage industry that still predominantly lives inside brick-and-mortar stores. There's also been speculation that Amazon could add the Amazon Go system comprised of cameras and sensors to Whole Foods stores now that it owns the grocery chain, but that would be a huge undertaking and represent a significantly greater technology challenge.

If the company does open an Amazon Go store in Los Angeles, it would mark just the latest example of Amazon using that city as an early testing ground for new products and services. Los Angeles was the first city that Amazon expanded its Amazon Fresh grocery delivery service to after incubating it for more than five years in Seattle.

News of the planned expansion of the Amazon Go concept is sure to set off fresh concerns about the great societal challenges that come with the type of automation that Amazon is inventing. Since the Amazon Go model does not involve customers checking out, there are no cashiers working in the stores.

There were more than 3.5 million cashier jobs in the U.S. as of 2016, according to the Department of Labour. Though there are no cashiers, the first Amazon Go store does employ workers who prepare fresh food and meals in an exposed kitchen visible to passers-by. There is also a greeter stationed near the entrance, as well as a worker who checks customer IDs near the beer and wine selection. The experience is designed for those who do not like to stand in a checkout line. Amazon benefits by eliminating the cost of checkout personnel.

1. Shopping Process

In order for consumers to shop at an Amazon Go store, the consumer must first create an Amazon account, have a smart phone, and download the Amazon Go app. Once these items are in place, the customer scans their Amazon Go app, located on their smartphone, upon entering the retail store. At this point, the customer is free to walk around the store, shop, and add and replace items to or from their virtual cart.

In order for Amazon Go to accomplish this paradigmatic shift in the operational model of retail shopping, it relies heavily on technological innovation. The technology Amazon Go uses automatically senses when an item is picked up, put back on the shelf, and who committed the action. Once the customer is satisfied with the items they've chosen, they simply walk out the door - no lines, no checkouts, and no waiting. The purchased items are charged to the customer's Amazon account and a receipt is sent to the Amazon Go app.

2. Technology Used

Amazon Go uses what they call, "Just Walk Out Technology". This technology is responsible for keeping track of items taken from, and in some cases, returned to, the store's shelves. It also keeps track of the individual's virtual cart.

For this to be possible, Amazon uses technology similar to that of self-driving cars. The system relies heavily on sensor fusion, computer vision, and deep learning algorithms. While they haven't revealed too much about their technological advancement, it appears that Amazon plans on making cameras central to their operational strategy. These cameras will track not only the products and their placement, but also the individuals who do the shopping

Research Design

The objectives of the study were to:

- i. Determine the most popular Digital Marketing Channel.
- ii. Determine the impact of Social Media marketing in terms of customer engagement.
- iii. Determine the effectiveness of Social media marketing on creation of potential online buyers.
- iv. Determine the impact of Amazon Go technology in India.

Descriptive type is chosen as it best suits the industry under research. During literature review, it was identified that we need to study how emerging technologies are changing the way companies are approaching its customers. Survey type was chosen as it will help me gain more insights, about the impact of technology and digital channels on marketing in India.

Research Methodology

Collection of secondary data using research papers, publications and collection of primary data using questionnaires, etc. Analysis of collected data using both qualitative tools.

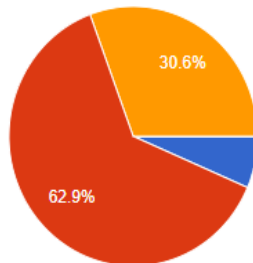
Sample size taken was 62. This study is targeted largely to MBA students of MET Institute of Management Mumbai and a few other MBA colleges in Mumbai because of their background and age diversity with a larger percentage using the internet. The study uses qualitative research methodology for analysis of the survey.

The survey was conducted with participation of 62 respondents. Participants were asked a set of 13 questions regarding the use of digital channels, impact of Amazon Go and social media in their daily routine. A structured questionnaire was used to collect the primary data from the respondents. A copy of the questionnaire is enclosed in the annexure.

Responses to each question have been quantified and represented in charts in this report, along with additional analysis and insights from secondary sources.

Age?

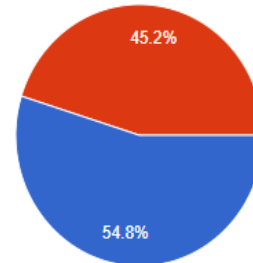
62 responses



Gender

62 responses

● 18-21
● 22-25
● 26-29
● 30-33

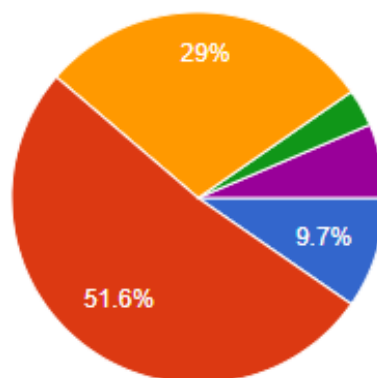


● Male
● Female

Top Social Media Platforms used in the age category 22-29.

How many hours do you spent on the Internet per day?

62 responses

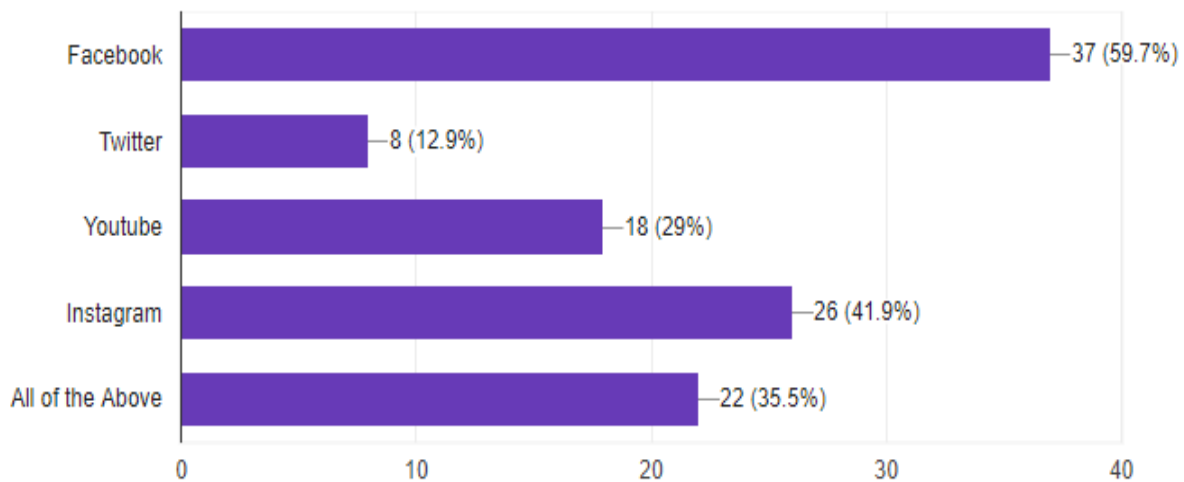


● 1-2
● 3-4
● 5-6
● 7-8
● More than 8

- 51% respondents (31 Nos.) spend 3-4 hours a day, while 29% respondents (18 Nos.) spend 5-6 hours a day on an average on the Internet. This shows the visibility and reach for marketers who can reach its audience anywhere is at low cost if compared to the traditional marketing mediums

Which of these online communities do you have a personal account?

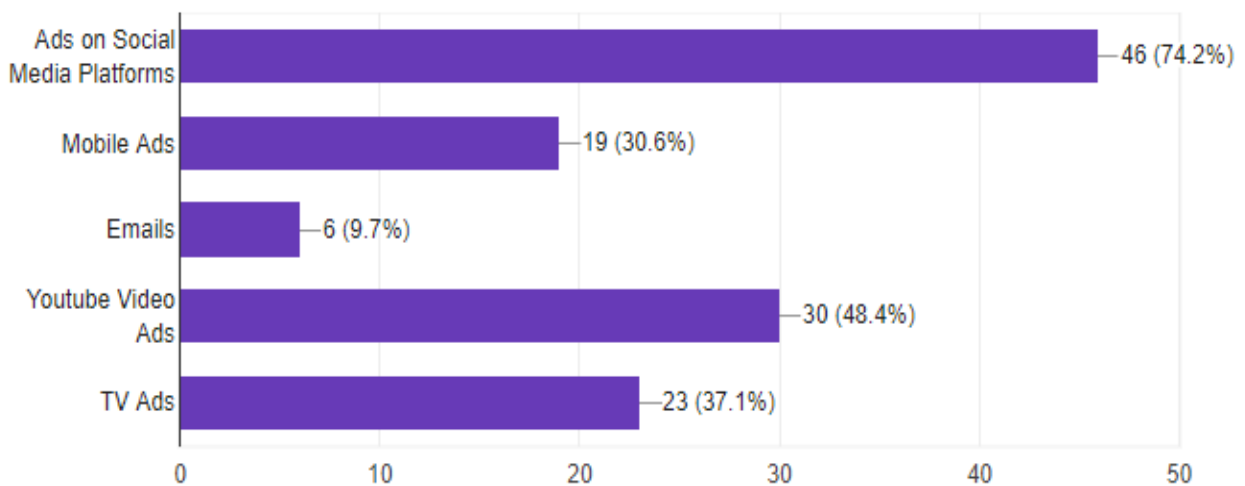
62 responses



- 35% (22 Nos.) respondents used all the top social media platforms like Facebook, Instagram. Facebook and Instagram are the most popularly used mediums. Twitter usage is moderately low compared to the other Social Media Platforms.

Which form of Advertising do you find more effective?

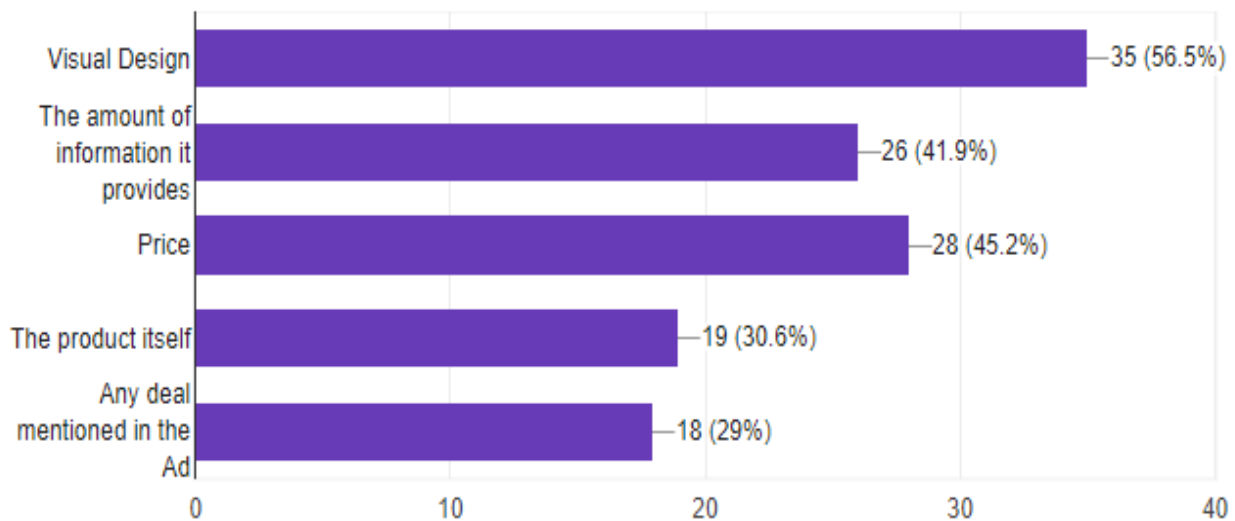
62 responses



- 75% of respondents prefer ads on social media compared to mobile ads, Emails & Youtube Video ads. It means that most of the respondents had a positive attitude towards advertising and marketing done through social. This clearly shows a positive attitude toward advertising and hence is a good indication for marketers.

What do you think is more important in an online Ad when drawing your attention?

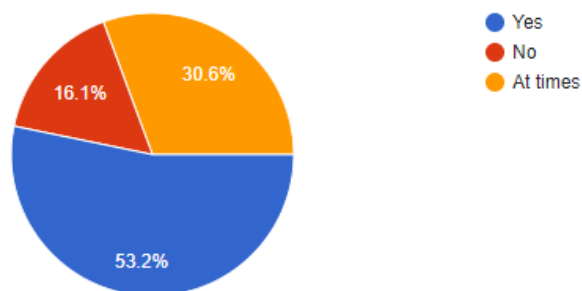
62 responses



- The visual design and the information present in the Ad are the main components which draw attention of the respondents.

Do you surf through articles, events & promotions on these social media platform?

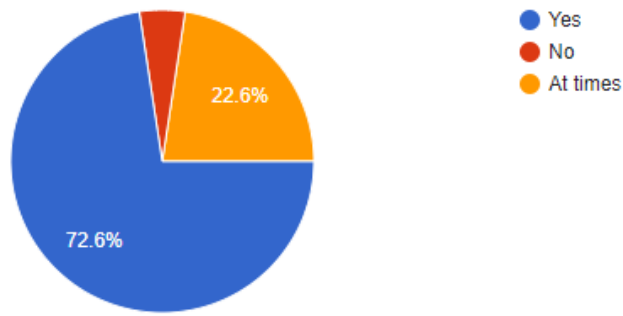
62 responses



- Social Media used not only for social engagement anymore but also a marketing platform- With 53% (33 Nos.) respondents accepting to using Social media platform for news, articles and promotions, etc.

Do social media platforms often lead you to other e-commerce portals?

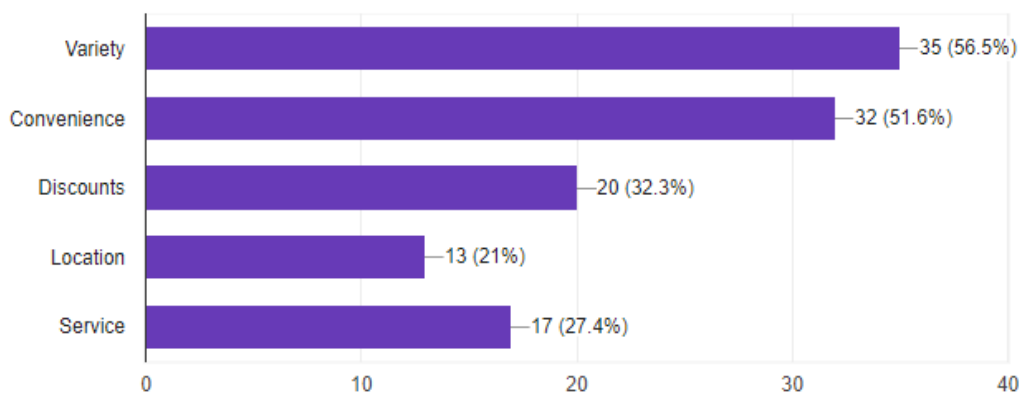
62 responses



- Social media beginning to be one of the wider platforms for directing customers to web portals- 73% (45 Nos.) respondents do agree on visiting e-commerce portals through Social media. This plays a major role for business to generate leads and gather traffic on their website through Social media platforms.

Why do you choose a particular Supermarket compared to e-commerce sites for Groceries?

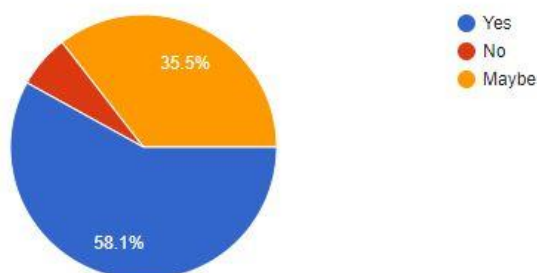
62 responses



- Variety and Convenience is the main reason respondents prefer a Supermarket compared to e-commerce sites for groceries.

Do you believe Amazon Go new technology could benefit your particular store?

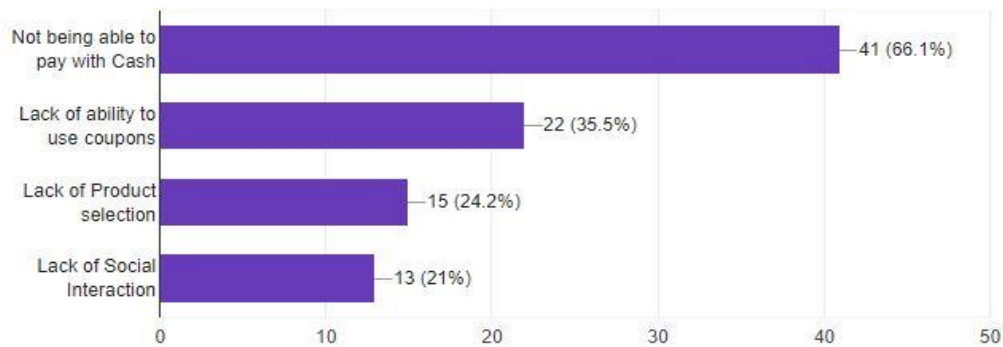
62 responses



- 58% (35 Nos.) respondents feel Amazon Go technology will benefit their particular store.

What would be the biggest drawback of shopping at an Amazon Go store over a traditional grocery store?

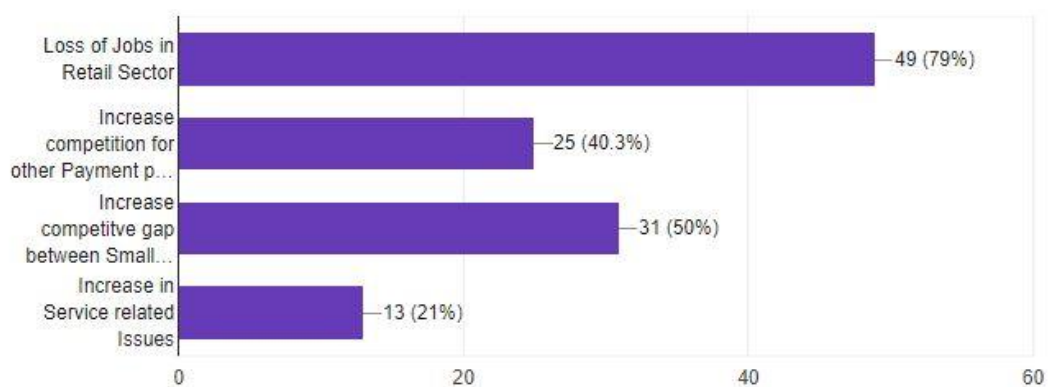
62 responses



- India is a cash economy. The option of not being able to buy products using cash and use of coupons are the biggest drawbacks respondents feel at an Amazon Go store.

What are the effects Amazon Go technology will have if implemented in India?

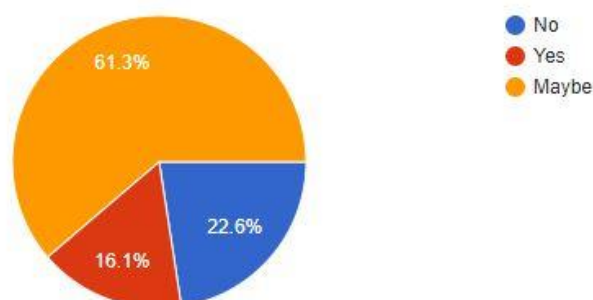
62 responses



- Millions of cashiers are employed by retail grocery stores. Amazon Go technology will make their jobs obsolete. Majority of the respondents feel loss of jobs and increase in competition to other payment platforms are the main effects this technology will have if implemented in India.

Do you believe Amazon Go new technology will be successful in India?

62 responses



Conclusion

There is a positive relationship between consumer behaviour and social media marketing. This implies that companies should invest more in social media marketing to increase their market share and conduct a market research on the different markets in various countries to ensure that the social media marketing initiatives being implemented suits the targeted markets to improve product purchases.

CMOs will need to have a deep enough understanding of the technology landscape to effectively advocate for the solution that will best achieve their goals. Leading marketers are looking to be more strategic about their use of technology as they focus on making data-driven decisions across channels. Social media marketing is one of the platforms for marketers essential in factors like reach and creation of brand awareness.

Amazon Go technology enables customer to take products off the shelves, put them in their carts, and leave the store without going through a checkout line. Besides the convenience to the customer, Amazon evidently plans to benefit through a reduction of checkout clerks. The cost of implementing, maintaining, and sustaining the system may offset or exceed cost-savings through reduction of checkout clerks. It is unclear as to whether the new concept will be embraced fully by Indian Consumers

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Analysis of Indian Automobile Industry in Covid-19

Abstract

The purpose of this research paper is to understand the condition of the Indian Automobile Industry during this COVID-19 pandemic. The paper highlights the scenario of the Automobile Industry pre-& post Covid-19. To have a better understanding about the situation, a survey was also executed with a set of questions and a sample size 120. With that, special attention is paid on how the Indian Automobile Industry can sustain and grow during this pandemic.

Keywords: Indian Automobile Industry, COVID-19 Pandemic, Pre-COVID and Post-COVID Scenario

I. Introduction

1.1 Introduction of the industry

The automobile industry in India is the world's fourth largest and is also the seventh largest manufacturer of commercial vehicles in 2019. Indian automotive industry (including component manufacturing) is expected to reach Rs 16.16-18.18 trillion (US\$ 251.4-282.8 billion) by 2026. The industry attracted Foreign Direct Investment (FDI) worth US\$ 24.21 billion during April 2000 to March 2020 according to the data released by the Department of Promotion of Industry and Internal Trade (DPIIT).

1.2 Need for the study:

- To know the consumer perceptions about the automobiles market during the Covid-19 pandemic lockdown.
- To know customers' mind-set about buying a vehicle during this period.
- To understand the market scenario of the automobile industry post Covid-19.
- To understand the impact on the automobile industry during Covid-19.

1.3 Statement of the problem:

There are various problems pertaining to the Automobile Industry right now due to the pandemic happening around the globe. Automobile Industries are facing serious complications related to supply chain, sales, customer demands and other issues, which need to be tackled wisely and thoroughly.

a) Impact on Sales: As the lockdown and social distancing is in effect since the global pandemic situation customers cannot roam around from shops to shops. This resulted in reduced footfalls of customers.

b) Impact on Manufacturing: Lockdown has already started a chain-reaction which has affected manufacturers negatively, including automobile parts manufacturers.

c) Impact on Supply Chain: China plays a big role in manufacturing parts for automobiles. In China, almost two-thirds of auto production was directly affected by the country's industrial shutdown, which had a large impact on their suppliers as well.

1.4 Scope of the Study:

- This project summarizes the effect on the automobile industry due to the global pandemic of Covid-19. It addresses the obstacles faced by the major players in the automobile industry in India.
- This project covers passenger vehicles and two-wheeler vehicles in the umbrella term of the automobile industry. However, it does not include commercial vehicles and public transport vehicles such as buses and three-wheelers (i.e. Auto-Rickshaws)

- It reports mostly on the automobile industry in India. Though other countries are mentioned due to the relevance of them subjectively.

As the topic itself says, this research project is conducted during the Covid-19 pandemic lockdown period.

1.5 Objectives of the Study:

- To understand the situation of customers in this pandemic.
- To understand the Market scenario of the automobile industry in India.
- To understand the buying behaviour of customers during Covid-19.

1.6 Limitations of the Study

The study was a good learning process and was a very satisfying experience. Yet there were several factors that limited this researcher's plan to study as he desired. These can be summarized as follows:

Access to Documentation & Information

- The relevant data required for this study was not readily available at most of the companies.
- Due to high secrecy (intellectual property rights issues) of the companies, R&D activities, the information shared was limited regarding the processes followed for a particular product category. The present research was therefore based on general processes rather than specifics.

Time

- Great deal of follow up is required to keep track of the information which is wanted for this type of study.

1.7 About the Industry

The industry manufactures a wide range of products to meet both domestic and international demands. Production in the sector is mainly concentrated around four large auto manufacturing hubs across the country: Delhi-Gurgaon-Faridabad in the North, Mumbai-Pune-Nashik-Aurangabad in the West, Chennai-Bengaluru-Hosur in the South, and Jamshedpur-Kolkata in the East of India. India is a prime destination for many multinational automobile companies and it is the most vibrant as well, contributing around 8-9% of the Country's GDP.

II. Literature Review

The Indian Automobile Industry has witnessed an enhancement by the presence of many national and multi-national manufacturers post liberalization in 1991. The availability of many alternatives provided by the industry, gave an opportunity to the consumers to make a rational decision after considering all the options while purchasing an automobile. In today's time, the consumer market is that much characterized where the manufacturers and marketers not only looked into consumer orientation to make them satisfy but they went a step ahead to achieve consumer delight. In order to make the best decision, the consumers started looking into different parameters which can be proved as value to money proposition for them. Now, for the Indian Automobile Industry, to make marketing strategies, it has become very important for them to analyse the consumer's behaviour towards them.

The Indian Automobile Industry makes a significant contribution to the Global economy. The Industry's Annual turnover is equivalent to the world's sixth largest economy. But, ever since the Global Pandemic began in china, the impact of Covid-19 on the automobile industry has been severe. The last time such thing happened was when the global financial crisis occurred in 2008-2009. While the industry had recovered from that crisis, the employers and workers not only in India but around the world are once again going to face the great uncertainty in the industry due to Covid-19. The automobile industry is facing a sharp drop in demand as well as in investment. It is also facing a sudden and widespread stoppage of

economic activity due to the lockdown initiated all over India in the starting months because of which the workers were told to stay at home, the supply chain activities were on hold and the factories were closed. The impact of Covid-19 is at a global scale, but for an overpopulated country like India, where the automobile industry is one of the major drivers for economic growth, now is facing a negative effect on the economy. This pandemic has resulted in an unexpected increase in unemployment in the automobile industry across all its activities.

First time in the history of the Indian Automobile Industry, there were zero sales recorded by each vehicle category in the month of April, 2020. This only shows that the automobile industry is likely to suffer huge losses in the upcoming months of this year. Even if somehow the pandemic was to get vanished, it would still be difficult to gain consumers and increase demand. Consumer sentiments are now to be assumed unfavourable. Due to this the companies are looking to postpone new model launches and tend to go slow during and after lockdown. And if there is no direct government intervention to uplift demand then the Indian automobile industry might face the worst year ahead. Talking about the post covid-19 situations, there is a low scope for the Indian Automobile Industry to grow economically. With most auto-stocks down by nearly 40-70% since February 2020, the post Covid-19 scenario might see consumers move away from all forms of shared mobility to more increasing personal modes of transport.

The effects of this Health crisis will have a long-lasting impact on the economy as well as on the minds of the consumers as well. If everything resumes back to normalcy, then to it will take a little bit more time for the consumers to adapt and think of using a public transport. In this scenario, the consumers will tend to shift towards purchasing a personal vehicle to avoid people. Then too it is very unlikely for the consumers who previously used public transport to suddenly now able to afford a personal vehicle due to the possibility of reduced incomes and low lending by banks.

Another possibility could be that post covid-19, the usage/sales of the mid-high segment vehicles could increase as the rich would buy them first since their incomes have been least affected in this pandemic. On the other hand, the lower income group people would get the most affected by this and could not afford a vehicle. However, due to the health risks generated by covid-19, a lot of commuters would like to avoid public transport and would prefer a personal owned vehicle over it. And majority of those commuters would prefer a two-wheeler over a four-wheeler as that would be affordable. This is so because half the distance travelled in India by commuters is Two-wheeler vehicles only.

The Indian Automobile Industry should focus on working on strategies in order to stabilize their presence in India. The Automobile sector may have taken a major hit due to this pandemic, but in order to sustain it would require to be updated on the consumer's needs, their behaviour and their situation. On the other hand, it should keep faith in the government and its upcoming policies on which the automobile sector will take necessary actions.

III. Research Methodology

3.1 Methodology and Procedure:

- Descriptive and quantitative study.
- Primary data collected from sample considering buying a vehicle during lockdown.
- Structured questionnaire
- 120 respondents
- Questionnaire made and shared using Microsoft Forms

3.2 Sample Size and Technique:

- Sample size: 120.

- Convenience sampling technique was used.
-

3.3 Data and Sources of Data Collection

- Primary Data:
 - Collected through survey method.
 - A formal list of questions was asked in a questionnaire to samples selected randomly.
 - The questionnaire was forwarded in the form of Microsoft Forms.
- Secondary Data:
 - Collected through various articles, news apps and research papers related to the condition of the Automobile Industry - Pre and post covid-19 in India.

3.4 Data Collection Method used for the Study

- Questionnaire was prepared and circulated to a number of people.
- Questions were about the demographics, changes in behaviour of purchasing an automobile – pre and post covid-19, budget of the vehicle, type of a vehicle, method of purchase, characteristics and their willingness to purchase a vehicle post covid-19.

3.5 Data Processing and Analysis

- Data was collected through the Microsoft Link forwarded to the sample size.
- Data was processed and analysed with the help of MS Excel.
- Made graphs and do an interpretation of the data in a presentable form.
- The mean, median and mode of the data (questions) were found out through statistical techniques.

IV. Data Analysis & Interpretation

S#	Questions	Interpretation
1.	Age	The age group which comes under majority to buy a vehicle is between 20-35 years as these are the ones who start earning.
2.	Gender	Most of the respondents who are willing to buy a vehicle are male (with 57% responses). Second-most respondents are female (30%).
3.	Choose the budget of your preference while buying a vehicle (car/bike) during lockdown.	Most of the respondents (36%) are opting for a budget between Rs. 50,000 to Rs. 1,00,000 as lockdown has resulted in an economic slowdown and it has affected the flow of money of a lot of people.
4.	Based on Importance rate the following characteristics while buying a vehicle. (1 being the least and 5 being the most important)	The majority of the respondents think that Comfort is the most important factor while buying a vehicle, followed by the Mileage, Handling and Maintenance factor.
5.	Due to the pandemic, which will be your	There is a tie among the majority of respondents (both at 40%) who prefer personal vehicles over public transport and people

	preferred choice of mobility?	who prefer to go out less and work at home, due to Covid-19.
6.	Were you planning to buy a new vehicle prior to the Covid-19 outbreak?	Almost a majority of respondents were not sure of purchasing a vehicle before lockdown, but now due to Covid-19 they might think about it again.
7.	Which type of vehicle will be your preferred choice?	Majority of the respondents prefer a two-wheeler over a four-wheeler as it will be way cheaper for them compared to a four-wheeler.
8.	What will be your preferred method of purchase post Covid-19?	60% of the people are preferring to research online but buy offline by not going to a showroom but through a dealer as the factor of buying by touch comes into the picture as a vehicle needs to be tested by having a test-drive to deem it worth buying.
9.	Covid-19 impact on buying sentiment	The majorities (42%) of the respondents have priority towards safety and security as it is obvious due to the current situation created due to COVID-19 outbreaks.
10.	What will be the major purchase intent of a new automobile?	Majority (30%) of the respondent's major intent behind buying a vehicle is to buy a vehicle for the need of family travel. 25% of the respondents think that they feel the importance of flexibility they would get after buying a vehicle as they do not want to depend upon the public transport mediums.
11.	What will be the major features which will be your priority for vehicle purchase?	The majority of respondents i.e. 32% are choosing comfort over other factors. The next factor people give importance to is vehicle safety such as ABS, Airbags, Seatbelts, etc.
12.	How soon are you willing to buy a new automobile?	53% of the respondents are willing to buy a vehicle after a year and 38% of the respondents are willing to buy a vehicle after six months as the income levels are low due to the current situation.
13.	What type of engine would be the preferred choice?	Out of 120 respondents, 33% of respondents are going for Petrol engines as Petrol cars are cheaper and petrol is easily available anywhere. Electric Cars are a new concept for many people and will take some time for people to adopt the concept by people therefore less people are interested in buying it.

V. Findings, Suggestions & Conclusion

5.1 Findings

- The survey points to a sharp increase in personal vehicle use across all age groups. Interestingly, the respondents reported high vehicle usage even before the COVID-19 situation.
- The increase in the use of personal vehicles will be accompanied by an overall reduced interest in the services of mobility suppliers like Ola and Uber, the second-most popular mode of transport for the respondents in the pre-COVID-19 era.

- Public transport, taxis, carpools, car rentals, drivers for hire and two-wheeler hire services could see a drop in the demand among the respondents, the majority of whom have a personal vehicle in the household.

5.2 Suggestions

For Buyers

- It is suggested that the buyer should focus on purchasing the vehicle after the pandemic ends and mostly during Diwali season as automobile companies offer great discounts during that period.
- Buyers from now on should not only consider buying vehicles based on only performance and comfort, but also consider important safety features such as Air conditioning system with germ filter, body temperature indicators, Interiors which uses antibacterial materials etc.
- Buyers who prefer bikes should now consider buying a 4-wheeler for safety, comfort and various other purposes. If buying a brand-new vehicle is not affordable then they should at least consider buying a second hand vehicle.
- For buyers who have the buying capacity, they should consider buying electric vehicles as it eco-friendly and offers much advanced features compared to traditional petrol or diesel vehicles.

For Automobile Manufactures

- From the data collected, we can suggest that automobile manufacturers should consider focusing more on producing 2 major segments – SUV's and Hatchbacks.
- Features such as Air conditioning system with germ filter, body temperature indicators and Interiors which uses antibacterial materials should be introduced as many international car manufacturers have started adding these features.
- As electric vehicles are the future, manufactures such as Maruti and Honda should introduce electric vehicles at least by 2021.
- Manufacturers such as Hyundai and MG, who have introduced electric vehicles in the Indian market should also consider offering a cost friendly version as their current offerings range between 20 – 30 Lakhs.

5.3 Conclusion

The corona-virus crisis is expected to cost the Indian Automotive industry estimated revenue of Rs. 13,000-15,000 crore. The Indian auto sector earns sales of around Rs. 2,000 crores every day and shutting down the assembly by the manufacturers will lead to a sizeable revenue loss. Dealers also face an additional issue of BS4 inventory worth Rs. 6400 crore remains unsold due to the impact of Covid-19. Manufacturers will have to rely on the launch of new models as well as the upgraded BS6 model to revitalize production. India imports a wide array of automotive parts, spanning various vehicle types from China. Crucial automotive parts like fuel injection pumps, EGR modules, electronic components, turbochargers, airbag components, etc. are the key non-domestic commodities that can limit the further production of commercial vehicles, passenger vehicles, and two-wheelers, according to ICRA.

The solution, it seems, is to switch to alternate suppliers outside of China. This is, however turning out to be an impossible feat since the shift cannot be sudden and not effective immediately. This does serve as a wake-up call for the Indian automotive industry to formulate an action plan to acquire multiple vendors on a global scale, rather than limiting imports from one region entirely. Importing from other countries can be a step taken in the right direction, as can be launching a domesticated production system.

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Impact of Content Writing from the Company's Perspective

Abstract

In today's digital age, content writing has emerged as a pivotal tool for companies to engage, inform, and connect with their target audiences. This study delves into the multifaceted impact of content writing from the perspective of companies. It examines how well-crafted content influences brand perception, drives customer engagement, and contributes to overall business objectives. Through a combination of qualitative analysis and case studies, the research explores the strategies employed by companies to leverage content effectively across various platforms and channels. The abstract highlights the role of content in building a distinct brand voice, establishing thought leadership, and fostering customer loyalty. Additionally, it delves into challenges companies encounter, such as maintaining consistency, measuring ROI, and adapting to evolving digital trends. The findings underscore the strategic significance of content writing for companies in a competitive landscape and shed light on best practices that enhance its impact. This study offers valuable insights for marketers, communicators, and business leaders seeking to harness the full potential of content writing to achieve organizational success.

Keywords: Content Writing, Impact, Company Perspective, Digital Age, Engagement, Brand Perception

Introduction

Management can be described, as a social process involving responsibility for economical and effective planning & regulation of operation of an enterprise in the fulfilment of given purposes. It is a dynamic process consisting of various elements and activities. These activities are different from operative functions like marketing, finance, purchase etc. Or maybe these exercises are basic to each chief independent of his level or status. Nonetheless, the most broadly acknowledged capacities are of administration given by Koontz and O'Donnel i.e. *Planning, Organizing, Staffing, Directing and Controlling*.

For theoretical purposes, it may be convenient to separate the functions of management but, practically these functions are overlapping in nature i.e. they are highly inseparable. Each function, mixes into the other & each affects the performance of others.

The Importance of Content in the Digital World

In today's digital world, blog writing and content creation prove to be necessary for companies. Previously, blogs were thought as personal diaries published to the Internet. However, today nearly 40% of companies use blogs for marketing purposes, and over 46% of people read blogs more than once a day.

Regardless of the industry – whether you are running a bakeshop, law firm, or technology start-up – creating content should be a top goal in order to increase more inbound traffic to your website and become a trusted advisor. Identify a handful of employees who could provide quality blog content and then start out with 2 per month if you are new at blogging. To make sure to stay on top of the craft, block out an hour on your calendar each month to dedicate to writing your post. From there, move to bi-weekly posts and then weekly. Creating a steady content stream does not happen overnight, but the more effort you put in towards it, the greater your return will be. Over time, your content be better crafted and more educational, making your site the go-to place for relevant knowledge within your occupied industry.

Let us dig into the top reasons for why content remains so important:

1) SEO

Many people do not realize how vital having a regularly updated blog can be to SEO rankings. In fact, Social Media Today goes far enough to state, “There is not a better way to add relevant content to your website on a regular basis than to utilize a blog.” Adding well-written and informative content not only encourages possible customers to visit your page, it also increases the page count for your actual site.

If you write two blogs a week, that is two entirely new pages added to your website every week – just from the blog. This practice typically comes down to earning links to content, which greatly aids in SEO. Each time you write a new blog, be sure to add tags, keywords, and a meta description to optimize the page. Nonetheless, simply writing content just to write content is not a valid method. The content should be informative and high quality, making your company’s blog a place of education.

SEO and Content Marketing are, made for each other. Neither works well on its own, but, together they are a powerhouse for internet marketing. Let us take a quick look at, the importance of each and how, they work together.

How SEO And Content Work Together?

Following are some simple FAQs for making SEO and content work well together:

SEO	CONTENT MARKETING
States what the requirements are for content	Meets the requirements
Needs content	Provides it
SEO means that keywords are used	Uses keywords
Quality SEO uses link backs	Includes them
Requires that output is consistent	Mandates consistency at all times.

What is a Quality Content?

Content that focuses on the user and engages the user are hallmarks of high-quality content. The following tips help content writers create content:

- Never use jargons, if your reader is not from the industry they may not understand the jargon and move to another site.
- Do write in a tone, which, targets your audience by using the right writing style, tone, and voice.
- Stimulates a response – it can be a comment on a blog post, a Sign up for a newsletter, a download of information, or a purchase. Another welcome action is sharing your content on social media.
- The importance of proper structure should not be underestimated. Great content lists points you want to make at the beginning of your content with supporting details following either in the content or on another page.

➤ Other Hallmarks of Quality Content

- Quality content has a business reason for being. Storytelling is currently a popular way to, present content. However, the story must have a point that spurs a user to act as described in above.
- Finding and sharing quality content is easy. It shows up early in SER and on social networks expanding your content’s reach.

There are two ways to optimize content:

1. SEO optimized Content, easily found, by Google and, other search engines.

2. Social optimization helps you get your message out on social media such as Facebook, LinkedIn, Twitter, Instagram, and other social media sites.

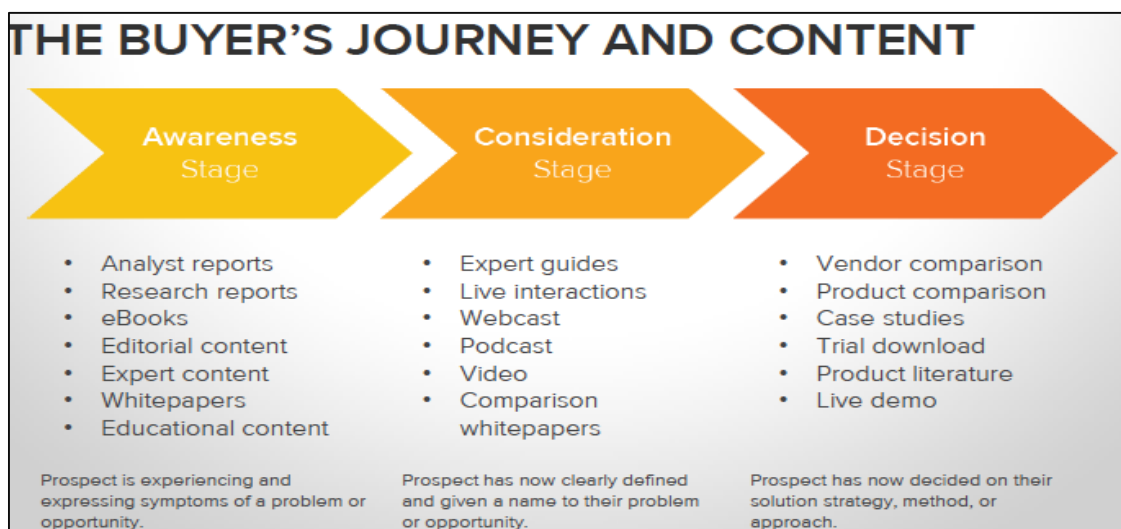
Takeaways

- SEO and Content Marketing go hand-in-hand. To succeed you must use both when preparing content for your website.
- Failing to integrate SEO with content marketing dooms your marketing campaign to failure.

2) Thought Leadership

How your blog should really be a stream of educational content, but how exactly does this benefit your company? Regardless of the industry, consider a thought leader creates a sense of trust from current and prospective customers. If you are an engineering product manufacturing company, specializing in electrical outlets, being a trusted source on all electronic things – from electricity conducts to electric cars and the latest innovation – will set your company aside from others in the industry. This educational content lets your potential consumers know the wealth of knowledge you have on your product and service, creating a trust.

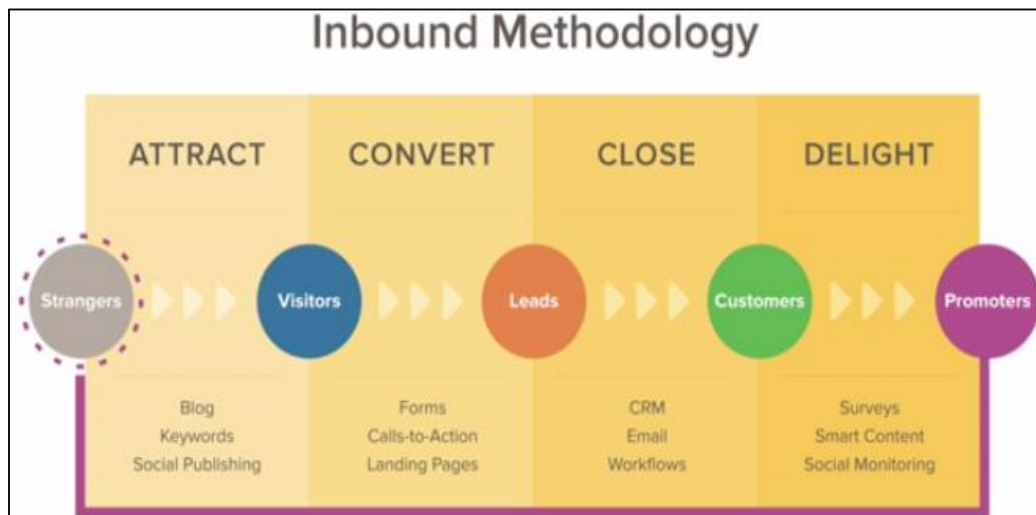
The content must base on Buyer's Persona and the Buyer's Journey to build trust through established thought leadership. Buyer's Persona represents ideal customers and the people who you create content for starts here. The goal should be to solve your personas' problems through educating them. Similarly, the Buyer's Journey focuses on what stage the perspective customer falls under – awareness, consideration, or decision. By catering content to fit the proper stage, it ensures that the buyer feels that we empathise and the buyer is in capable hands.



3) Attraction and Conversion

The first stage of the Inbound Methodology is to Attract. Inside this stage, the objective is to change over outsiders to guests, utilizing online journals, catchphrases, and social distributing. Content creation accomplishes all of this. If you are writing on relevant topics that visitors are searching for, and those pages are optimized for search you will start to rank higher in the search results and generate clicks through to your site.

The second stage of the Inbound Methodology is to Convert, which involves converting visitors to leads through forms, calls-to-action, and landing pages. While blog content does not necessarily fall under these practices, it leads visitors to these conversion opportunities. One of the best ways to optimize a blog to promote lead conversion involves adding a call-to-action (CTA) at the end of the blog, encouraging the visitor to click to a landing page that is compelling enough from them to complete a form for your offer, turning them into known leads. By adding a CTA, your content then promotes lead conversion, proving another measurable effective tactic of content creation



4) Promotion and Sharing

In modern marketing, you not just simply produce content and leave it on the website to take up space – you share it. Social media sharing - first and foremost, promotes the content directly to your followers. After that, it goes a step further, encouraging your followers to share the post elsewhere. This can also encourage other publishers to share your content on their platforms as well, such as a similar engineering firm who found your article on electrical switches useful. In this way, your content begins to spread online by having more inbound links to your site, ultimately driving up your site authority with Google.

Immediately after posting a new blog post, you should have an automated email to send to your subscribed email list, letting them know new content is available and encouraging them to engage even further with you. If, social sharing buttons are optimized in the email, they can then sharing the content on social media is easy and forwarding your email along with your colleague, further promoting your content at no extra cost or effort for you. As the content is shared, your company name and site are also shared across emails, social media, and the Internet, gaining even more credibility and potential visitors that could convert to leads down the road.

Even today, some people still view blogging as just a personal hobby, but it clearly involves much more than that. In the ever-changing digital world, content creation has become more useful than ever for boosting SEO, establishing thought leadership and trust, attracting visitors and generating leads, and promotion and sharing.

What made content as desirable and impeccable part of Digital Marketing?

- **Creates Impression:**

Researches have proved that customers make purchases on the brand if they can identify and feel a connection with them. You must have noticed major brands always hit the generic audience to show how they connected with them.

For example, Levi's campaign for Dust Collection specially designed for those who love to adventure. The campaign says, *"I will not sit at home- Collection Dust"*. These sorts of substance give an individual interest to a particular arrangement of age and urge them to be the piece of the brand. So, content creates an impression in audience's mind which proves an important role in the field of marketing.

- **Encourage Engagement:**

Good content encourages the audience to engage with your all updates and discussions. If content is genuinely worthy, a reader will scroll down and Read your content completely → Share → Like → Comment on your piece of content. For more engagement, ensure that you share your content on social media channels, which will foster your relation more with the audience.

- **Generate New Leads and Sales:**

There is a lot of difference in Content related to Sales and Information sharing. Sales content always gives negative impact on your relationship with the audience. Try to educate them about your product rather than pitching a sales speech on them. Editorial Content always last a great impression and helps to get more leads and sale out of them.

- **SEO Friendly:**

Original and good content is always SEO friendly. It acts as a catalyst in driving traffic to a website and increase viewership. Content that has pertinent data constantly thought to be best according to web indexes and advances your site on the highest point of the page, which expands greater perceivability. 92% of the marketers say that Content creation is either "very effective" or "somewhat effective" for SEO. Creating Content means that you have something to show and share with your audiences and engaging them as per your requirements. Always create a healthy content.

The Edelweiss Group

The Edelweiss Group is one of India's leading diversified financial services company providing a broad range of financial products and services to a substantial and diversified client base that includes corporations, institutions and individuals. Edelweiss's products and services span multiple asset classes and consumer segments across domestic and global geographies.

The group has sizeable presence in large retail segment through its businesses such as Life Insurance, Housing Finance, Mutual Fund and Retail Financial Markets including Stock Broking.

Asset Base	32,000Cr
Revenue FY16	5,316Cr
Offices	4330
Locations	122
Team	6,227
Clients	8,87,000

Achievements:

- 1) Edelweiss has won the **"Bull of the Year Award 2014"** at Zee Business Market Analyst Awards 2014.
- 2) Edelweiss Tokio adjudged as a winner of **"Top 100 Infosec Maestros Awards"** in 2014. This award is given to, information security leaders in India.

- 3) Edelweiss has won the **"BFSI Vision 1st CSR Awards 2014 for distinction in promotion of Education"**
- 4) **"India's Best Company in the up to \$500 mn market cap category"** by the readers of **Finance Asia** in its 14th annual poll of Asia's Best Companies 2014. This is the second time in a row that Edelweiss is has been voted similarly.
- 5) Edelweiss Securities Ltd adjudged as the **"Best Equity Broking House – Institutional"** at the Dun & Bradstreet's "BSE – D&B Equity Broking Awards 2014".
- 6) Edelweiss ranked as the **"#2 Best Local Brokerage House in the Asiamoney Brokers Poll 2014"**.
- 7) Edelweiss Financial Services has been identifies amongst the **"100 Most Valuable Brands of India in 2015"** through a recent research study carried out by **World Consulting & Research Corporation (WCRC)**.
- 8) Edelweiss Structured Products has won the SRP Award for being the **"Best Private Banking Solution"** at Asia-Pacific Structured Products and Derivatives Awards 2015.
- 9) Edelweiss Broking won the **"Best Equity Broking House (mid-size)"** Award at the BSE – Dun & Bradstreet Equity Broking Awards 2015.
- 10) **The Economic Times** Consumer Survey Report has listed Edelweiss amongst India's **"Most Promising Brands 2015"** (Parameters: Innovation, Customer Experience, Value Proposition and Advocacy).
- 11) Edelweiss rated as the **"Best Broker"** in India in the **Finance Asia (Hong Kong) Country Awards 2016**.
- 12) Edelweiss Group again won the award for **"Best Corporate Governance, India, 2016"** from the London, UK, based Capital Finance International Jury, having earlier won it in 2013.
- 13) Edelweiss awarded as the **"BBC Knowledge, National Digital Marketing Awards, 2017"** for the Best Mobile App in Consumer Service.
- 14) Edelweiss awarded as the **"ABP BFSI Awards, 2017"** for the Best use of Mobile Technology in Financial Sector.
- 15) Edelweiss Private Wealth Management awarded at the **Asian Private Banker – 7th Awards for Distinction 2017**, for **"Excellence in Wealth Management, India Domestic"**.
- 16) Edelweiss Insurance Brokers awarded as **"The Insurance Broker of the Year"** at the **ET NOW BFSI Awards 2018**.
- 17) Edelweiss awarded as the **"Global Digital Marketing Awards"** for **Best Use of Video in SME Business Loans TVC**.

The Financial Products of Edelweiss Group are:

1) CREDIT

➤ Retail Credit

Edelweiss has a robust retail credit offering and solutions designed to address an array of financing needs. Our wide footprint across the country, enables us to promptly and efficiently cater to a cross section of customers, across Entrepreneurs, Business Owners, MSMEs and SMEs, offering them quick turnaround times, helping them deploy the funds faster.

Research

1) Perspective Research

Our research approach aims at:

- Building perspectives based on 'connecting-the-dots' to identify emerging economy-wide themes
- Analysing the macro-economic themes, taking into account global and Indian factors and policy changes to arrive at macro-strategic hypotheses about the potential impact on various sectors. This

helps not only in creating latest updates and revisions but often spotlights emerging sectors or aspirants that possess high potential growth

- Distilling these hypotheses to understand and predict the impact on specific stocks within these sectors
- Using quantitative and qualitative screening mechanisms to identify under-valued, high performing companies from emerging sectors which operate in areas where India has a clear edge over the rest of the world.

2) Alternative And Quantitative Research

Our Alternative and Quantitative Research generates innovative, quantitatively originated ideas, backed by detailed fundamental understanding.

We generate a host of alternative investment strategies that cover the entire spectrum of opportunities:

- Opportunistic market-timing – e.g. leveraged positions and synthetic positions
- Market-neutral opportunities – e.g. simultaneous long/short positions in stocks, sectors and indices
- Special situation arbitrage – e.g. event-driven arbitrage opportunities
- Interest / Volatility arbitrage – e.g. cash-future and dispersion trades

Objective of Digital Content Writing

Excellence in Digital Publishing Award for Marketing

A brand that has been able to use excellent content in the form of a blog, social media, website or any other form of marketing that involves content delivery.

Describe the campaign in brief - Marketing challenges and objectives

The Financial Service industry looked upon as, a complex and jargon heavy industries. More so, personalization and right advisory has been lacking in the industry overall. Most investors in India are people who have surplus money and want to invest, but most of them do not know where to invest. They are people, who are good at what they do, but they do not understand the Dynamics of financial market and cannot keep up with them and adding to that the financial Jargons and it just decreases their interest in the financial market.

The answer was to Simplify! To move away from a typical financial service provider approach to a more personalized, client centric approach. From selling them everything to asking them - what do you want to do? From giving them jargons to educating them more about the economy and the financial markets, from keeping it boring to making it more interactive.

Edelweiss.in is a Not-so-Financial looking financial website. It is Simple, intuitive; customer journey oriented website that serves a rich mix of content it is educative, informative, interactive and available across the website. The content is served not just as article but as videos, slideshows, infographics, charts and as commentary too. Our Insights, read research, market sections are few hub spots of rich and fresh content generated almost daily.

We realized that our role in the industry was not just to create and market products and offerings but also empower our users with the right data, information and tools thereby enabling them to make the right

financial decisions and grow their wealth. Edelweiss.in being our transactional website, served the best platform to achieve this objective.

Key challenges:

- 1) To identify key areas of interest for the target audience.
- 2) To ensure that the content on the website evolves with the reader.
- 3) To build content that is visually appealing, i.e. video's and infographics (without losing stickiness).
- 4) Most importantly- to ensure that content drives engagement via attracting more profit.

Describe how the campaign was executed?

While we were designing the site, the most critical problem we faced was how to show so much data, information and customized content in a manner that make sense to the audience. A lot of focus therefore, laid on the visual design of the website.

Clean and simple typography based approach, which makes it unlike any other financial website in the industry. It is fresh, clutter free, modern extremely easy to consume. The colours used are light in shade, which makes it soothing to the eyes even if when consumed for longer duration of time.

Conversational approach helps creating user journey so that a customer can easily invest without needing to understand Complex market terminology. This is amply demonstrated in Guided portfolios and Self Investing screens too.

Uni-directional content flow used across the site, which means – **The content that he prefers more will be on top and then followed by less important information**. Also nowhere on the website, you will find the content placed in adjacent columns, which lead to clutter and confusion.

Content Writing Sections:

1) Watch Markets

Market Notification	3
Stock Notification	6

2) Read Research

Stock Specific Reports	196
Sector Specific	66
Markets and Economy	78
Short Term Reports	39
Video Reports	30
Total	409

3) Gain Knowledge:

Articles	216
CODs	291

Blogs	24
Get better at investing (Videos)	37
Total	568

Findings

1. The areas to be focused for creating a Content are:
 - Quality of the Content - Grammar
 - Format
 - Scripts for the video's
 - Verified facts and figures
2. The area of engagement with the audience and the end results:
 - Comment Section
Comments section gives us an opportunity to interact with the customers and in return provide them with the correct response leading to the rise of delighted customer, customer retention, it also encourages customer-to-customer interactions, also at times the user generates its own content which may in turn lead to a whole new discussion.
 - Rating
Ratings gained from the customer helps the Edelweiss Team to make any necessary changes required or any areas of improvements which are expected from the customers, this will help in the betterment of the company as well as in satisfying the need of the customers.
 - Sharing
We make sure that the content published on the website has a medium through which the audience can share on various social platforms to their colleagues, friends or family. Thus, leads to the rise of a promotional activity.
3. Wider reach to the audience:
As the promotional activity takes place amongst the audience, there are chances that people might view the financial products and services, which Edelweiss provides, thus, may lead to conversion of a Stranger into a Potential Customer.

Statistics

- Page viewers = 60,000 per week
- Conversion Ratio = 1-2%
- Overall = 4,00,000 visitors/month
- Conversion Ratio (due to content) = 0.01%
- Youtube = from 1500 to 6000 viewers (as on 2017-18)

Suggestions and Recommendations

The Edelweiss Content Team should inculcate various additions in their daily routine like:

- 1) Automate the Market Commentary instead of manually doing it at a particular time frame.
- 2) SEO optimize every article in order to generate more traffic on the website.

- 3) The articles promoted not only to the external clients but also to the internal clients and the employees to increase the number of visits on the website portal.

Conclusion

The World is running on the paths of Digitalization. The Digital Content generated is the need of the time. Working with Edelweiss Wealth Management was a pleasure for me and it helped me to know every aspect of the Finance Industry as well as learning how the Digital media helps to generate revenue.

The main learning here in Edelweiss, was that how it managed to achieve a great success in such a short span of time because of Quality Work and a Healthy Brand Image. The main aim is to generate Brand awareness and increase the number of visitors on the website.

Thus, the overall learning experience with the Content Team was worth mentioning. The challenges faced to promote such a difficult product in the market and overcoming them successfully is worth the compliments.

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Consumer's Perception towards Buying Groceries Pre and during Covid-19 Pandemic

Abstract

The COVID-19 pandemic has fundamentally impacted our lives and changed the world as we know it. People are living differently, buying differently and in many ways thinking differently. The paper studies the consumer perception towards buying groceries pre lockdown and during lockdown. The Indian economy is undergoing significant growth in the FMCG sector including food, beverages, grains, cosmetics, etc. the paper found that the consumer attitudes, behaviour and purchasing habits are changing. Many of these new ways will remain post pandemic. While purchases are currently centred on the most basic needs, people are shopping more consciously, buying local, believing in old traditional buying patterns and embracing digital commerce.

Keywords: COVID-19 Pandemic, Consumer Perception, Buying Groceries, Pre-lockdown, Lockdown, Indian Economy

01 Introduction

1.1 Introduction to the company:

The Fast-moving consumer goods (FMCG) sector is the 4th largest sector of the Indian economy. It is characterized by high turnover consumer packaged goods, i.e. goods that are produced, distributed, marketed and consumed within a short span of time. The FMCG industry in India has been dynamic and was undergoing significant change in the years leading up to the pandemic. The sector had been seeing a slow-down since mid-2018, with growth rates steadily declining for the past 15-18 months from the mid-teens to around half of that by Jan- Feb 2020. In this scenario, FMCG players had been trying to compete by way of price cuts and greater offers to consumers in the hope of gaining market share. This is especially true for urban India. As Covid-19 ravages health systems and economies around the world, the lockdown and its accompanying preventive measures in India have deeply impacted the FMCG industry. Indian retailers suffered a significant 71 per cent drop in demand, with no orders received by 95 per cent outlets in the first week of lockdown according to a report by Retail Intelligence platform.

1.2 Need for the study:

The FMCG sector has been largely driven by "single serve on the go consumption" so this is something which is likely to undergo change. The covid-19 pandemic has triggered the entire FMCG sector which has to reset the button instead of restart. There is massive change in consumer behaviour which is largely driven by the adoption of technology and is likely to be the key drivers in the change.

1.3 Scope of the study:

1. This research was conducted through Google forms by sending questionnaires to different parts of Mumbai whether it changed people's buying behaviour on purchase of goods before and after this pandemic.
2. The sample size was 200 because it will help to know the point of view of people whether it actually changed or not.
3. A similar study may be conducted on the same topic.
4. However the study was confined to the buying behaviour of the people in India whether it was affected or was it the same it really did not affect them.

5. This research is conducted to find out whether it affected people or did it remain the same because in many areas of India the pandemic did not affect much so their buying behaviour remained the same.
6. This study will also help the FMCG sector and know more about their industry whether there was a rise in the industry or fall in the FMCG sector or if it didn't affect the sector it remained the same.

1.4 Statement of the problem:

1. Consumers are getting friendlier towards online grocery shopping.
2. There is more focus on personal hygiene whereas the beauty sector has taken a backseat.
3. There has been a shift in shopping behaviour.
4. Companies are also facing logistic issues due to which there is less stock available in local grocery stores.
5. Health and hygiene segment is suddenly catching the attention of industry.
6. Packaged food may snap up some market share from unorganized sector eateries.
7. Affordability would become even more a compelling criterion for the personal care and lifestyle products segment.
8. Use of technology is likely to go up in business planning.
9. Consumers are looking for product differentiation and convenience offered.

1.5 Limitation of the study:

In spite of best efforts to minimise all limitations that might creep in during the course of the research, there were certain constraints within which the research was completed. Since we were not able to take this survey personally due to pandemic, our research has less use of qualitative data which provides deeper insight into consumer attitudes and perceptions towards buying groceries. While this research proves that there is an effect on consumer attitude, it doesn't further define what these effects are. These effects, which could be positive or negative, can be explored in detail using focus groups or interviews. The research was based on secondary as well as primary data. Since the research is made on the impact of covid-19, there was less data available on the internet, newspapers etc.

There were hardly any research papers on the following topic. It's not possible to go out and ask people to give their views, so we mailed questionnaires to our contacts and took help from them for this research. We did ask them to share it to their contacts for a better idea. There is inefficient use of qualitative data and use of more qualitative data will provide a deeper insight into consumer attitudes and perceptions towards buying groceries. While this research proves that there is an effect on consumer attitude, it doesn't further define what these effects are. These effects, which could be positive or negative, can be explored in detail using focus groups or interviews. The following research is done on micro level, the questionnaires were sent to the people living in Mumbai.

02 Literature Review

The final judgment is about the outcome of the forecast. In general, causal models are beneficial as external factors are considered, however a much higher level of data is generally required. Furthermore, qualitative methods consider the business environment, when generating a forecast, as an important aspect for recognizing information related to specific events (e.g. promotions, customer feedback on new products) and changes in demand pattern, which are not perceived by statistical models. The obvious and popular forecasting techniques for causal models are multiple regression models, econometric models and multivariate autoregressive integrated moving average (MARIMA) models (Kilger & Wagner, 2015, p. 135) list eight products that integrate this service, either directly to the consumer or via Terracycle, a company who facilitate recycling on behalf of partner FMCG companies.

However, in the unique case of Fujifilm, the photo development process counts as a take-back service both for recycling and reuse (Zeeuw van der Laan & Aurisicchio 2019; Grant & Banomyong, 2010). Nonetheless, the reality is that end users of FMCG companies, as large as Unilever, face frequent stockouts in the downstream supply chain. A study on demand forecasting system revealed that forecast accuracy varies with a skill level of individuals, and modifications by functional managers (Alvarado-Valencia, Barrero, Önköl and Dennerlein, 2017). The research gap found in this study is that regarding the generation of awareness regarding the selected FMCG products in the rural areas by the retail marketers. There is a contradiction in the various studies done till now regarding the demographics, preference, major influencers, availability of the brand and the role of media in the preference for a brand in the villages.

There were very few studies on the rural consumers of Gujarat with respect to FMCG products. Thus it is in this study, the analysis on the awareness of the selected FMCG products in the rural areas with specific reference to the villages in the state of Gujarat. (Ali, Thumiki & Khan, 2010) Evaluates the impact of advertising on the market of consumer durables, it was found out that the friends are the major influence that was followed by the relatives and therefore they have to be provided while planning of the promotional strategies. (Bhanumathi and Hemameena 2006) The rural markets in India with the demand base and colossal size provide superior opportunities to the marketers. Two thirds of the consumers survive in the rural areas wherein almost one third of the overall income of the nation is produced. It is viewed as a profusion of chances, whether for the marketing textiles, durables and garments, financial services or personal care products. The advertisements and promotions have emerged as the key influencing component in the promotion factor. Therefore it is suggested that the greatest preference has to be provided to the promotional actions. (Mehta and Lalwani, 2000).

The fake FMCGs could be categorized into two types, they are, second – pass – off products and the counterfeit products. The counterfeit product is a type of duplication in which even the unique producer would not be capable of discriminating among a fake and a genuine product. The customers are frequently uninformed that they purchase goods that look like what they desire. This creates worries to the companies since the fake products frequently ride to the victory of the original manufactured goods, eating into sales. Also it might in some cases, create harm to the health and safety of the consumers. This is only because they are of the lower price (Srivastava, 2006) Counterfeiting continues to increase globally because of the high margins achieved through counterfeiting by manufacturers and the demand for trade name goods at value prices by consumers (Amine and Magnusson, 2007). It is at the current rate of development, and growth, the rural market will soon outperform the urban market. He also said that the rural market will not be sleeping any longer. This clearly shows that the significance of the rural market at the current competition is to capture the consumer loyalty and the market share.

India consists mainly of villages and it is considered as the land of villages. It is even today; about 70 % of its overall population survives in villages. The private sector used to ignore this huge population because of the low literacy rate, low level of income and the greater cost due to the inappropriate infrastructure facilities. The unavailability of the appropriate distribution media and the channels and the low awareness makes the rural market to never view upon as the market of profit making. Though, as the development in the urban market began stagnating, the requirement for discovering the new market became apparent. Thus, the organizations began searching for forays into the rural market for development. Though, the consumers in the rural areas are divergent from that of the consumers in the urban market in terms of the attitudes, priorities, interests etc., they possess to be dealt in various ways (Dhumal, Tayade & Khandkar, 2008).

03 Research Methodology

3.1 Methodology and Procedure:

1. The research is used to find out the buying behaviour of the consumer during the lockdown.
2. Both primary and secondary data are used.
3. The secondary data has been collected from research papers, newspaper articles, internet etc.
4. The primary data are related to behaviour and response of customers.

3.2 Sampling Size and Technique

1. Sample size was 200
2. Questionnaire was sent through WhatsApp and using convenient sampling techniques.

3.3 Source of data collection:

For the study, both primary and secondary sources are explored.

a) Primary Data: The primary source includes a well-developed questionnaire to collect the information from a sample of 200 people selected randomly. The questionnaires were distributed from the age of 20 and above through social media (WhatsApp) and mails. The people under study explained the purpose of our study to get their consent.

b) Secondary Data: Apart from questionnaires, to serve the qualitative purposes, articles published in the newspapers about the FMCG companies stating how well they were at handling pandemic issues were used. Secondary sources also include research papers, case studies, articles and journals.

3.4 Data Collection and method used for the study:

The questionnaire circulated included basic demographics, change in buying groceries pre-lockdown and during lockdown, on which segment did they spend the most, buying patterns, shop visits in a single trip, family's overall consumption, did brands really mattered during the pandemic. The pattern used in the questionnaire was direct multiple choice questions. The language used was simple English so as to make it easy for all the respondents to give their consent.

3.5 Data Processing and Analysis:

MS EXCEL and Google Forms Spread sheet are the tools used to gather all the data; and therefore, to analyse it through graphs and give interpretations. In addition, the data processing and Analysis included statistical techniques. All the questions were framed keeping in mind the objectives behind this research.

04 Data Analysis

AGE	20-25 (63%)	26-30 (16%)	31-35 (6.5%)	36-40 (8.5%)	40-45 (6%)
GENDER	Male (65.5%)	Female (33%)	Others (1.5%)		
INCOME	No Income (31%)	Below 100000(24%)	100000-500000(33.5%)	Above 500000(11.5%)	

1. Being the most and with the least falls between the age group of 40-45 years with 6%.
2. Though it is assumed that most of the grocery items are decided by the housewives, the decision on the brand is taken by the male members of the family. Efforts were made to know gender wise proportions of respondents. From the above table it is observed that the majority of respondents are male with 65.5% (131), 34.5% (69) are female.
3. It is clear from the above table that people with no income are 31% (62) because they were students and they don't really earn. Respondents having income between 1,00,000 to 5,00,000 is 33.5% with the most.

	YES	NO	MAYBE
1. Has the pandemic impacted your overall family consumption?	50%	28%	22%
2. Do you face insufficient grocery stock in the market?	48.5%	33.5%	18%
3. Does the brand really matter while shopping during the pandemic?	46.5%	35%	18.5%
4. Does the advertisement influence your buying pattern?	43.5%	38.5%	18%
5. Are your groceries delivered at your doorstep with precautionary measures?	55%	28%	17%
6. Do you think the new normal will change post lockdown?	45.5%	21.5%	33%

1. Grocery store shelves have been empty over time. Half the respondents responded saying yes that it has impacted their overall family consumption because of the lockdown across the country and people tend to binge-eat a lot.
2. While the pandemic has drastically altered our daily routines and there has been panic buying and limited grocery stock in stores. Whereas 48.5% (97) say that they have faced insufficient
3. 46.5% (93) respondents say brands really matter because when it comes to consumer choices, brands matter. Brand products are of high quality in taste and perform well in the market. 35% (70) respondents don't really care about the brands and 18.5% (37) aren't sure.
4. For many years now advertisements have been used to influence the buying behaviours of the consumer. In our research 43.5% (87) respondents have been influenced because advertisements are helpful in creating the awareness and perception among the buyers.
5. Whether you're stepping out or ordering online for the grocery, both put you at risk of contracting the infection. So, staying informed and taking precautionary measures is vital. 55 % (110) respondents were delivered to the grocery with precautionary measures.
6. 45.5% (91) respondents think it will change and 21.5% (43) respondents say no because new thinking will be required to adapt to the new normal post lockdown and pandemic has changed and will continue to change the world.

7. How often did you used to shop for groceries pre-lockdown?	Every alternate day (23.5%)	Once a week (36.5%)	Once in 12-15 days (24%)	Once a month (16%)
8. How often do you purchase groceries during a pandemic?	Every day (6%)	Every alternate day (16%)	Once a week (44%)	Once in 12-15 days (34%)
9. On which segments do you spend more money frequently?	Hygiene (15%)	Food (76.5%)	Beauty (2.5%)	Fashion (6%)
10. How do you purchase your groceries?	Online (14.5%)	Offline (73%)	Through helpers (7.5%)	Others (5%)

7. Running to the grocery store to get chocolates or chips or your favourite cool drink because you crave for it, were all good old days, these are the respondents who used to shop groceries every alternate day are with 23.5% (47).
8. Despite the lockdown orders, shopping for groceries (essential items) remains a necessity during this COVID-19 pandemic. We all need to go out from time to time to get essential items if we are not subscribing to home delivery services. A response for purchase of grocery during a pandemic was the least for every day shopping and every alternate day with 6% (12), 16% (32) respectively.
9. It clearly shows that the majority of the respondents spend more money frequently on food with 76.5% (153) because food being essential and basic necessity of humankind.

10. The above table clearly shows that respondents think that traditional kirana stores and the super markets are still hanging on to their traditional way of doing business. Offline with 74.5% (149), online with 16% (32), 7.5% through helpers and remaining as others are the responses recorded.
11. How many shops do you visit in a single trip?
12. Limit the amount of trips to the grocery store, whether you like shopping or not. It is advised to prepare a shopping list in advance and buy all the essentials/groceries at a time during a pandemic. It is observed in the above table that the majority of the respondents visit 2 shops in a single trip with 36% (72) and followed by single shop 29% (58), 3 shops 21% (42).
13. How much do you spend on groceries in a week?
14. Spending more time at home means spending less money in certain categories and it is found that people spend little extra than usual during the pandemic. Majority of the respondents who spent between 500-1500 is 44.5% (89) and least 6.5% (13) that spent less than 500 in a week.
15. What kind of advertisements influence your buying pattern?
16. Discounts are the most influential of any advertisement formats with 32.5% (65) responses followed by offers, pamphlets, TV ads, word of mouth and others with offers 29% (58), pamphlets 1% (3), TV ads 10% (20), word of mouth 24% (48) and others 3% (6). Simply, discounts and offers attract the consumers and influence their buying pattern.

05 Findings, Suggestions and Conclusion

5.1 Findings

COVID-19 has impacted our lives from all the fronts. Businesses and global commerce will never be the same once the world restarts post COVID-19. Based on the analysis of our framed questionnaire, our findings have several implications. First, the consumer perception across India has changed rapidly. The lockdown has resulted in panic buying and people hoarding essential items such as rice, wheat, packaged food, home care products, etc., it is seen that people did not stock up much on confectionery or beverages but instead rushed to stock up on essentials. People had a thought process of buying groceries only when in need but the pandemic has fundamentally changed the buying pattern and also in thinking differently.

Second, COVID-19 has changed the way people think and has resulted in more consumers shopping online as personal hygiene and social distancing have emerged as top priorities. As a result, online shopping has become not only a necessity but more of a lifestyle change as we adjust to the new normal.

5.2 Suggestions:

It is seen that the impacts of COVID-19 will take a considerable time to erode from the markets and consumer's minds. The FMCG companies need to take it as a challenge and turn it into opportunities for better business models, the introduction of automation, digital innovation and supply-chain reinvention to rise as the leaders of a new India post COVID-19. Panic buying is crunching the FMCG companies to restock the stores and mitigate consumer demands. New hiring and product baskets can steer FMCG companies towards gains post lockdown. Many companies have experienced a shortage of skilled labour with migration.

New hiring's can help pace-up the manufacturing speeds for companies offering food items like packaged snacks with an attractive valuation. On the consumer's side, companies need to enhance their trust in their brand, keep their panic in check by offering critical information regarding products, stores, and stocks, and stimulate their purchase intentions by employing digital innovation. They should create a safer and more supportive customer experience by stating the safety measures and upgrading what they have done. Though the current FMCG sector has seen volume gains, the future has a lot of uncertainty.

5.3 Conclusion:

FMCG companies will make a comeback after lock down ends if they strengthen their use of digital technology around customers, employees and business operations. FMCG companies can use Social Media for digital marketing, online services and e-commerce, as well as acquiring new customers and opening new businesses as in the coming days we will have more people present on online sites.

Spend percentage of FMCG companies for online promotions and advertising on social media sites is going to increase during and after lockdown. FMCG companies must and will adopt new technology and processes to bounce back. Use of digital applications for remote work, online recruitment, online sales, e-procurement and workflow management can enhance the ability of FMCG companies to cope with the pandemic. FMCG companies, especially the ones with strong brands and distribution, are expected to bounce back as the goods reach across India.

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A Study on Factors Influencing the Employee Retention

Abstract

This study aimed to determine the impacting drivers of employee retention using behavioural economic insights in Practices and policies, Environmental factors, Social Factor and Economical factors on selected financial company of Mumbai region, India. Respondents were 50 financial company employees, male and female of different age. The researcher employed a descriptive-quantitative design and developed a validate, self-constructed questionnaire as instrument. The sampling technique used was random. Data were gathered through survey. Statistical tool SPSS V.21 was used to test the hypothesis of study. The found out that factors identified are identified are sufficient to study employee Retention.

Keywords: Practices and policies, Environmental factors, Social Factor and Economical factors

Introduction

Managing people is one of the important processes in any organization. It's been developed to manage people in the organization. Most of the top organizations consider the average employees as the primary source of revenue. These organizations consider employees rather than capital as the core foundation of the business and contributors to firm development. To get to the point where organization wants they need to create an atmosphere of commitment and cooperation of all the employees however to get that they need to have certain policies that motivate employees to work hard and for their satisfaction as well. Usually highly motivated employees are loyal to the organization and hence better productivity and less turnover. However, there are lots of strategies which organizations can use to motivate employees and hence their job satisfaction goes up. The earliest strategy is to use wage increases to link job satisfaction and motivation to organizational commitment (Hill & Wiens- Tuers 2002). with the recognition that this is not enough to bring about motivation expressed in job satisfaction, other perspectives emerged giving particular importance to the training and skills development of employees (Woodroffe 2000) applied through the underlying principle of continuous organizational learning.

The approach used over here is holistic it targets development of a certain quality of employment life which gives fair wages, benefits, other employment conditions, and career development to the employees so that they are always motivated to work and they have high level of job satisfaction. However, it's not very east to achieve when it comes to individual organizations. It completely depends on organization which way they want to go to meet the needs of employees and achieve organizations objectives.

Scope of the Study

This will be helpful for the management to know their employees' mind set towards their job. The recommendation and suggestion of the study can also be applied to similar project. It will be helpful for the management to identify the needs of employees in order to retain them in the organization. This project can be used for the students who doing the project in the related area and to the organization to have best retention strategies. It's about managing people. If an organization manages people well, employee retention will take care of itself. Organization should focus on managing the work environment to make better use of the available human assets.

Objectives of the Study

1. To explore the relation between various factors and job satisfaction.
2. To study the impact of Economic factors on Retention.

Literature Review

1. **Eric Ng Chee Hong, Lam Zheng Hao, Ramesh Kumar, Charles Ramendran, Vimala Kadiresan (2012)**, the research was directed to study how employees esteem importance of Equity and compensation, Job design through training and expectancy toward effective performance management on their retention. The work environment in the organizations is such nowadays that it's really difficult to retain the performing employees. The study shows that there is a substantial relationship between the factors of training, compensation and appraisal on University of Y lecture's retention. This shows that the research has found how different culture might have effect on the employment satisfaction and henceforth Retention of valuable employees.
2. **Robert Eisenberger (2001)**, the recruitment of public sector health facilities in remote rural areas is a serious challenge for the many ministries of health. It is very difficult to find out the reasons for the attraction and retention. The organizations try to learn what would work the best between problem analysis and strategy and effective navigation through the politics of implementation that any headway will be made against the almost universal challenge of staffing health service in rural areas. The Research shows that the simple framework can start the process. However the kind of research is done are not enough and more evidences need to be found which would lead to identify and implement the strategies to improve the attraction and retention. Also such strategies are successful in the long run for the organizations especially it works really well when it comes to staffing in remote areas.
3. **Dr. K. Balaji Mathimaran & Prof. Dr. A. Ananda Kumar (2017)**, the research paper aims to provide new vision into the factors that inhibit the knowledge transfer and also studies the impact of knowledge transfer on CBA performance. The research shows that knowledge transfer and employee retention do influence the CBA performance and also the culture of the organization gets the negative impact on CBA performance. However, also to facilitate the relationship between the knowledge transfer and CBA performance. This research found one important development which was the conceptual framework incorporating the mediating effect of the national cultural reserve, Organizational cultural variances and employee retention on knowledge transfer and acquisition performance.
4. **Bidisha Lahkar Das and Dr. Mukulesh Baruah (2013)**, in today's day and age the organizations are facing lot of challenges which are not only to manage the resources but also to keep them motivated and engaged so that they are retained. It is really important to secure and retain the valuable employees which plays a key role for any organization because the Knowledge and skills are essential to companies' ability to be economically reasonable. It is very difficult to understand the Human Resources. They are the assets which can either make or break the organization. The long term growth of the organization depends on the retention of the valuable resources. Also it creates goodwill for the organization.
5. **Alberta J. Ellett Jacquelyn I. Ellis, Tonya M. Westbrook, Denise' Dews (2006)** There are studies which have been more dedicated on child welfare interventions, however recently studies have been more on retention, turnover and pre-employment preparation and certain issues at the workplace. This paper shows that it's mandatory to give a keen attention to workforce issues as well. The researcher suggest through this paper that deficits in any of these factors are predictors of child welfare employees decisions to leave employment in public child welfare, a decision is not in the best interest of children and families they serve.

6. **John Hausknecht, Julianne M. Rodda, Michael J. Howard (2008)** The paper studies employee's reasons for staying whether the factors differ based on the job performance or job level. The study has developed a content model of employee retention that is beached in theory and past researches. The study has done an additional research on factors which contribute to retention. The outcome of this paper is they have proposed and tested a model of 12 content related factors thought to be partly responsible for retention. Based on the analysis of employees' open-ended responses, the relative importance of different retention reasons was found to vary across dimensions and based on the job performance and job level of employees.
7. **Chandranshu Sinha & Ruchi Sinha (2012)**, the research paper is based on two heavy engineering manufacturers based in India. The study discovers the Factors of retention management in those organizations. The factors for EEPL* were "competence & relationship oriented", "scholastic & futuristic oriented" and "developmental & reward oriented"; while for MBPL*, the factor were "relationship oriented", "competence & scholastic oriented" and "reward oriented". The study concluded that these factors do have a role in influencing the retention management strategies of the respective organizations and are considered the important for retention of the employees in similar situations. However the blanket retention policies may be disadvantageous if they appeal to employees at all levels of performance and organizations would like to use these strategies to retain their most valuable employees.
8. **Sunil Ramlall (2004)**, the study has examined the significance of retaining the valuable employees and how retention practices can help by identifying, analysing and critiquing employee motivation theories. Also it shows the association between employee motivation and employee retention. The researcher has briefed some most often used retention practices cited in respective literature sources and reason for turnover. However in most cases these practices are developed and implemented without understanding the theory that explains the practice and it shows why it is effective.
9. **Dario Vasquez (2014)** Employee retention is important to improve the organizational performance and also to support a nation's economy. The purpose of the study was to understand the reasons behind the motivating factors which cause employees to remain in the hospitality industry despite of turnover rate in the industry. The study is based on qualitative phenomenological method to acquire the feedback from the participants. The research revealed that creating a good healthy environment is the key which may have management's support, reward and incentive programs would help the retention in hospitality industry.
10. **Muhammad Irshad (2006)**, the paper shows the relevant literature to find out the elements of HR practices that influence retention. The way people are being managed and developed in last decade has been the primary factors in improving the organizational performance. Also it shows that the replacing the valuable employees could be quite expensive and can go up to double the cost of the employee who's leaving. Also the customers or clients who are loyal to employee can go away with the employee leaving. Also the knowledge of production, current projects, competitor and past history of the organization.
11. **Moaz Nagib Gharib, Ahmad Taha Kahwaji, Mohammed Osman Elrasheed (2017)**, the research examines the factors influencing retention among employees in the private Syrian companies during the crises. The study aims to examine the elements influencing retention. The paper shows that the training and professional development have no significant impact on retention, however other factors like rewards, job security and job satisfaction have more impact on the retention. Especially the job satisfaction is more effective rather than any other factors.

- 12. Gabriel Dwomoh and Evelyn Owusu Frempong (2017),** the study examines the Factors essential for employee retention by selecting 8 factors after studying the literature review and their significance in terms of helping banks of Ghana to retain their valuable employees. It depends on how they design and implement the R&R systems to fulfil the expectations of the employees. Also how they are solving the issues of the employees like work life balance, build good image and create a nice environment to work. Also the ability of the banks to ensure that the management is fair to all the employees and encourage the manager to develop the good relations with subordinates.
- 13. Lam Chee Liang, Law Siew Foon, Loo Yoo Jia, Ng Wan Yin, Ooi Soo Ling (2015),** the objective of this exploration is to identify the factors of organizational commitment, job burnout and human resource practices contributing to employee retentions in nursing industry. The research shows that all of these independent variables act an essential role in affecting employee retention, and should be more concerned by hospital and government. Moreover, this research also provided researcher and medical practitioner valuable understanding for future studies.
- 14. Raminder Kaur (2014-17),** the main aim of any organization is to earn profit. But to attain the maximum profit, the organization should concentrate more on employees and the ways to retain them for their long run. The research identifies that lack of growth opportunities and Compensation are the major factors which force employees to change their jobs. Hence the study concludes that to reduce the attrition employers should create some opportunities for the growth of their employees within the organization by adopting new Innovative Technologies and Effective training programs. However the research also shows one more important factor that helps employee retention which is Brand name and the Image of the organization in the market.
- 15. Christine Ruth Nyanjom (2013),** the main objective of the study was to establish the factors influencing employee retention in state corporations in Kenya. A summary of the findings showed that the relative importance of factors influencing employee retention in the state corporations in Kenya ranked employee training and career development first as the most important factor followed by performance appraisal, employee empowerment, employee commitment and lastly employee compensation. Researcher suggests that the management should take actions aimed at ensuring that employees are rewarded accordingly and benefits offered to them be improved.

Research Methodology

The data for study will be collected through primary sources as well as from secondary sources. Primary data will be collected from the Employees working in different Organizations in Finance and Banking Sector by questionnaire. The questionnaire was sent to the respondents through a link which was created through Google Forms and responses were received. Secondary data will be collected from various books, reports and websites.

Hypothesis

H_0 : There is no Significance between drivers identified and employee retention.

H_1 : There is significance between drivers identified and employee retention.

Results and Discussions

Objective 1: To study the factors influencing employee retention.

Hypothesis 01: There is no significance between drivers identified and Employee retention.

Table 1 : KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.705
Bartlett's Test of Sphericity	Approx. Chi-Square	422.056
	Df	136
	Sig.	.000

Explanation:

The test comprises of the Kaiser – Meyer – Olkin (KMO) test (Kaiser *et al.*, 1974) and Bartlett's test of Sphericity (Bartlett, 1954) adequacy which was followed to test the case to variable ratio for the analysis being conducted applied and to check the suitability of Components Analysis. A preliminary examination of the correlation matrix depicted that several of the items were correlated (above 0.3) .The result of applying Kaiser-Meyer- Olkin measure of sample adequacy and Barlett's test of sphericity produced the value of .705 and .000 respectively than the suggested value of 0.6 (Tabachnick & Fidell, 2001), and for Bartlett's test of Sphericity (Bartlett, 1954), the value should be significant ($p < 0.05$) for factor analysis to be suitable. Our significant value was .000 which was even below .05 and denotes that the sample is adequate.

Hence, it shows that the factors identified through responses collected through survey from employees of organization name were suitable and valid to study the problem.

***Identification and naming components of Employee Retention

Table 2: Rotated Component Matrix ^a				
	Component			
	1	2	3	4
Q1	.604	.147	.208	.130
Q2	.155	-.043	.589	.053
Q3	.591	-.021	.190	-.271
Q4	.823	.041	.207	-.156
Q5	.037	.807	.060	-.142
Q6	.696	.435	.105	-.187
Q7	.551	.285	.428	-.189
Q8	.798	.156	-.067	-.103
Q9	.406	.705	.245	.022
Q10	-.395	-.123	.287	.724
Q11	-.035	.022	-.101	.895
Q12	.554	.138	.403	-.069
Q13	-.121	.314	.777	.045
Q14	.438	-.311	.477	.489

Q15	.705	.335	.005	.161
Q16	.397	.220	.646	-.010
Q17	.495	.686	.145	.085
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 6 iterations.				

The Rotated Components Matrix table mentioned in Table 2 above was used to understand the results of analysis. Components were rotated to make them simple to interpret. In Rotation Components Matrix different items were explained or predicted by different underlying components, and each component explains more than one item. However, each variable has certain loading value from the different components but the values less than $|.30|$ were excluded from the table. Variables were sorted in such a way that the components were presented in order that each component has the highest loading value on the top loaded strongly followed by the lowest ones.

Component1: Environmental Factors

Q1, Q3, Q4, Q6, Q7, Q8, Q12 and Q15 loaded strongly on Component 1

Component2: Social Factors

Q5, Q9 and Q17 loaded strongly on Component 2.

Component3: Policies and Practices

Q3, Q13 and Q16 loaded strongly on Component 3.

Component4: Economical Factors

Q10, Q11 and Q14 loaded strongly on Component 4.

*****Reliability Test**

Table 3 Reliability Statistics	
Cronbach's Alpha	N of Items
.795	21

Cronbach alpha is 0.795 so it shows that the reliability of this data is 100% as standard value of Cronbach alpha should be 0.7. So if any researcher wants to do any project in future he/she can relies on this data if they want to conduct researcher based on employee retention.

Table 4: A Snapshot of Hypotheses Testing

Hypotheses	Statement	Outcome (Accepted/Rejected)
Hypothesis 01	The drivers identified will not predict employee retention	Rejected

Conclusion and Recommendation

1. It is important for organization's to understand the kind of work employees are doing and it should be appreciated time to time with rewards and recognition programs.
2. The employees would be loyal to the organization if they get the job satisfaction and the positive work environment.

3. Employees would get the job satisfaction with the kind of work they are doing hence they should be given challenging work.
4. Employees should be motivated to work hard and go ahead so that they will be with the organization for a longer time.
5. Supervisors should treat the subordinates with respect and they should support them through their ups and downs in the organization.
6. The brand image of the organization is very important when it comes to making the employee feel proud about the place they are working hence organizations should keep their image or try to enhance it.
7. All employees should be given an equal opportunity to elevate their profile and designation so that they feel their services are valued and hence they have been given a new role.
8. It's very important for organizations to create the loyalty within the employees which can be done through constant efforts to satisfy the employee needs.
9. The feedback should be taken from all the employees working at all levels hence they get the feel that they are valuable to the organization.
10. The engagement activities and the cultural activities should be done regularly so that employees would remain engaged and they would never think about moving out.
11. The compensation and benefits that the organization provides should be somewhere near to the market standards otherwise employees would try to move out for the monetary growth perspective.
12. The Job Rotation policy should be in place so that employees can move to another department if he or she is having the expertise to perform that role.
13. There should be some uniqueness about the organization so that employees don't get bugged with the work that they are doing and they look forward to new things every now and then.
14. They should be shown a career path and promotion plan at the time of joining so that they have a clear idea about the future prospects in the organization,
15. Employees should be motivated to work so that they enjoy the work they are doing and also look forward to going office every day.
16. The potential employees should be identified through different techniques so that they would be given the best possible role.
17. Positive work environment always helps any organization to grow. Hence it is important for organizations to have certain social events in which employees get to know each other and they get into the comfort zone with the colleagues.

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