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CONTENTS

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STATEMENT OF THE PROBLEM
OBJECTIVES
HYPOTHESIS (ES)
RESEARCH METHODOLOGY
RESULTS & DISCUSSION
FINDINGS
RECOMMENDATIONS/SUGGESTIONS
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BEHAVIOURAL FINANCE: A KEY TO SUSTAIN THE INVESTMENT

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ABSTRACT
The traditional structure of finance stresses the theories of modern portfolio theory and the efficient market hypothesis, the evolving field of behavioural finance investigates the psychological and sociological issues that impact the decision-making process. This paper will discuss some general principles of behavioural finance including omission bias, the utility of money, availability heuristic, framing, probability weighting. In conclusion, the paper will provide strategies to assist individuals to resolve these mental mistakes and errors by recommending some important investment strategies.

KEYWORDS
availability heuristic, behavioural finance, framing, market hypothesis, omission bias, portfolio theory, utility of money.

JEL CODE
G40

1. INTRODUCTION
Mid of 1990s, a new field known as behavioural finance began to emerge in many academic journals, business publications, and even local newspapers. The foundations of behavioral finance, however, can be traced back over 150 years. Several original books written in the 1800s and early 1900s marked the beginning of the behavioral finance school. Originally published in 1841, MacKay's Extraordinary Popular Delusions and The Madness of Crowds presents a chronological timeline of the various panics and schemes throughout history. This work shows how group behaviour applies to the financial markets of today. Le Bon's important work, The Crowd: A Study of the Popular Mind, discusses the role of "crowds" and group behavior as they apply to the fields of behavioral finance, social psychology, sociology, and history. Selden's 1912 book Psychology of the Stock Market was one of the first to apply the field of psychology directly to the stock market. This classic discusses the emotional and psychological forces at work on investors and traders in the financial markets. These three works along with several others form the foundation of applying psychology and sociology to the field of finance. Today, there is an abundant supply of literature including the phrases "psychology of investing" and "psychology of finance" so it is evident that the search continues to find the proper balance of traditional finance, behavioral finance, behavioral economics, psychology, and sociology.

The uniqueness of behavioral finance is its integration and foundation of many different schools of thought and fields. Scholars, theorists, and practitioners of behavioral finance have backgrounds from a wide range of disciplines. The foundation of behavioural finance is an area based on an interdisciplinary approach including scholars from the social sciences and business schools. From the liberal arts perspective, this includes the fields of psychology, sociology, anthropology, economics, and behavioral economics. On the business administration side, this covers areas such as management, marketing, finance, technology, and accounting.

This paper will provide a general overview of the area of behavioral finance along with some major themes and concepts. In addition, this paper will make a preliminary attempt to assist individuals to answer the following two questions:

How can investors take into account the biases inherent in the rules of thumb they often find themselves using?

How can investors "know themselves better" so they can develop better rules of thumb?

In effect, the main purpose of these two questions is to provide a starting point to assist investors to develop their own trading strategy and investment philosophy by using the concepts of behavioural finance.

2. OBJECTIVES OF THE STUDY
1. To study the Behavioral Finance concepts
2. To understand the principles to influence the investment decision.

3. RESEARCH METHODOLOGY
Nature of Study: Descriptive study

The secondary source of data been collected through books and journals. The same information is taken as a base for conceptualizing the paper.

4. DISCUSSION
4.1 TRADITIONAL FINANCE
The present accepted theories in academic finance are referred to as standard or traditional finance. The foundation of standard finance is associated with the modern portfolio theory and the efficient market hypothesis. In 1952, Harry Markowitz developed modern portfolio theory. Modern Portfolio Theory (MPT) is a stock or portfolio's expected return, standard deviation, and its correlation with the other stocks or mutual funds held within the portfolio.

With these three concepts, an efficient portfolio can be created for any group of stocks or bonds. An efficient portfolio is a group of stocks that have the highest expected return given the amount of risk assumed, or, on the contrary, contains the lowest possible risk for a given expected return. Another main theme in standard finance is known as the Efficient Market Hypothesis (EMH). The efficient market hypothesis states the premise that all information has already been reflected in a security's price or market value, and that the current price the stock or bond is trading for today is its fair value. Since stocks are considered to be at their fair value, proponents argue that active traders or portfolio managers cannot produce superior returns over time that beat the market. Therefore, they believe investors should just own the "entire market" rather attempting to "outperform the market." This evidence is supported by the fact that the S&P 500 stock index beats the overall market approximately 60% to 80% of the time. Even with the pre-eminence and success of these theories, behavioral finance has begun to emerge as an alternative to the theories of standard finance.

4.2 OMISSION BIAS
The omission bias is an assumed type of Cognitive bias. It is the tendency to judge harmful actions as worse, or less moral than equally harmful omissions because actions are more obvious than inactions. It is contentious as to whether this represents a systematic error in thinking or is supported by a substantive Moral theory. For a consequentialist judging harmful actions as worse than inaction would indeed be inconsistent, but deontological ethics may, and normally does, draw a moral distinction between doing and allowing. The bias is usually showcased through the Trolley problem.

4.3 UTILITY OF MONEY
Utility of Money assumes that the investors are rational, and that they make decisions in ways that increase their expected utility from money made or lost. We will specify various axioms, and show under what circumstances we frequently and reliably violate those very assumptions. Utility of Money will make us to

comprehend, what economists mean when they talk about risk aversion, indifference curves, budget constraints, and how we utilize both to optimize our consumption, some rational utility axioms, and under what circumstances these axioms fail to describe the way most people behave.

4.5 AVAILABILITY HEURISTIC

The availability heuristic, also sometimes referred to as availability bias, is a cognitive bias that can cause people to incorrectly assess the likelihood of events. In particular, when we are asked to estimate the likelihood of a particular event, we will often rely on our memory. This makes sense. If it's easier for us to recall an instance of an event in the recent past, then it's probably more likely to occur than events for which we have no recollection. However, the extent to which we can remember an example of an event upward biases our estimates on likelihood events.

4.5 FRAMING

Bias due to framing may be the single most significant factor in behavioural finance. A decision "frame" is the decision-maker's view of the outcomes and risks associated with particular choice. Decision frames are largely controlled by the formulation of the problem. It has been shown extensively, in hundreds of studies with thousands of participants, that the way decision is "framed" can cause respondents to switch their selection between options. Often, small changes in vocabulary, without altering any options available, can cause a decision maker to change his / her selection among choices, and in predictable ways.

4.6 PROBABILITY WEIGHTING

Probability weighting predicts how we tent to distort event probabilities. In particular, we tend to over-weight low probabilities, and underweight high ones. We will categorize the circumstances in which each of these biases is most prominent; as well as understanding how our brains interpret changes in probability, and how sensitive we are to some probability changes but not others. In many ways in which probabilities are reported inaccurately in the reporting. These errors creep in partly because of ambiguities in the way of representing relative probabilities versus absolute probabilities. The representation is always looking for the most eye-catching way in which to report probabilities.

5. CONCLUSION

From the beginning of time, the traditional system of finance has been the dominant theory within the academic community. However, academicians and professionals have started to investigate an alternative theory of finance known as behavioral finance. It makes an attempt to explain and progress people's awareness regarding the emotional factors and psychological processes of individuals and entities that invest in financial markets and products. Behavioral finance scholars and investment professionals are developing an appreciation for the interdisciplinary research that is the underlying foundation of this evolving discipline.

This concept work has made an attempt in omission bias, the utility of money, availability heuristic, framing, probability weighting. These five topics are the introductory representation of many different themes that have started to occur during the decade.

The validity of all of these topics will be tested over time as the behavioral finance scholars eventually research and implement concepts, or as other practices start to vogue or are rejected.

In closing, we believe that the real debate between the two system of finance should address which behavioural finance themes are relevant enough today to be taught in the classroom and published in new editions of finance textbooks. A prospect theory deserves mention by finance academics and practitioners, to offer students, faculty, and investment professionals an alternative viewpoint of finance.

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ASSESSING THE DEMOGRAPHIC ASSOCIATION WITH EMPLOYEE ENGAGEMENT OF ACADEMICIANS IN PRIVATE INSTITUTES IN DELHI/NCR

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ABSTRACT

The rapid transformation in the Indian academic scenario has attracted the attention of the experts to find ways that will improve the engagement and satisfaction of the academicians. The management ought to charter the ways through strategic HR to provide a conducive organizational climate that can harness the skills and competence of the academicians while keeping them engaged for long term retention. For this, it is imperative to understand the demographic association of the academicians on their engagement sub-components. Though there are many extant studies on Employee Engagement in the Indian sectors, specifically in banking, manufacturing sectors and hospitals, but there is hardly any such study in the education sector pertaining to private institutes. So, this paper tries to explore and understand the demographic association of the academicians with their engagement in private institutes in Delhi/NCR.

KEYWORDS

Delhi/NCR, employee engagement, academicians, private institutes.

JEL CODES

J28, J29.

1. INTRODUCTION

In the fast changing academic scenario, an engaged employee is surely an asset since he is intellectually and emotionally engaged, feels passionate about its goals and is committed towards its values. The engaged employee/academician is likely to go the extra mile beyond the basic job responsibility and prove his worth especially in the time of crisis. This puts a tremendous amount of pressure on the education sector to ensure that the employees remain engaged. Of late, the education sector is marred by the fast mobility/switch of highly skilled and talented academicians from one institute to the other. The trend is even more perplexing in private institutes which are facing the menace of rampant brain drain It is imperative that private institutes invest time and energy on devising means to increase the engagement levels. But the catch is that HR cannot devise a "one size fit all" approach when it comes to increasing the engagement levels of the academicians. So, it is pertinent to understand how the demographic variables are associated with the sub-components of Employee engagement.

In this backdrop, the ***MAIN OBJECTIVE*** of this study is to assess the relationship between demographic variables and Employee Engagement of the academicians

2 THEORETICAL BACKGROUND & REVIEW OF LITERATURE

As per his pioneering work, Kahn's definition of Employee Engagement is - "*harnessing of organization member's selves to their work roles: in engagement, people employ and express themselves physically, cognitively, emotionally and mentally during role performances".*

Kahn (1990) through his study revealed 3 psychological conditions of Employee Engagement, namely, --Meaningfulness, Safety and Availability. He suggested that people vary in their degree of engagement in a given situation as per their perception of the benefits, and also by the resources which they perceive it as meaningful. So, he asserted that people tend to be more engaged in meaningful situations. This proposition was also supported by Lind, E. A., and Van den Bos, K. (2002) who suggested that organizations which build a culture of meaningfulness will have more engaged employees. Meaningfulness represents the sense of a return on investing the self and exerting energies into a task, and occurs when people feel they are valued and making a difference. Another important driver was safe environment. Feeling able to express and employ oneself without fear of negative consequences to self-image, status or career is another key determinant of engagement according to Kahn (1990).

In a study about antecedent and consequences of Employee Engagement, Saks (2006) defines it as the extent to which an individual is attentive and absorbed in the performance of his/her roles. Employee Engagement has been defined as emotional and intellectual commitment to the organization (Richman, 2006 and Shaw, 2005) or the amount of extra effort exhibited by employees in their job (Frank et al., 2004).

Further, Wilmar Schaufeli (2004) asserted that Engagement is composed of three sub-components: -Vigour, Dedication and Absorption. This can be represented in the following figure1.1:

Vigour refers the employees displaying elevated levels of energy and resiliency in the workplace and the willingness to invest effort

Dedication refers to being invested in and feeling a sense of pride in one's work and feeling inspired or challenged

Absorption is described by being fully engrossed in one's job such that time often passes by quickly and having trouble detaching oneself from their work

Since there have been many studies focusing on Employee Engagement—the organizational drivers of Employee Engagement, the level of engagement, the relationship between employee Engagement and its other constructs, like Job satisfaction, commitment, Organizational citizenship behaviour, employee retention and employee productivity and organizational performance.

Some important recent review studies from 2011 till date is presented herewith:

Sahu et al. (2018) conducted an empirical study between transformational leadership, employee branding and employee engagement on 405 full-time employees working in information technology (IT) organizations in India. The outcome suggests transformational leadership and employer branding is mediated by employee engagement. Gangwani, S. (2017) investigated the impact of demographic variables on level of Employee Engagement. They conferred that 3 demographic variables, i.e. age, experience and position tend to be strongly associated with Employee Engagement. Age and Experience are also inter-connected to each other. Thus, the experienced employees were found to be more engaged compared to those employees who have just started their career. Nazir & Islam (2017) conducted empirical research to examine the relationships between perceived organizational support, employee engagement, employee performance and affective commitment in the higher education sector of India with self-administered questionnaire from 410 employees. The outcome suggests perceived organizational support is having positive influence on employee engagement and the engaged employees deliver higher performance and having high degree of commitment. Devendhiran et al. (2017) studied the impact of spirituality in the context of employee engagement in India. This study suggests workplace spirituality is having three dimensions i.e. meaning in work, sense of community and alignment with organizational values. All these dimensions are having positive influence on employee engagement. Janjhua, Y., et.al (2016) revealed in their study on antecedents of employee retention and turnover intentions of employees that job characteristics contribute to job engagement, and organizational engagement. If the employees feel that their jobs provided variety, freedom, identity and proper feedback then the employees got more engrossed and engaged in their work, thereby, leading to better quality, productivity and efficiency. Perceived organizational support was significantly and positively related to job engagement and organizational engagement. The findings revealed that those respondents with experience of (5-10 years) were more engaged than the employees who had less experience. Chandani, A. et al. (2016) revealed the major factors of employee engagement which were leadership, respectful treatment of employees, effective management of talent, empowerment, pay and benefit, fair treatment, communication, nature of job, health & safety, talent recognition, clarity of company values and polices, company's standard of ethical behaviour, organizational politics and personality factors etc. The research also revealed the significant and positive relationship between employee engagement and organizational performance in terms of productivity, sales and job satisfaction. V., Siva kumar (2015) attempted a study on employee engagement in private sector banks in India and concluded that high level of employee engagement enhances the growth of banks and plays important role in retention of talented employees. Mary, M. et al. (2015) attempted a research study to understand the effect of organizational culture and employee engagement on organizational performance using organizational communication as Mediator. The researchers concluded that if employees are engaged in their work then, better organizational performance could be achieved. Proper and effective communication will lead to better management and performance. Eldor, L. and Harpaz I. (2015) attempted a study on developing a process model of employee engagement and tried to examine the learning climate and its relationship with extra-role performance behaviors on a sample of 625 employees in various occupations and organizations throughout Israel. The study found that employee engagement is a key mechanism for explaining the relationship between perceptions of the organization's learning climate and employees' proactivity, knowledge sharing, creativity, and adaptability. They also found that relationship to be more thorough and rigorous than similar concepts, such as job satisfaction and job involvement. Orla, B. (2014) conducted a research on investigation into employee engagement in the hotel sector in the West of Ireland' and concluded that work engagement which involves the vigour that employees invest in doing the job, is related with the level of attachment to their work. Work engagement results in lower job turnover, higher levels of individual performance and positive evaluation of the organization. The research study also found that employee engagement leads to effective organizational performance. Anitha J. (2014) conducted a research study which emphasized the importance of employee engagement and also identified various aspects that have a significant effect on it. It also showed that there is a strong significant relationship between employee engagement and employee performance. The researcher concluded that working environment, co-worker relationship, training and development compensation, organizational policies, leadership and workplace well-being as important drivers of employee engagement. Joe, D. (2014) attempted a research on MacLeod and Clarke's Concept of Employee Engagement to study the workplace employment relations. The finding of the study revealed that there were significant gaps in engagement based on employee characteristics. It was found that women were significantly more engaged than men. Older employees tended to be less engaged. Disabled employees were significantly less engaged than their colleagues. Chaudhary et al. (2014) examined the linkage between climate quality and climate strength on work engagements. 375 employees from 28 business organizations of India participated in this study. The results suggest there is direct linkage between climate quality and work engagement. The development of positive work climate in side organization can increase employee engagement. Abraham (2012) conducted research on employee engagement at Cochin by selecting 30 employees of a private insurance company. He has taken questions and sub questions from Gallup model and tested through co-relation and f test. The results found that cooperation between departments, nature of job, immediate supervisor, recognition to work, equality and working environment where trust, co-operation and creativity can be sustained leads to high level of satisfaction and subsequent employee engagement. Thiagarajan B & Renugadevi V (2011), conducted research to find the engagement related factors in BPO Industries in India. The study revealed that Career development; performance appraisal and motivation factors are connected to employee engagement.

3. RESEARCH METHODOLOGY

The research design in this study is Descriptive in nature and cross-sectional on a sample of 450 academicians in private institutes in Delhi/NCR. Non-probability purposive sampling technique is the most suitable to meet the study requirements. The data was collected with the help of self-administered questionnaire to the academicians with at least 1 year of tenure in that particular institute. The questionnaire mainly comprised of measures pertaining to the Demographic variables and the Employee Engagement items which were derived from the study of Schaufeli, WB. (2013). The data was analyzed using the techniques of ANOVA (including post hoc tests) to find the demographic variance across the sub-components of Engagement.

4. RESULTS & DISCUSSIONS

On administering the ANOVA tests to analyze the relationship between demographic variables and the sub-components of Employee Engagement (i.e. Vigour, Absorption and Dedication), the following results is presented in the following sub-sections:

4.1 Effect of Gender on Sub-components of Engagement (Vigour, Absorption and Dedication)

The results of ANOVA on Gender association with the sub-components are shown below:

TABLE 1.1: GENDER AND SUB-COMPONENTS OF EMPLOYEE ENGAGEMENT

Sub-components of Engagement	F value	Sig.	Result / Outcome
Vigour	0.348	0.556	Not Significant
Dedication	1.061	0.303	Not Significant
Absorption	1.491	0.223	Not Significant

It can be thus inferred that no significant relationship (as p>.005) exists, thereby disapproving gender variance of the academicians on the Vigour, Absorption and Dedication sub-components of engagement

4.2 Effect of Age group on Sub-components of Engagement

The results of ANOVA on Age group association with the sub-components are shown below:

TABLE 1.2: AGE GROUP AND SUB-COMPONENTS OF EMPLOYEE ENGAGEMENT

Sub Components of Engagement	F value	Sig.	Result / Outcome
Vigour	79.546	0.000	Significant
Dedication	9.179	0.000	Significant
Absorption	13.5	0.000	Significant

It can be inferred from the table 1.2 that all the sub-components of engagement have significant association with Age group. In order to further understand the actual difference of Age group of academicians on each of the sub-components, Post Hoc tests have been administered separately on each sub-component of Employee Engagement (as shown in table 1.3, 1.4 & 1.5)

TABLE 1.3: POST-HOC ANALYSIS (TUKEY'S HSD TEST) AGE W.R.T VIGOUR

Sub-component of Engagement	Age Group 1	Age Group 2	Mean Difference	Post Hoc Tukey HSd Sig
Vigour	20 - 30 Years	31 - 40 Years	.22641*	0.001
		41 - 50 Years	.55795*	0.000
		51 and Above	1.14213*	0.000

From the Tukey's post hoc analysis, it can be inferred that the mean value of Vigour decreases from 20-30 years to 31-40 years to 41-50 years and 51 years and above which is statistically significant (*p* =.005) at 95% confidence level. This implies that the younger aged academicians were having more vigour than the older generation.

TABLE 1.4: POST-HOC ANALYSIS (TUKEY'S HSD TEST) AGE W.R.T DEDICATION

Sub Components of Engagement	Age Group 1	Age Group 2	Mean Difference	Post Hoc Tukey HSd Sig
Dedication	20 - 30 Years	31 - 40 Years	-0.08905	0.561
		41 - 50 Years	0.13442	0.319
		51 and Above	.33581*	0.001

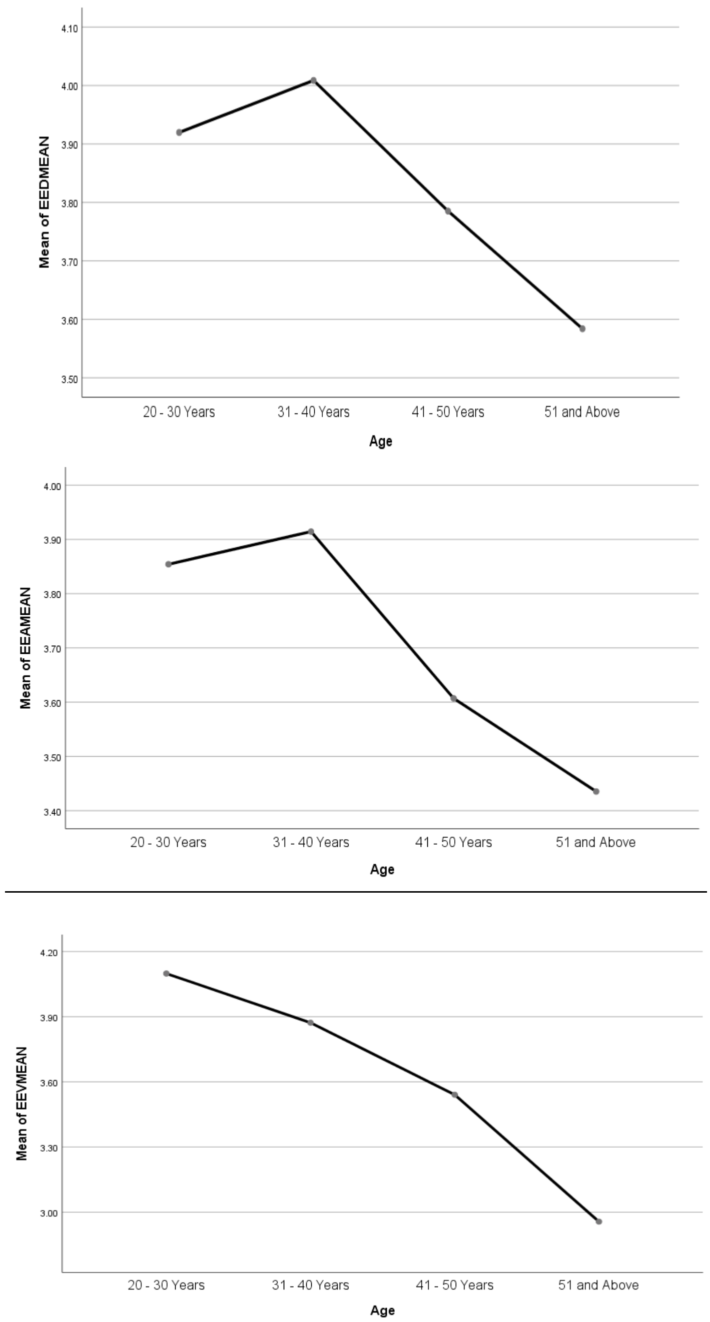
In the case of Dedication, wrt to Age Group, there is statistically significant variation only one between age group of 20 - 30 years whose dedication is found to be relatively more (and significant also) than those in the age bracket of 51 years and above (Mean difference=.335). However, for the other age groups, the differences are not statistically significant (p>0.005). The mean value of dedication is higher for 20-30 years of age group which shows that they are more absorbed and involved in their work.

TABLE 1.5: POST-HOC ANALYSIS (TUKEY'S HSD TEST) AGE W.R.T ABSORPTION

Sub Components of Engagement	Age Group 1	Age Group 2	Mean Difference	Post Hoc Tukey HSd Sig
Absorption	20 - 30 Years	31 - 40 Years	-0.06022	0.818
		41 - 50 Years	.24712*	0.01
		51 and Above	.41885*	0.000

It can be further interpreted that that there is statistically significant variation across age groups 20 - 30 years with 41-50 years (Mean difference=.247). Thus, the mean value of Absorption is relatively higher for 20-30 years academicians which shows that they are more absorbed and involved in their work and also committed towards the organization than those in the age bracket of 41-50 years. The mean plots representing the Age association with Vigour, Dedication and Absorption is presented in the figure 1.1.

FIGURE 1.1: MEAN PLOTS OF AGE GROUP W.R.T VIGOUR, DEDICATION AND ABSORPTION



4.3 Effect of Education on Sub-components of Engagement

The results of ANOVA on Education association with the sub-components are shown below:

TABLE 1.6: EDUCATION AND SUB-COMPONENTS OF EMPLOYEE ENGAGEMENT (ANOVA)

Sub Components of Engagement	F value	Sig.	Result / Outcome
Vigour	50.333	0.00	Significant
Dedication	82.3	0.00	Significant
Absorption	369.309	0.00	Significant

It can be inferred from the table 1.6 that all the sub-components of the Engagement have significant association with Education level of the academicians ($p<.005$). So, further Post hoc analysis is shown in tables 1.7, 1.8 & 1.9 w.r.t Vigour, Dedication and Absorption, respectively

TABLE 1.7: POST-HOC ANALYSIS (TUKEY'S HSD TEST) EDUCATION W.R.T VIGOUR

Sub Components of Engagement	Education Group 1	Education Group 2	Mean Difference	Post Hoc Tukey HSd Sig
Vigour	Masters	M. Phil.	-.23449*	0.002
		Ph.D.	-.63746*	0.000

From the Tukey's post hoc analysis, it can be interpreted that the mean value of Vigour increases from Masters to M.Phil. to Ph.D. holders. The maximum difference is noticeable between the academicians with Masters degree and the academicians who possess PhD degrees (Mean difference=-.637).

TABLE 1.8: POST-HOC ANALYSIS (TUKEY'S HSD TEST) EDUCATION W.R.T DEDICATION

Sub Components of Engagement	Education Group 1	Education Group 2	Mean Difference	Post Hoc Tukey HSd Sig
Dedication	Masters	M Phil	-.26835*	0.000
		Ph D	-.73454*	0.000

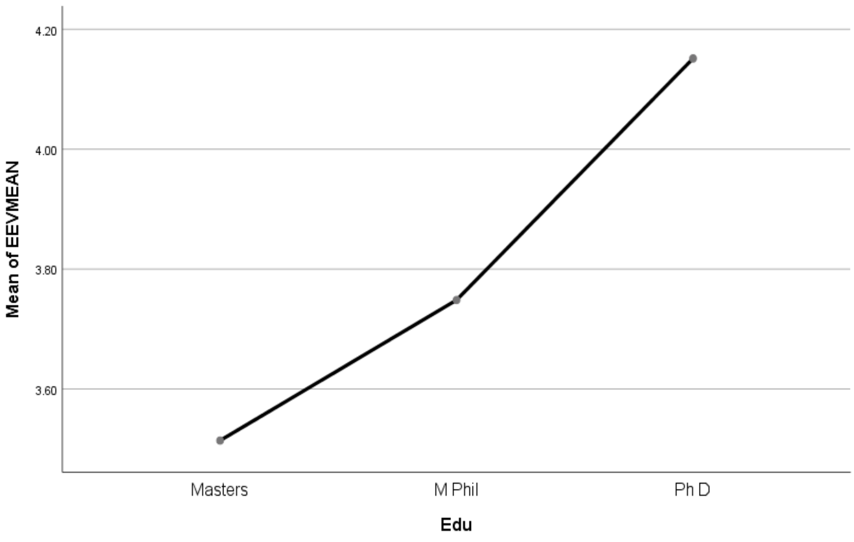
It can be interpreted that the mean value for Dedication increases for academicians from Masters to M.Phil. to Ph.D. degree holders which is statistically significant (p =.001) at 95% confidence level. A substantial difference in the dedication levels is noticeable between the academicians with just Master degree and those who have attained Ph.D. degree (Mean difference=-.734).

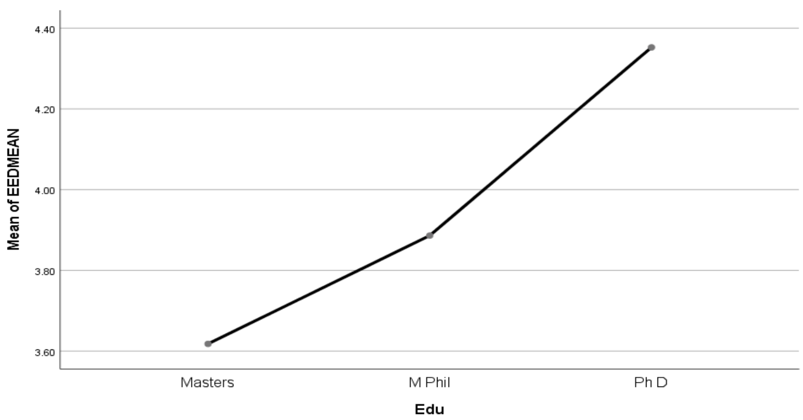
TABLE 1.9: POST-HOC ANALYSIS (TUKEY'S HSD TEST) EDUCATION W.R.T ABSORPTION

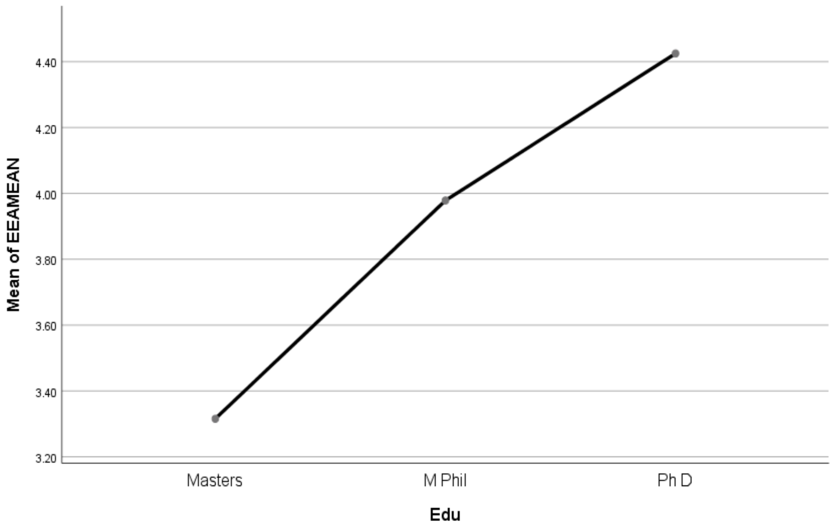
Sub Components of Engagement	Education Group 1	Education Group 2	Mean Difference	Post Hoc Tukey HSd Sig
Absorption	Masters	M Phil	-.66285*	0.000
		Ph D	-1.10943*	0.000

It can be interpreted that the mean value of Absorption shows an increasing trend from Masters to M.Phil. to Ph.D. degree holder which is statistically significant at 95% confidence level. A substantially large difference in the absorption is noticeable between the academicians with just Master degree and those who have attained Ph.D. degree (Mean difference=--1.109). The mean plots representing the Education association with Vigour, Dedication and Absorption is presented in the figure 1.2.

FIGURE 1.2: MEAN PLOTS OF EDUCATION W.R.T VIGOUR, DEDICATION AND ABSORPTION







1.4.4 Effect of Teaching Experience on Sub-components of Engagement
The results of ANOVA on Teaching Experience association with sub-components are shown as:

TABLE 1.10: TEACHING EXPERIENCE AND SUB-COMPONENTS OF EMPLOYEE ENGAGEMENT (ANOVA)

Sub Components of Engagement	F value	Sig.	Result / Outcome
Vigour	79.546	0.00	Significant
Dedication	9.179	0.00	Significant
Absorption	13.5	0.00	Significant

It can be inferred from the table 1.10 that all the sub-components of Engagement have significant association with Teaching Experience of the academicians, (p<.005). So, further Post hoc analysis for this is administered as in the tables 1.11, 1.12 & 1.13.

TABLE 1.11: POST-HOC ANALYSIS (TUKEY'S HSD TEST) TEACHING EXPERIENCE W.R.T VIGOUR

Sub Components of Engagement	Teaching Experience Group 1	Teaching Experience Group 2	Mean Difference	Post Hoc Tukey HSd Sig
Vigour	Less than 5 Years	6 - 10 Years	.22641*	0.001
		11 - 15 Years	.55795*	0.000
		16 Years and Above	1.14213*	0.000

From the Tukey's post hoc analysis, it can be inferred that on the mean values of Vigour decreases from teaching experience less than 5 years to 5-10 years to 11-15 years and for those with teaching experience of 16 years and above which is statistically significant (*p* =.001) at 95% confidence level.

TABLE 1.12: POST-HOC ANALYSIS (TUKEY'S HSD TEST) TEACHING EXPERIENCE W.R.T DEDICATION

Sub Components of Engagement	Teaching Experience Group 1	Teaching Experience Group 2	Mean Difference	Post Hoc Tukey HSd Sig
Dedication	Less Than 5 Years	6 - 10 Years	-0.08905	0.561
		11 - 15 Years	0.13442	0.319
		16 Years and Above	.33581*	0.001

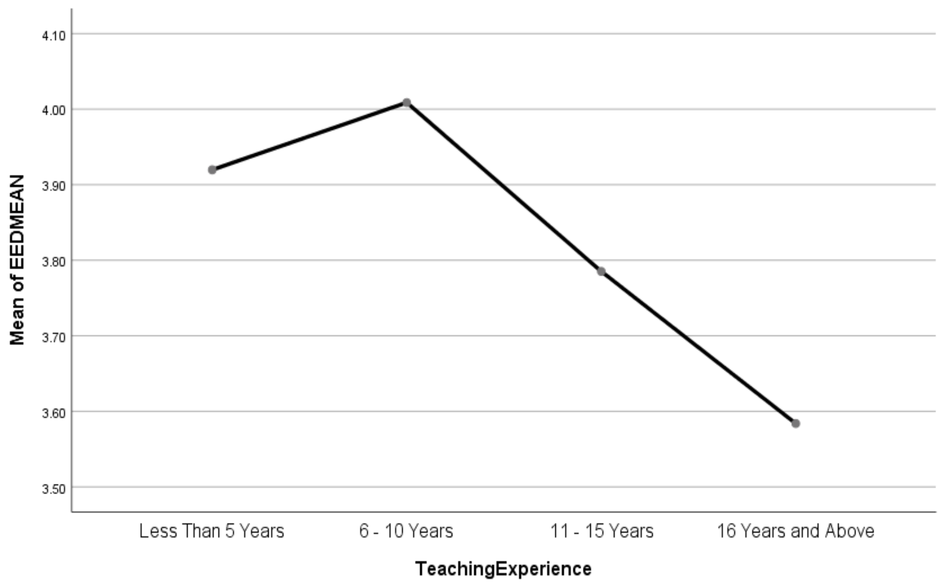
It can be inferred the mean value of dedication is relatively more for the young academicians with teaching experience less than 5 years than for the senior most academicians with more than 16 years of teaching experience (Mean difference=0.335).

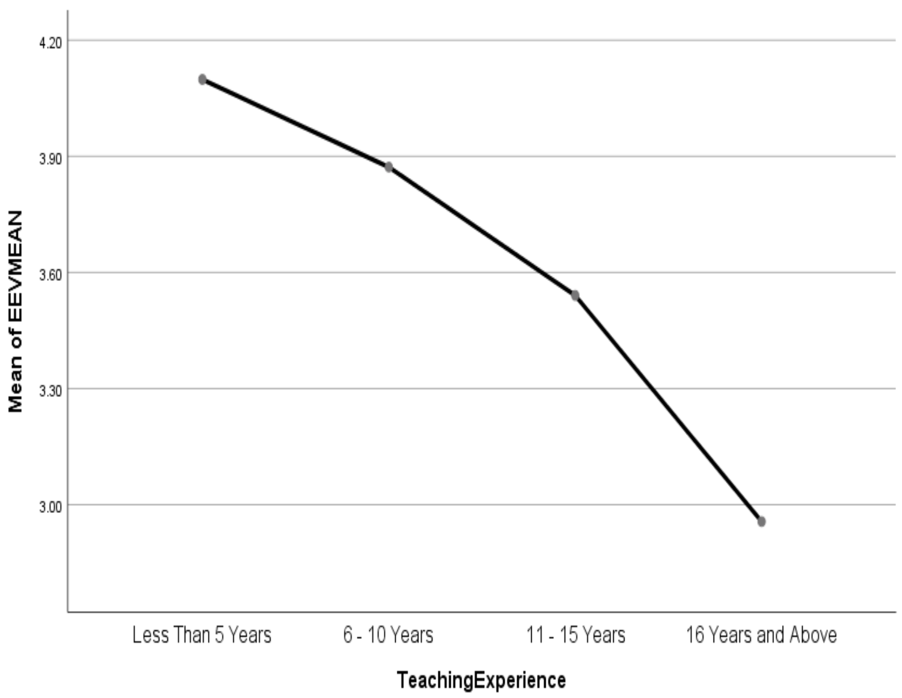
TABLE 1.13: POST-HOC ANALYSIS (TUKEY'S HSD TEST) TEACHING EXPERIENCE W.R.T ABSORPTION

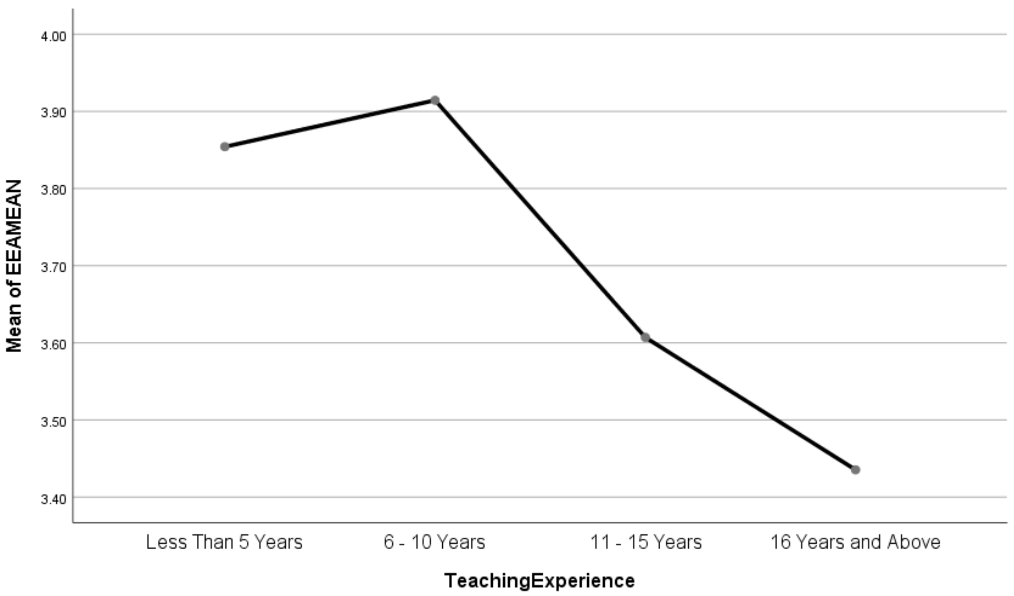
Sub Components of Engagement	Teaching Experience Group 1	Teaching Experience Group 2	Mean Difference	Post Hoc Tukey HSd Sig
Absorption	Less than 5 Years	6 - 10 Years	-0.06022	0.818
		11 - 15 Years	.24712*	0.01
		16 Years and Above	.41885*	0.000

It can be interpreted that the mean value of Absorption is relatively more for the young academicians with teaching experience less than 5 years than academicians with 11-15 years of teaching experience (Mean difference=.247). A relative comparison on Absorption level of the academicians with less than 5 years teaching experience with those with 16 years and above teaching experience shows a much wider difference (Mean difference = .418).
The mean plots representing the Teaching Experience association with Vigour, Dedication and Absorption is presented in the figure 1.3.

FIGURE 1.3: MEAN PLOTS OF TEACHING EXPERIENCE W.R.T VIGOUR, DEDICATION AND ABSORPTION







5. CONCLUSION

It can be concluded that gender does not have any impact on all the sub-components of Employee Engagement. An employee may be vigorous, dedicated or absorbed, irrespective of his/her gender. As per Age group, it can be concluded in this study that the younger aged academicians were having more vigour than the older generation. Further, it can be concluded that dedication is higher for 20-30 years of age group but there is a dip in the dedication levels for the senior professionals above 51 years. Similarly, Absorption level is relatively higher for 20-30 years academicians than those in the age bracket of 41-50 years. So, senior most professionals were found to be passively engaged in their job profile which is a serious concern for the management of these institutes. In similar vein, it can also be concluded that senior faculty member with more than 16 years of teaching experience did not feel much attached to that organization. However, w.r.t education association, the results were encouraging in the sense that those academicians with higher educational qualifications, Ph.D.s showed more cognitive and affective association for their job role in that specific institute.

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DIET AND MALNUTRITION OF PREGNANT AND BREASTFEEDING (NURSING) WOMEN

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ABSTRACT

The problem of malnutrition is from before independence of India. Number of efforts were tool place at government level for eradication of the malnutrition. But the problem is not controlled but spreading too much. In this regard the relation of diet malnutrition of pregnant and breast feeding women is very close at primary level for making research on the concern problem. Considering these 100 tribal women have been selected for the study. In this regard the reason malnutrition like poverty, child marriage the distance between two children have the close relation with the diet of pregnant women and malnutrition. Assuming this to study what diet pregnant women take during the pregnancy period how take how much take contents in the diet which is this ratio in the diet, how much context are essential in this period what quantity of diet should be used in the pregnancy period what duration should be there is the dinner what is the effect of diet in the growth and development of fetus for studying these aspects in other words to eradicate the malnutrition 100 pregnant women form Amravati district have been selected and the interview has been taken. It has been noticed through the data which has been collected through these women that the they are not aware about what type of diet should be and what method should be for taking the diet. only 7% women have the information about the diet but it has been noticed that they are also not thanking into consideration. The finding of the Study is that there is need of special education al efforts to get the information about the effect of diet and nutritional value of the women on the growth and deployment of fetus.

KEYWORDS
malnutrition, pregnant women, breastfeeding women.

JEL CODES
K32, B46, I12.

INFORMATION

When all nutritional contents do not get according to the need of body sometimes some contents get too much and some contents get little in the body. The result of this is known as malnutrition.
Healthy body is powerful food is very essential to get such efficiency food is very essential need of life and its utility is too much. food is very essential for the growth and development of the body. It is very essential to great news cells and for smooth mechanism of the all parts of the body.
Balance diet is a diet is which all the essential nutrients are included. Every child should have to start its healthy life for the good health of a child to get mothers milk care of pregnant woman is very necessary. There is no law for the particular diet in the pregnancy period. But the needs of the pregnant women are increased while the fetus is growing. The information about diet is necessary to get all the nutrients from the diet. The inclusion of items in the diet depends on the financial condition of family as well as the availability of the items.
Pregnancy is the natural stage in which have to nutrients their child the pregnant woman herself. So it is necessary to get proper diet to the pregnant woman. This proper diet also helps for the natural delivery and get rid of any complication. And also give the birth to the healthy child. In this regard, it is very necessary to find out the general reasons of malnutrition's.

1. Inadequate diet - The lack of one more nutrients in the diet which help for growth and development.
2. Habits about the diet - Only use of rice in the diet only drink tea or coffee, irregular dinner, eating in a hurry, these habits affect on the diet.
3. Heavy work and limited sleep- Rubbish and improper diet, unsuitable atmosphere for the health, financial condition affect the diet and malnutrition.

Food distribution system is faculty in India. As a result, a person do not get what he want. Most of the people live in rural area. These people do not get proper use of portions, vitamins, minerals in their diet so they become the victim of malnutrition and also of different diseases like tuberculosis, night blindness, beriberi scurvy, Rickets, goiter etc.

OBJECTIVES OF STUDY

1. To study what diet should take how much take, contents in the diet., quantity of diet in the pregnancy and breastfeeding period.
2. To study the relationship between the diet in the pregnancy period and malnutrition.
3. To find out the difficulties for natural delivery.

RESEARCH METHODOLOGY

1. Interview through questionnaires
2. Samples survey method.

RESEARCH PERIOD AND AREAS

The women who registered in the month of May and June of 2016 -17 in the hospitals of public sector of urban and rural area of Amravati district have been selected for the study.

ANALYSIS

DIFFERENT CONTENTS IN BALANCE DIET

Calories - Calories that need a person are depend upon age, sex, season etc., essential calories for a person.

TABLE 1

Sr.No	Work/ Action	Male (WEIGHT -55KG)	Female (WEIGHT -55KG)
1)	Low hard work / essay work	2400	2000
2)	Normal Hard	2800	2300
3)	High hard work Last of Months of pregnancy	3900	3000
4)	Pregnancy	-	2300
5)	Location period	-	2700

In the pregnancy period, pregnant woman need 300 more calories and a lactation period a woman need 700 more calories with the growing age activities and digestion is affected so low calories are needed.

Expected contents in the balance diet of women in pregnancy period and lactation period.

TABLE 2

Sr.No	Celories	Pregnancy period	Location period
1)	Calories	2520 kg	3700kg
2)	proteins	59gm	4 per kg
3)	Minerlas	1000mg	600mg
4)	Iron	40mg	30mg
5)	Vitamin A	3000 IU	1600 IU
6)	Vitamin D	400 to 800 IU	400+800 IU
7)	Vitamin B1	1.2 Mg	2.04Mg
8)	Vitamin B2	1.4MG	
9)	Vitamin C	40MG	80MG

With the help of the above chart pregnant 100 men should have the diet as mentioned in the following chart.

TABLE 3

Sr.No	Food Items	Vitamin (gm)	Non -Vitamin (gm)
1)	Cereals	400	400
2)	Pulses	70	55
3)	Vegetables	150	150
4)	Other vegetable	75	75
5)	Roots	75	75
6)	Fruits	30	30
7)	Milk	225	225
8)	Oil and Ghee	35	40
9)	Sugar /lagary	40	40
10)	Meats and Fish	-	40
11)	Eggs	-	30

25 gm oil and ghee can be included than the groundnut from the research point of view studied the different contents while preparing questionnaire and information have been collected.

Reference - Recommendation of IGMR Experts -1968.

The Ratio of nutrients in the daily diet of lactating women.

TABLE 4

Sr.No	Calories	2200+550 2200+400	(First 6 Months) (Nest 6 Months)
1)	Proteins	45+25+25	(25m-more than general)
2)	Calcium	1.0gm	
3)	Iron	40mg	
4)	Vitamin A,E,U	3000	
5)	Vitamin B1	1.8 mg	
6)	Vitamin B2	2.00 mg	
7)	Vitamin C	40mg	

Balance diet of Lactating women

TABLE 5

Sr.No	Food Items	Veg	Non- Veg
1)	Cereals	450	450
2)	Pulses	80	65
3)	Vegetables	150	150
4)	Other vegetable	75	75
5)	Roots	30	30
6)	Fruits	325	225
7)	Milk	50	55
8)	oil/ghee	50	50
9)	Suger/ aggery	50	50
10)	Meat/Fish	-	50
11)	Eggs	-	30

Ref - Recommendation of ICMR Expert 1968 Efforts have been taken to collect the information regarding the diet of actual pregnant and lactating women through the interview. And following data have been collected.

TABLE 6

Sr. No	Asked Questions	As total	Per yes	ICMR- NO	Recommendation No response
1)	Do you know ICMAR Recommended Diet	100	2	98	-
2)	Do you know which good items has how many nutrients ?	100	2	98	-
3)	Calories		4	96	
	Proteins		3	97	
	Calcium		2	98	
	Iron		5	95	
	Vitamins A,E,U.		5	95	
	Vitamins B1,		4	96	
	Vitamins B2		4	96	
	Vitamins C		2	98	
4)	Time for dinner is fixed or not		2	98	

From the above table information has been collected about the ratio of nutrients that should in the diet it has been noticed that 97% women have responded that they don't known it but they also don't know what ratio must be there in a particular food item. They also informed that they don't know which diet should take a particular time.

FINDINGS

50 Pregnant women and 50 lactating women (total 100 women) have been selected randomly a as representative for the study of the diet and malnutrition of pregnant and locating women. from the above study it is noticed that 98% women don't know which nutrients are available in a particular food item. 97% women are unaware about which food item should have to take for a particular nutrient and how much food should have to take. Only 3% women are aware about this but while applying in their daily life they completely neglect it.

From the above analysis following findings are noticed. Malnutrition is increasing because pregnant women and lactating women are not much aware about how much nutrients are available in a particular food item and therefore they don't know which diet should be preferred and which ties and how many times.

SUGGESTION

Method of diet taking time should have to include in the general education so that malnutrition can be eradicated completely.

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A STUDY ON CONTENT MARKETING AND HOW IT IS BEING USED TO TARGET CUSTOMERS

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ABSTRACT

Content marketing is the new age marketing tool for any company or organization. As today's economy has become, mostly digital driven and completely information driven, companies all over the world are focusing on more effective and efficient way of sharing the said information about the product. The real problem is that unlike customers of past, today people are more aware and informed, they know that not only can they decide what information the wish to receive, but also decide in which form they wish to receive it. People know which platform will provide them with what kind of information and how they can benefit from that information. This paper discus how the concept of content marketing is being used in different business and what is the effect of content marketing on business process and outcome of some companies.

KEYWORDS

content marketing, information, platform, benefit.

JEL CODES

M30, M39.

1. INTRODUCTION

As the time moves forward, evolution is eminent for survival. Be it may human beings, animals of the jungle, machines equipment and technology used by companies and organizations, or the way to communicate with media to present/promote and advertise your product. With the increase in competition in the market, need for innovative ways of marketing is becoming eminent. Now the survival of a firm is not only dependent on the type of product they are producing but also on the ways they promote their products and services. As the customers are becoming more demanding, one needs to stand out from this crowded competition to be more attractive to the customers. And thus it is necessary to give more information to the customers about products or services, that too in a proper way, through right channel, right details, and targeting right type of customers.

As most customers are able to access to internet using their computers, laptops and mobile phones, they are tuned in and connected to the digital world all day. And thus consumption of content online is becoming a common habit among online users. Besides, there are also audience who prefer other channels such as print media, television, radio, billboards and many more.

Though the concept of content marketing may seem new to most of us, in reality it was being used by few companies since late 1800s. In today's world there is a lot of confusion to people both businessmen and customers as to how content marketing actually works. And even though content marketing in today modern world may seem like a form of online marketing, it is totally not so. Content marketing maybe consist of few features of online marketing or online promotion, but it also has a broader scope. In this research an attempt has been made to understand how few famous companies are using and have been using the concept of content marketing. Along with that, with a survey conducted an attempt has been made to understand consumers perception of few methods being used by those companies way of promoting their product and services, by the use of content marketing. This paper is divided in 7 parts. First part is Introduction, second part consist of Literature Review, the third part is Objective, fourth part is Research Methodology, fifth part consist of Data Analysis and Interpretation, sixth part is of Findings and Discussions, and the last seventh part concludes the paper with Conclusion.

2. LITERATURE REVIEW

According to Pulizzi (2013), customer needs is crucial for content marketing. Therefore, all content created by a company should be based on the need of their customers.

As mentioned in "The *role of content marketing in social media content communities*" (Du Plessis, 2017):- Fewer studies focus on social media content communities whose main purpose is to share content in various formats among users (Kaplan & Haenlein 2010). Recently, social media content communities have become more prominent because of brands that use content marketing as a branding technique. Content marketing is a contemporary marketing paradigm with many long term benefits such as building brand loyalty by engaging with the target audience with valuable content without employing promotional techniques

In the article '*The Review of Content Marketing as a new Trend in Marketing Practices*' Angel Wong An Kee pointed out:- It is important for marketers to alter the contents to a way that they are culturally relevant and at the same time ensuring contents to be appropriate and accurate to maintain a consistent brand image. There are three main components in managing global content, which are people, company processes and system. All branches in different countries have to make all three to work together in order to create a clear and uncluttered brand image in each foreign office. (Wong, 2015)

There is a definite reason for companies and organizations increased use of the content marketing. Consumers are becoming more aware of the options they have for every product. And thus the only way companies can attract customers is by educating them further. Since customers are so well informed about their bargaining power, the only way companies can survive in long range is by educating them further. This can be only done by giving them more information they can provide to the customers from whichever source and means necessary. This is where content marketing comes in. According to Mandloys Digital Agency, content marketing is: "*The creation of content that is relevant, compelling, entertaining and valuable and the said content must be consistently provided to the customers to maintain or change the behavior of customers. Content marketing is an essential marketing activity that helps retain customers, as well as attracting new ones and helps companies to build a strong brand and brand image*." (align.me, 2013)

That is the reason companies and businesses are using online media and also the traditional offline media to continuously promote their products and services. Companies have to continuously engage in more advanced and active promotional techniques to retain and attract customers.

Since there are lots of options for the customers, the like to move towards those products and services which feel more attractive to them, to which the can correlate in one way or other, and the most important factor being the products and services which provide them with accurate information.

3. OBJECTIVES

1. To understand how companies are using content marketing.
2. To find out which mode or type of content marketing attracts the consumers.

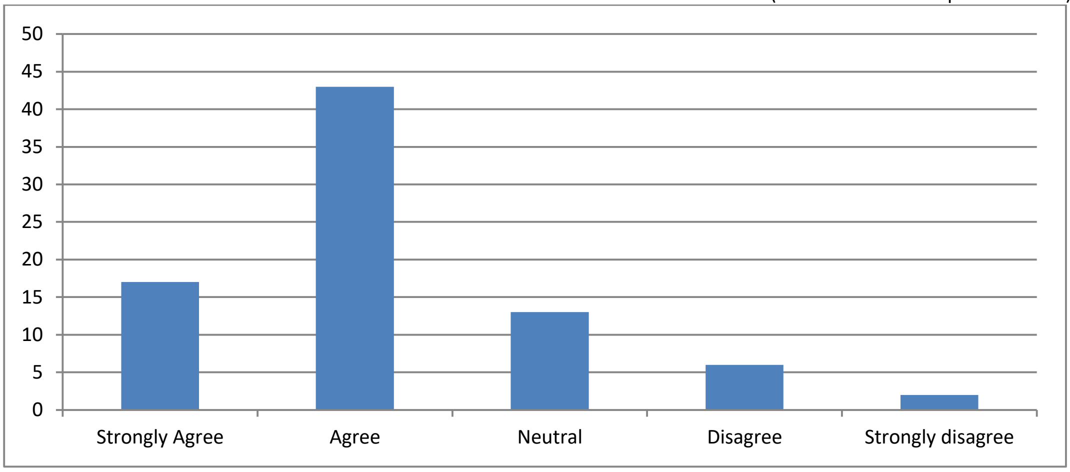
4. RESEARCH METHODOLOGY

The nature of this research is mostly qualitative and quantitative, with a desire to understand how content marketing is being used. Data used in this research are of primary as well as secondary type. The primary data was collected through survey conducted of few people, and the secondary data consist of information gathered from different sources and advertisements done by different companies. The research technique is Qualitative in nature backed by data collected through survey.

5. DATA ANALYSIS AND INTERPRETATION

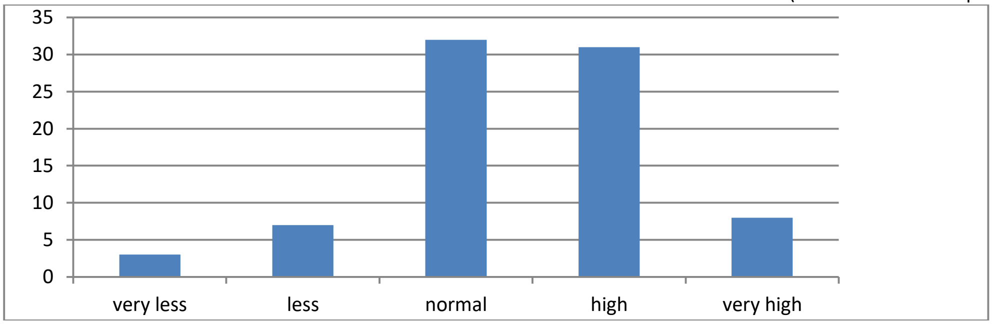
I. More than 80% of the respondent felt that using humor in the advertisement helps on attracting the customers.

TABLE 1: NO. OF PEOPLE FEEL THAT HUMOR IN ADS HELP IN ATTRACTING CUSTOMERS (Total number of respondent is 80)



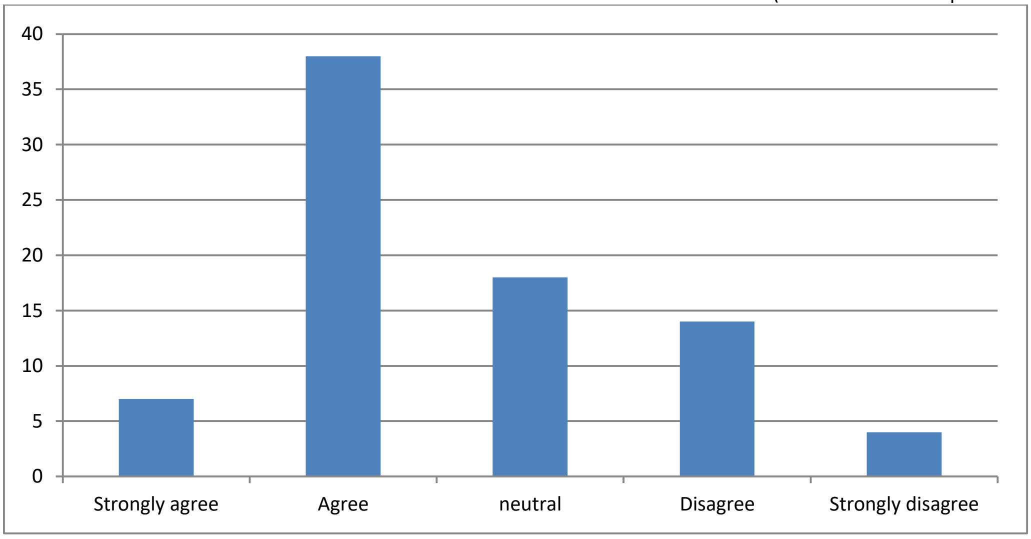
II. Nearly 50% of the respondent felt that they feel highly motivated towards a product or service if they read about the experience of some other customers, and nearly 40% said they there will be average level of motivation.

TABLE 2: NO. OF PEOPLE THINK THAT EXPERIENCE OF OTHER PEOPLE HELPS IN ATTRACTING PEOPLE (Total number of respondent is 80)



III. Nearly 56% of the respondents believe that products and services being promoted on social media attract more customers. Though 22% of the respondents have neutral opinion regarding the statement, only 20% think that the statement is wrong.

TABLE 3: NO. OF PEOPLE THINK THAT ADS ON SOCIAL MEDIA ATTRACTS MORE CUSTOMERS (Total number of respondent is 80)



6. FINDINGS AND DISCUSSIONS

Use of the concept of content marketing has increased in the last few decades. Concept of content marketing is not confined to any particular type of industry. If it is being used in automobile sector for example VOLVO, it is also being used in FMCG sector AMUL. If it is being used to sell tangible products like OREO, it is also being used by companies providing services such as ZOMATO.

There are many examples of companies and organizations using content marketing to promote their product and services. Few may be using traditional ways such as billboards or television ads, and few may be using modern sources such as electronic media. But all of them center around one core concept of content marketing, providing more relevant, compelling, entertaining and valuable information to the customers.

Catchy ads of ZOMATO

Zomato is an Indian restaurant search and discovery service founded in 2008 by Deepinder Goyal and Pankaj Chaddah. It currently operates in 24 countries. It provides information and reviews on restaurants, including images of menus where the restaurant does not have its own website.

Zomato's is not the only food delivery service in India. In almost every part of India, if Zomato is there one can and will also find Swiggiy. Now even though Swiggiy has been in the market longer than Zomato, Zomato has covered the gap and now running neck to neck with Swiggiy. Zomato has been able to do this by not charging a big commission to the restaurants, and by their catchy ads.

Their catchy ads are enough to attract the attention of the customers. Their ads have humor in it. Along with that they sometimes also take political stands to convey some kind of message to public but in the process they also advertise their products in such a way that their outdoor ads on dark red billboards are hard to ignore.

What Zomato is doing is that they are trying to explain the main thing about their service in a creative way, which is timely delivery of any kind of food anywhere. Their habit of confirming the order 2-3 times is also very impressive. And instead of charging for the extra dilevery charge they ask the customers if they want to tip the delivery boy.

"The mantras of success for them are producing great content in an optimum number, and promote them well on social networks." (TechShu 360' Digital Markeing, 2015)

Some catchy ads used by Zomato

- "oonchi hai building? Lift teri band hai? We'll still deliver in time". (Ramnath, 2017)
- I am great in bed- Breakfast. (Ramnath, 2017)
- Mera pizza ghar aaya (Ramnath, 2017)
- Rajni can't. We can. (Ramnath, 2017)

These catchy ads helped Zomato in attracting customers, very much. Table 1, in Data interpretation section also confirms that adding humor in ads helps in attracting customers.

PROMOTIONAL ADS USED BY AMUL

Amul understood the mantra for reaching mass's heart like no other did. (TechShu 360' Digital Markeing, 2015)

"Utterly buttery delicious…Amul" leaves us all nostalgic. They have mastered the art of content marketing with their unique ads that focuses on puns and jokes on all type of social issues and sometimes political issues. They address trending news through their caricatures. The Amul girl has become one of the most famous faces as a mascot, easily recognizable anywhere.

It reflects the Indian heritage which the brand carries with it, typified by the tag line *"Taste of India",* that helps an Indian consumer connect with the brand.

Same as Zomato their way of adding humor and jokes in their ads has helped them a lot.

Shaadi.Com

In Indian culture weddings are a serious business. Everything needs to be perfect. Shadi.com always tries to resonate with their audience. The videos they upload on YouTube and their website always tell some kind of story for the listeners. And this is what separates Shaadi.com from other matrimony sites.

Their videos which come under the category of #MeriShaadiKarwao are mostly hilarious to the core. Similarly, there are other campaigns like "**Love, arranged by Shaadi.com**" or "**Amazing proposals**", which resonate perfectly with their target audience. (TechShu 360' Digital Markeing, 2015)

Along with these types of videos and ads, they also use and show the experience of their other customers on their website. The experience shared by previous customers also helps in attracting new customers. Though this technique is not unique and is being used by many companies in matrimony industry as well in other industries.

Table 2, in Data interpretation section also confirms that people feel more motivated towards a product if they read about the experience of other customers.

John Deere- the accidental creator of content marketing

Anyone anywhere who is associated with the term content marketing knows about John Deere and their famous magazine THE FURROW, ironically it is considered as the first example of content marketing. Ironic because the word content marketing was not defined at that time.

First published by John Deere in 1895, they aimed to help the company's customers with the issues they faced. They didn't advertise any of their ads in the magazine. The whole of the book was focused on the experience of other customers of the company and different ways in which farmers can improve their business. In a way the magazine looked like that it was a book of some agriculture type, not that of John Deere. (Hall, 2018)

There are countless other examples where companies use experience and stories of other customers to attract other customers. They use their own website's chat room. In some cases, they even create a separate blog for this purpose.

INVOLVEMENT OF SOCIAL MEDIA

Volvo- Super Bowl 2015

Sometimes using your own content is not necessary; this was proved to be true from the shear stroke of genius shown by Volvo in 2015 Super Bowl. While other car companies did spend nearly 60 million USD combined, Volvo played a trick by simply using the fact that people like to participate in games and contests, and they like to be on social media.

The marketing team of Volvo simply asked people to tweet name of a person they would like to have a brand new Volvo for free followed by #VolvoContest whenever they say any ads of any car in the commercials. The result was that there were 2,000 #VolvoContest-tweets per minute every time other car manufacturers' commercials aired. Other companies got a 30 second air time and Volvo without spending huge money was top of mind the entire game.

This incident also proves that if your content is good enough and resonates with the mentality and requirements of the consumers then you can be very successful.

Table 3, in Data interpretation section also confirms shows that customers feel more attracted towards products or services which are frequently promoted on social media.

Oreo India

When Oreo entered the Indian market, it faced the biggest problem any company can have due to external factors. And that was trying to compete in a market where your competitors already have a strong foothold of the market. Since the products of the Oreo were not so different from that of Britannia and Parle, they need a new way to promote their product. Since other companies were focusing on 'What you are eating?' and tried to give information about the products regarding its composition and what it is made of, Oreo decided to focuses on 'How you should eat?'. For this they started brand awareness campaign "#Daily Dunk". In it with the help of celebrity endorsement they started telling how we should eat our product. this not only did attract kids and teenagers but also attracted grownup customers.

7. CONCLUSION

It is clear that most of the companies are working very successfully with the help of content marketing. Either willingly or unwillingly, either knowingly or unknowingly companies or organizations in one form or other use the concept of content marketing. Not only this but the mentality of consumer is also transforming in such a way that the companies are now in a way being forced to be content oriented.

- Companies are taking help of online media as well as traditional media to convey their message to the customers.
- Moreover, instead of trying to engage all the types of customers at once, they are trying to target specific customers at a time. Zomato also does ads to attract normal foodies from their ads like “Rajani Cant, We Can”, and along with that they are trying to attract the pizza lovers from one message, and roll lovers from another message.
  Instead of promoting their product in general way, they are now becoming content oriented or information oriented.
- Targeting different type of customers through different ads is a thing not only being followed by Zomato and Shadi.com but by many other companies.
- Explain very ordinary stuffs about your product or services in a creative and interesting way did helped Oreo in making a stand in the Indian market.
- Customers also agree to some extent that humor does helps in attracting new customers and in keeping old ones.
- While it may not be possible in all the cases, but one should always use the experience of other customers for their profit as it helps in building trust and confidence among customers and/or consumers.

The way the population is moving from traditional marketing practices to social media marketing or online media marketing, there is less scope for a company who will not become content oriented and follow the rules of content marketing.

Even though only few examples were taken in this research, if one looks all around themselves, there will hardly be any sector or industry which does not has more than few companies and firms already following the concept of content marketing. And if even one company in a sector or industry starts using content marketing, it becomes essential for their competitors to start doing that too.

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M-COMMERCE IN INDIA – GROWTH & CHALLENGES

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ABSTRACT
Changing environment and updating technology is changing the scenario of shopping in India. Consumers turned towards online shopping because of different factors. Continuous growth of e-commerce market encourages m-commerce in India. Smart phone users and mobile internet users are increasing very fast. Increasing access to smart phones, growing mobile Internet penetration and several government-led digital inclusion initiatives, India has seen an impressive rise in everyday commerce conducted via mobile devices. E-commerce players are receiving maximum inquiries from a mobile device. A major portion of revenue or sale is derived from mobile.

KEYWORDS
m-commerce, e-commerce, mobile internet users, online users.

JEL CODE
O30

INTRODUCTION
The growth of mobile internet users is extremely high in India. It is expected, it will cross the 300 million mark by 2017(Internet and Mobile Association of India (IAMAI) and consultancy firm KPMG). The IAMAI report also indicated that majority of mobile internet users (71%) of the estimated 371 million are from urban area. Mobile internet users are majorly from urban areas but rural area indicates the great potential to drive the future growth of mobile internet in India. As the number of mobile internet users is increasing with each year, mobile users in India are turned more towards mobile data. The portion of mobile internet spends in the average monthly bill rose up to 10% as compared to previous year and because of this cost of accessing mobile data that fell about 18% in 2015.

Now, Reliance Jio has provided 4G internet in a very nominal amount. Due to this, people are turning towards apps and internet for most of their activities. Now people prefer mobile data as compared to voice call for making more informed decisions. The forecasted figure of mobile Internet users in India is expected to grow to 314 million by the end of 2017 with a CAGR (compounded annual growth rate) of around 28% for the period 2013- 2017,"(KPMG). Digital India is a program which educates all to access internet by providing infrastructure, delivering government services on the Web and mobile phone, promoting digital literacy and increasing electronic manufacturing capability. According to report, Paytm has 80 million wallet users. India is either the largest or the second largest market for Global Internet leaders like Facebook, LinkedIn, WhatsApp, Twitter, YouTube, and Amazon.

OBJECTIVES
The main objective of this paper is to study the current status of M-commerce in India. To study the different growth factors of M-commerce in India and to detail out the challenges facing by M-commerce in India.

METHODOLOGY
The paper is based on the secondary data. The secondary data was collected from various published sources like reports, magazines, journals, newspapers and the like etc. Descriptive research design is used in this paper to explain and describe the growth factors and challenges faced by M-commerce in India.

M-COMMERCE
The phrase **mobile commerce** was originally coined in 1997 by Kevin Duffey at the launch of the Global Mobile Commerce Forum, to mean "the delivery of electronic commerce capabilities directly into the consumer's hand, anywhere, via wireless technology. Many choose to think of Mobile Commerce as meaning "a retail outlet in your customer's pocket. M-commerce is providing a platform to users to access the internet without needing to find a place to plug in. The emerging technology behind m-commerce, which is based on the Wireless Application Protocol (WAP).

HISTORY OF M- COMMERCE
The first mobile commerce services were used in Finland in 1997. Due to this work, several new mobile applications were launched. In 1997, the first mobile phone-based banking service was used by Merita Bank of Finland, also using SMS. By Kevin Duffey and Andrew Tobin, the m-Commerce(tm) server was developed in late 1997. The first sales of digital content as downloads to mobile phones were there, when the first commercial downloadable ringtones were launched in Finland by Radiolinja in 1998. In 1999, two national commercial platforms for mobile commerce were launched: Smart Money in the Philippines, and NTT DoCoMo's i-Mode Internet service in Japan. In 2000, mobile-commerce-related services spread rapidly. The popularity of cellular phones among the people had increased so fast and businesses were begun to include mobile for communication purpose. With the help of Smartphones, people are doing as many online activities with it. Brick and mortar business owners and big-box retailers have made an effort to take advantage of mobile commerce by utilizing a number of mobile capabilities. People are using mobile for searching product information and then they prefer retail outlet for purchasing. It creates a bridge between the gap created by e-commerce and in-store shopping and is being utilized by physical retailers as a way to compete with the lower prices typically seen through online retailers. The Google had launched the Google Wallet Mobile App in 2011. Different surveys state that smart phone customers are purchasing their retail products with their mobile devices.

LITERATURE REVIEW
The extension of E-commerce is known as Mobile-commerce. It is also known as wireless e-commerce and electronic commerce transactions processed out by mobile (Frolick and chen, 2004, Dholakia and Dholakia, 2004). It is a new type of E-commerce; transactions are conducted through mobile using wireless telecommunications networks (Siau et al., 2001). The E-commerce activities are conducted through mobile device at any time or location (Mennecke and Strader, 2001). According to Kush Dhingra, Abhishek Bhardwaj, Aashish Aggarwal (2015), M-commerce market grows in India due to growth of financial area and no. of smart phone buyer are increasing. But if we talk about India, it still takes some year to develop compare to nation like China which is developing very fast. M-commerce saves our time because online transaction on mobile is less expensive than E-commerce. According to Anshu Agarwal, Dr. Pravin H. Bhatawal (2015) M- Commerce is growing its market in India because of its ease of availability of smartphones, consumers almost access every aspect of business from viewing the product to,

adding it to cart and making the payments and getting their product at home in just few clicks, consumers are using different services available in form of M-commerce like ticket booking, we can manage our bank accounts, mail accounts etc. M-commerce also may have adverse aspect like security issues, personal data, mobile phone details, locations, bank credentials, debit card, credit card details can also be viewed to others etc. According to Sujata P. Deshmukh, Prashant Deshmukh, G.T. Thampi (2013), with the explosion of internet connectivity through mobile devices like Smartphone and tablets, millions of consumers are making decisions online and in this way enterprises can build the brand digitally with enhance productivity but government policies must ensure the cost effective methods/solutions. Due to technologies advancement and innovative services indicates that India is moving from E-commerce to M-commerce, and E-commerce and M-commerce will become asset for commerce by the people to the people in India.

KEY GROWTH FACTORS OF M-COMMERCE IN INDIA

- **Growth of Smartphone users in India**

Smart phone penetration and demand for Internet-based services has increased, due to this mobile Internet usage has increased. India has become the third-largest smartphone market in the world. The number of smartphone users is expected to reach 369 million by 2018. Rural areas of India is still growing slowly in terms of mobile internet users but the growth of mobile internet users are very high in urban areas that's why investors were investing in 3G/4G services. The number of 3G subscribers in India is expected to grow to 284 million by the end of 2017 from 42 million at the end of 2013. After introduction of Reliance Jio4G, people are using their mobile internet more as compared to the previous scenario. Even low-income person and rural area's people are able to purchase smart phones because companies have introduced a variety of cheap smart phones in the market and Reliance Jio has given a low cost 4 G internet which in turn result in a high usage of mobile internet in India. The customer is connected 24x7 through their smart phones, tablets and other mobile devices which are leading to a gradual evolution of M-commerce.

- **Growth in mobile internet users in India**

According to the report from IAMAI, titled Mobile Internet in India 2016, India had 371 million mobile internet users in 2016. Report also suggests that India will have 56% growth in number of mobile internet users in every year. Even Reliance Jio had played a very crucial role for increasing number of mobile internet users because Reliance had given a 4 G internet in a very nominal amount, due to this rural area's people are able to purchase 4G internet connection.

RURAL AREAS HOLD GREAT POTENTIAL FOR FUTURE GROWTH OF M-COMMERCE

The latest IAMAI report titled Mobile Internet in India 2016 indicates that mobile internet users are more in urban areas as compared to rural areas but the rural area holds a great potential. Every year, number of mobile users in rural areas is growing almost double in number which is a clear indication of great growth.

SERVICES PROVIDED BY MOBILE COMMERCE

Smart phones are become essential part of the life of consumers. Now day's people are spending more time with their mobile phones and they used to spend lot of their time on mobile for searching information about different products/services, online shopping, banking services etc. People have started paying their bills through their mobile devices. There are different services which consumers are using through their mobiles.

- **Financial services** – Mobile banking as well as brokerage services, in which stock quotes can be displayed and trading conducted from the same handheld device. People are using their mobile as a mini bank. They are using internet banking in their mobile. They are saving lot of their time by using mobile for their most of the online activities.
- **Payment -** In India, the most used payment method is cash on delivery payment method. Now, consumers are recharging their mobile data from mobile wallets instead of going to the retail shop. They are also getting good discount for it. Even card holders prefer mobile wallets like Paytm, MobiKwik and several others present an alternative to unreliable online check-outs and cumbersome cash payments. Different payment gateways companies are giving good discount to the consumers. Consumers are using these gateways companies just to grab discount coupons. After using these payment gateways platforms, consumers are feeling more secure while doing online transaction. Paytm companies gradually become a most preferable portal because it gives a number of offers plus a secure platform for online transaction.
- **Telecommunications** – Now, people are paying bills from their mobile only and at the same time they are connected with the world through social media from their mobile. In different shops, retail shops, restaurants, people are using their mobile for paying bills, giving orders and for searching what new in the market. Instead of asking to anyone, they are preferred to search online.
- **Service/retail** - Consumers are given the ability to place and pay for orders from their mobile. Now, people are doing online shopping through their mobile instead of desktop. For laptops, desktop they need proper space for placement of it but they can use their mobile anytime and anywhere. They are standing in queues but still they are placing orders for their product. Even many market leaders like flipkart, Amazon are giving good discount to the consumers for using their mobile app. These companies are motivating consumers for using their mobile app.
- **Information services** – It include the delivery of financial news, sports figures and traffic updates to a single mobile device. People are reading newspapers in their mobile only. Every newspaper companies and news channel companies are maintaining their portals and people are subscribing newsletters by which they are getting day to day news and information.

CURRENT STATUS OF M-COMMERCE IN INDIA

According to ASSOCHAM paper, mobile commerce (m-commerce) is growing rapidly as a stable and secure supplement to the e-commerce industry. Shopping online through smart phones is proving to be a game changer, and industry leaders believe that m- commerce could contribute up to 70% of their total revenues. Indian e-commerce leaders are turning towards mobile by giving discounts to their consumers for using their mobile app. 75% of Snapdeal's orders and around 70% of Flipkart's orders are coming from mobile. India, China and Brazil are leading the smartphone growth worldwide. Because of mobile penetration in Indian market, Mobile Advertising revenues are growing but still contain a small part of the total market.

In India, people are browsing on mobile rather than on desktop. Many research papers point out that consumers are preferring mobile for online shopping. 78 % of shopping queries were coming through mobile device in 2015 (ASSOCHAM). People are using smart phones in their daily life and they are even connected to the world through it. Now, they are doing their major online activities through it.

CHALLENGES IN M-COMMERCE IN INDIA

- **Devices**: Laptops have more functions as compare to mobile phones. Consumers are using mobile phones more as compare to laptops that's why big industry leaders are trying to create such mobile apps which are able to provide such platform where they can access each and every function which they used to access in websites on laptops.
- **Low internet connectivity**: 4 G internet has entered in the market but still many people are using 2G/3G internet connection. The speed of 2G/3G internet connection is slow. Because of slow speed of internet connection, sometime consumers are placing orders and in between the process, whole thing is stop working. People are doing online transaction through their mobile but sometime its stop in between the process.
- **Lack of Awareness**: Still people are not aware about usability of different function of mobile phones. People are feeling insecurity while doing online transaction through their mobile.
- **Digital Illiteracy:** People have mobile phones and they are using it for voice calls and for accessing social sites like facebook, orkut, instagram etc but they have very less knowledge about how to do online payment and how to use net banking in their mobile. Maximum people are using mobile for searching product information or for other information. Still digital illiteracy is there. Some people have knowledge about how to do online transaction but still they are not doing it because they have a habit of going in retail shop and for them touch & feel factor is important.

- **Security Issues**: Consumers are able to do online shopping easily from mobile but they feel insecure for their personal information. The speed of internet connection is slow and it does not support user to make payment efficiently. Online fraud is a big issue for users of mobile internet.

CONCLUSION
Increasing internet penetration, growing smart phone users and mobile internet users in India are a positive indication of the future growth of M-commerce in India. Urban areas in India are more passionately using mobile for transaction and shopping purpose but rural areas are also showing great potential for future of M-commerce in India. E-commerce players should pay more attention for Mobile internet users because people are like mobile more as compared to the desktop. There are some challenges also for M-commerce in India because maximum internet users are using 2G in their mobile, there are a lot of network problem and reach of 4G is limited and is costly also. People are less aware of multitasking usability of mobile. People are not using proper features of mobile and they have very less knowledge of operating net banking in their mobile. Due to less knowledge of how to operate online activities in mobile, they are feeling unsecure while doing online transaction. In India, big companies should take step forward to make people more digital literate which in turn give them a long way profit.

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