

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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# CONTENTS

| <b>Sr.<br/>No.</b> | <b>TITLE &amp; NAME OF THE AUTHOR (S)</b>   | <b>Page<br/>No.</b> |
|--------------------|---|---------------------|
| <b>1.</b>          | <b>AN ANALYSIS OF PEOPLE'S PERCEPTION TOWARDS<br/>CASHLESS SYSTEM IN HIMACHAL PRADESH</b><br><br><i>SUGREEV KUMAR &amp; KULDEEP KUMAR</i> | <b>1</b>            |
| <b>2.</b>          | <b>A STUDY ON THE SOURCES OF INSPIRATION FOR<br/>PAINTINGS</b><br><br><i>Dr. ROOPA BHATIA</i>   | <b>2</b>            |
|                    | <b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>  | <b>3</b>            |

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

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# AN ANALYSIS OF PEOPLE'S PERCEPTION TOWARDS CASHLESS SYSTEM IN HIMACHAL PRADESH

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## ABSTRACT

*A cashless economy is one in which all the transactions are done using cards or digital means. The circulation of physical currency is minimal. It is done with the primary aim of covering the nonregistered transactions. This steering of the economy toward becoming digitized now aims at converting everyday cash transactions by citizens into cashless transactions. This paper aims to analyze the knowledge of respondents regarding different modes of digital payments and evaluate the perception of respondents regarding cashless transactions and the challenges faced while transforming to digitalize the transactions. Data have been collected through primary as well as secondary sources. The respondents under the study belong to rural and urban areas and represent the overall state experience regarding cashless transactions and the impact of the Digital India initiative in the state of Himachal Pradesh. The study concludes that a cashless mode of money transfer is more appropriate and beneficial with ease of use. Views regarding the knowledge about different modes of digital payments were positive; people were well-familiarized with the cashless mode of money transactions. The cashless system has undeniably transformed how we handle money and conduct transactions. While it offers convenience, efficiency, and the potential for financial inclusion, it also raises concerns regarding privacy, security, and social equity.*

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## A STUDY ON THE SOURCES OF INSPIRATION FOR PAINTINGS

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### ABSTRACT

*The role of Aesthetics, Religion and Spirituality is interwoven in our life styles, and professions. Painting artists have been predominantly influenced and inspired by such great thoughts as is depicted in their paintings. This study attempted to trace and analyze the different sources of influence and inspiration such as great thoughts, ideology, self-motivation / inner vision or other sources like impacting events and calamities etc. as depicted in the selected paintings of famous Indian painters. A sample of 100 paintings i.e. five each of 20 famous painting artists were selected for study. These are Pratiksha Apurav, Salma Arastu, Manjit Bawa, Nandlal Bose, Arpana Caur, V. S. Gaitonde, Ram Kumar, Satish Gujral, M. F. Husain, A. Ramachandran Nair, Ganesh Pyne, Sohan Qadri, S. H. Raza, Jamini Roy, G. R. Santosh, Amrita Shergil, Chitralekha Singh, Abanindranath Tagore, Gaganenderanath Tagore and Rabindranath Tagore. Visual analysis of each painting was done to identify the great thought depicted there in as theme and classify as aesthetic, religious or spiritual and changes in the domain of themes with the progress of career of the artist vis-a-vis the source of influence and inspiration for its culmination. The primary data generated by visual analysis and the secondary data about individual paintings and bio-data of artists were compiled, coded and categorized and analyzed in year-wise five sets as P-1, P-2, P-3, P-4, P-5. The results of statistical analysis confirmed the hypothesis that every painting is inspired by some source of motivation, be it great thought, self-motivation by professional training or inner visions or other sources like fatal events / calamities etc. In this study, 51 per cent paintings were inspired by great thoughts, 31 per cent by self-motivation / inner visions and 10 per cent by other sources.*

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