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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	AN ANALYTICAL OVERVIEW OF E-COMMERCE IN INDIA <i>Dr. M. L. DHAKA & ABHILASHA KADYAN</i>	1
2.	AN ANALYSIS OF TRENDS IN VENTURE CAPITAL FUNDS IN INDIA AND THE IMPACT OF COVID 19 <i>B. N. LALITHCHANDRA & Dr. M. SRIRAMULU</i>	2
3.	A COMPARATIVE STUDY OF MOBILE BANKING TRANSACTION OF NATIONALIZED BANKS AND FIVE LEADING PRIVATE SECTOR BANKS OF INDIA <i>MITHUN DAS</i>	3
4.	THE EFFECT OF THE INTERNET OF THINGS ON CUSTOMER ENGAGEMENT: AN EMPIRICAL STUDY OF INSURANCE COMPANIES IN INDIA <i>Dr. MANISH BADLANI, Dr. RITIKA MOOLCHANDANI & SHYAM BIHARI DUBEY</i>	4
5.	PROBLEMS IN E-BANKING USERS IN ADDIS ABABA, ETHIOPIA <i>MOHAMMED NEGASH</i>	5
	REQUEST FOR FEEDBACK & DISCLAIMER	6

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AN ANALYTICAL OVERVIEW OF E-COMMERCE IN INDIA

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ABSTRACT

India is growing rapidly in terms of business and industrial development through online business channels. In this growing environment, it is of paramount importance for different online firms to understand the e-commerce. The present research is an attempt to analytically overview the current status of e-commerce industry of India. The research also includes the explanation of advantages and challenges associated with e-commerce in India. The study also overview future of this emerging sector in India and offered valuable suggestions to formulate suitable strategies to promote and develop e-commerce market in India. The study majorly based on secondary data sources consulted from previous studies, books, magazines, reports, articles and discussion with its different stakeholders. The study came to notice that the speed of growth of e-commerce in India is satisfactory but not at par with global e-commerce industry. The study observed certain advantages like less cost, all time availability and many more as experienced by e-commerce businesses. But it still faces same problems like poor telecom infrastructure, no strict legal bans, and lack of good attitude towards technologies and poor academic syllabus regarding e-commerce. The article suggests remedial measures for effective implementation of e-commerce development in the country. Current study also provides implication for online business firms to formulate appropriate strategies to boost e-commerce market in India.

AN ANALYSIS OF TRENDS IN VENTURE CAPITAL FUNDS IN INDIA AND THE IMPACT OF COVID 19

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ABSTRACT

It is a proved fact that entrepreneurship facilitates the creation of innovative enterprises, which in turn influences the improvement in competitiveness of the economy, particularly in India, where Start Ups are playing an important role in the development of innovative entrepreneurship. Venture Capital plays a significant role by providing risk capital and handholds the development of enterprises, thereby bridges the gap where traditional sources of funds cannot participate actively in funding new ventures, brings in smart advice, hand-on management support and other skills that help the entrepreneurial vision to be converted to marketable products. It was these inputs that made India to open its doors to private venture capital and the Venture Capital has made a significant contribution to development of entrepreneurship as well as improving competitiveness. The present paper primarily deals with the role of venture capital in the development of entrepreneurship in general and Start Ups in particular. Exclusively relying on secondary sources of data collected from international and national level reports prepared by reputed corporate institutes, research papers and reports of the Ministry of MSMEs, Government of India, this paper makes a modest attempt to analyze the role of Venture Capital in India. The analysis in this paper is focused on different aspects of venture capital investments in India. Special mention was made to the role of venture capital towards the contribution of capital and broad types of venture capital as an introduction to the present analysis. In the light of this introduction, a critical analysis is presented on introduction of venture capital in India, financing the investments to entrepreneurs, trends in venture capital investments in India during 2010-17, and to the recent trends influenced by COVID 19 with reference to the deals and their values, sector-wise venture capital attracted in India. A comparative analysis is provided highlighting the impact of COVID 19 for the period of January 2019 to June 2020. An attempt is also made to analyze the significance of the role of venture capital in generation of income and employment, as a financial mechanism for achieving the sustainable development and economic growth in India, the paper focuses the need for modifying the venture capital funds to play an active role for the industrial development in India, particularly for start-up enterprises.

A COMPARATIVE STUDY OF MOBILE BANKING TRANSACTION OF NATIONALIZED BANKS AND FIVE LEADING PRIVATE SECTOR BANKS OF INDIA

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ABSTRACT

Our country has witnessed a massive development in communication system since the beginning of the current century and it has changed the entire scenario of our lifestyle. There were 116.17 crore mobile phone subscribers in our country as on 31st March, 2019, which indicates that it has become an integral part of our daily lifestyle. With this changing scenario, our banking system has also changed a lot. Mobile banking is substituting the conventional banking slowly. The decision of demonetization by the Government of India on 8th November, 2016 has accelerated the pace of mobile banking transaction in our economy sharply. The present paper is aimed to observe the trend of mobile banking transactions of nationalized banks and five leading private sector banks in recent past specially before and after demonetization. The study is done on the basis of secondary data and simple statistical tools has been used to analyze data. The study reveals that the growth of progress of mobile banking transactions, both in terms of volume and value, of the nationalized banks are better than the private sector banks under study but the transaction value of private sector banks under study are more than the nationalized banks in the study period with some exception. The study concludes that the decision of demonetization by the government of India has put a deep impact on the progress of mobile banking transaction specially to the nationalized banks as it has mandated a number of account holders to accept this cashless mode of banking transaction.

THE EFFECT OF THE INTERNET OF THINGS ON CUSTOMER ENGAGEMENT: AN EMPIRICAL STUDY OF INSURANCE COMPANIES IN INDIA

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ABSTRACT

IoT is the most remarkable prominent tool for improving the efficiency of the insurance sector in the long-term perspective, works as a catalyst to increase the performance of the insurance sector for handling the claim settlement and other services that will boost up the to increase the customer engagement. The main aim of this study is to empirically examine the factors influencing the internet of things (IoT) and customer experience of the Insurance Companies operating in India. In the present era, the internet of things is the backbone of the insurance sectors and focusing to build up the customer engagement in any organization and the success of any organization depends on the effective usages the internet of things for claims settlement and other services decisions regarding the various insurance distribution channels management. The major objective of the study is to explore the opportunities of the internet of things to induce customer engagement in the insurance sector and provide very practically evidence-based information to companies related to the insurance sector. For the purpose of the study, 300 respondents from major cities of west Uttar Pradesh and NCR were taken through 12 insurance companies. This paper provides practically result-oriented information about the internet of things with customer experience in the insurance sector. This study reflects the direction to practitioners engaged with the insurance sector for understanding the essence of the internet of things to build customer engagement in the insurance services and to procure competitive advantage.

PROBLEMS IN E-BANKING USERS IN ADDIS ABABA, ETHIOPIA

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ABSTRACT

The paper examines the problems in E-banking users in Addis Ababa, Ethiopia. E-banking can benefit customers by the provision of convenience to customers, easy transfer of funds with minimal chance of error. To provide efficient and effective services, banks presently use the machine, technology, workforce/human resources, and other materials as fundamental inputs to attain its programmed goals and objectives. Along with those resources, technology is one of the competitive advantages for the banking industry to ease deliverance of the proposed service, to make appropriate decisions, and utilize resources user friendly. The study used explanatory research primary data collected from 384 active e-banking users residing in the Addis Ababa City of Ethiopia using a self-administered survey questionnaire. Problems in e-banking users are measured by using mean score of Problems of public and private bank user concerning to ATM card holder, Mobile Banking Users and Internet Banking Users. The paper also highlights the overall mean score of comparative analysis of the public sector and private sector banks.

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