

RESEARCHER'S VOICE

In this Issue

- | | |
|---|--|
| 1. An Empirical Study for Developing Customer Trust among Individuals for the Stem-Cell Therapy and Umbilical Cord Blood Banking | <i>Prof. (Dr.) Sudhinder Singh Chowhan & Ms. Upadhyay Sushmita Ramsubhag</i> |
| 2. Influencer Marketing: A Research About the Attributes of an Ideal Influencer | <i>Dr. Yukti Ahuja, Ms. Deepika Singh, Ms. Arzoo Arya & Ms. Ambika Yadav</i> |
| 3. Virtual Reality and Sense of Embodiment | <i>Mr. Akash Deep Dhariwal</i> |
| 4. Digital Banking: A Step towards Financial Inclusion | <i>Ms. Parul Gaba</i> |
| 5. Role of Technology in Sustaining the Education During Pandemic | <i>Ms. Neha Sehrawat</i> |
| 6. Impact of Covid-19 on change in lifestyle in India: An Economic Overview | <i>Ms. Shradha & Ms. Kirti</i> |



KASTURI RAM COLLEGE OF HIGHER EDUCATION

(Under the Aegis of Kasturi Ram Research Centre for Science and Management)

AN ISO 9001 : 2015 CERTIFIED

AFFILIATED TO GGSIP UNIVERSITY, DELHI | ACCREDITED BY NAAC

Campus : Narela, Delhi-110040 Tel: 011-27787132

E-mail: krcollege@krcollege.in Website : www.krcollege.in

KASTURI RAM COLLEGE OF HIGHER EDUCATION

Kureni Road, Opposite New Anaj Mandi, Narela, Delhi – 110040

(Affiliated to Guru Gobind Singh Indraprastha University, Delhi)

(Ph. No. : 011-27787132, 27784774 & 8802841785)

Website: www.krcollege.in

Email: krcollege@krcollege.in

Established in the year 2005

COURSES OFFERED

- **Bachelor of Business Administration – BBA (General)** **1st & 2nd Shift**
- **Bachelor of Arts (Journalism & Mass Communication) – BA(JMC)** **1st & 2nd Shift**
- **Bachelor of Commerce – B.Com. (H)**
- **Bachelor of Education – B.Ed.**

ADMISSION PROCEDURE:

Admission process and admission policy of the college is as per the guidelines issued by the GGSIP University, Delhi. The admission policy is framed by GGSIP University. Admission is controlled by university through Common Entrance Test conducted in the month of April/May every year and Counseling. The minimum eligibility criteria for the courses are:-

- a) **Bachelor of Arts (Journalism and Mass Communication) : BA(JMC)** – Passed 12th Class from C.B.S.E. or equivalent with a minimum of 50% marks for General candidates or 45% marks for SC/ST candidates and other reserved candidates in aggregate and must also have passed English (core or elective or functional) as a subject.
- b) **BBA(G)** - Passed 12th Class from C.B.S.E. or equivalent with a minimum of 50% marks for General candidates or 45% marks for SC/ST candidates and other reserved candidates in aggregate and must also have passed English (core or elective or functional) as a subject.
- c) **B.Com.(Hons.)** - 50% in aggregate in 10+2 examination / Senior School Certificate Examination of C.B.S.E. as minimum marks for admission to B.Com.(H) is having passed marks in five subjects (One language and four elective subjects) or an examination recognized as equivalent to that.
- d) **B.Ed.** - 50% marks either in the Bachelors Degree and/or in the Masters degree in Sciences/ Social Sciences/ Humanities, Bachelor's in Engineering or Technology with specialization in Science and Mathematics with 55% marks or any other qualification equivalent thereto, are eligible for admission to the programme. The University shall follow NCTE guidelines/ regulations for the B.Ed. programmes for admissions and implementation.

Assistance for Filling up Online Form and Guidance Regarding CET Examination is also provided at college campus

For further information, kindly visit : <http://www.krcollege.in/admission.html>

RESEARCHER'S VOICE

(A Refereed Journal)

ISSN No. 2231-6310

Volume: 10 Issue:2

Jan. 2021 - Jun. 2021

Editor-in-Chief

Prof. Sudhinder Singh Chowhan



KASTURI RAM COLLEGE OF HIGHER EDUCATION
(Under the Aegis of Kasturi Ram Research Centre for Science and Management)

AN ISO 9001:2015 CERTIFIED

AFFILIATED TO GGSIP UNIVERSITY, DELHI | ACCREDITED BY NAAC

Campus : Narela, Delhi-110040 Tel: 011-27787132

E-mail: krcollege@krcollege.in Website : www.krcollege.in

©Copyright : **Kasturi Ram College of Higher Education, Narela, Delhi - 40**

No part of this publication may be reproduced or transmitted in any form by any means, electronic or mechanical, including photography, recording or any information storage and retrieval system, without permission in written from the copyright holders.

Disclaimer: The authors are solely responsible for the content of the papers compiled in this issue. The Publishers or Editors are not responsible for the same in any manner. Errors, if any, are purely unintentional and readers are requested to communicate such errors to the editors or publishers to avoid discrepancies in future.

Published by :

Shri Rajesh Kumar Aggarwal

Executive Chairperson, Kasturi Ram College of Higher Education
Narela, Delhi – 40

Laser Typesetting & Printed by :

Aaditya Enterprises

668/4, Gali No. 2, Shree Nagar, Shakur Basti Delhi-110034 .

M : 8766234604 | info.aaditya1976@gmail.com

RESEARCHER'S VOICE

(ISSN NO. 2231- 6310) | VOLUME - 10, ISSUE - 2 | JAN. 2021 - JUN. 2021

KASTURI RAM COLLEGE OF HIGHER EDUCATION

(AFFILIATED TO GGSIP UNIVERSITY)

Narela, Delhi-110040 TEL:011-27787132, 27784774, 8802841785

CHIEF PATRON	PATRON
Sh. Rajesh Kumar Aggarwal Executive Chairperson, KRCHE, Narela, Delhi	Dr. G. P. Singh Director, KRCHE, Narela, Delhi
CHIEF EDITOR	MANAGING EDITOR
Prof. (Dr.) Sudhinder Singh Chowhan Professor & Director, Shree Dhanvantary College of Post Graduate Business Management Surat, Gujarat.	Dr. Rishu Roy Former Director, Sanghvi Institute of Mgmt. & Science, Indore
SUBSCRIPTION MANAGER	
Ms. Kanchan Wadhwa Assistant Professor, KRCHE, Narela, Delhi	
EDITORIAL ADVISORY BOARD	
Prof. Sanjiv Mittal Vice Chancellor, Sambalpur University, Odisha	Dr. K. B. Asthana Dean, Maharishi Law School, Maharishi University of Information Technology Noida, GB Nagar
Dr. Gita Maharaja Coordinator of Advising, McAnulty College of Liberal Arts Duquesne University, Pittsburgh, USA	Dr. Trishu Director, Media Studies, Chandigarh University
Mr. Kamal Sr. Faculty, FDDI Marketing & Merchandising	Dr. Stephen Lee Specialist Lecturer, Amity Global Business Institute, Singapore
Prof. (Dr.) Ajay Sharma Former Registrar, Mewar University	Dr. Gayatri Associate Professor, Lakshmibai College, University of Delhi
Dr. Nithesh Lecturer-IT (Network Internet E-Security Section) University of Technology and Applied Sciences, Salalah	Dr. Parveen Kumar Professor, Department of Computer Sc. & Engineering NIMS University, Jaipur
Prof. (Dr.) Rainu Gupta Dean, School of Education, Sharda University	

EDITORIAL BOARD

Dr. Seema Sharma HOD, Department of Education, KRCHE, Narela, Delhi	Dr. Upasana Khurana HOD, Department of Journalism & Mass Communication, KRCHE, Narela, Delhi
Dr. Ajay Sharma HOD, Department of Management, KRCHE, Narela, Delhi	Dr. Gopal Thakur HOD, Department of Journalism & Mass Communication, KRCHE, Narela, Delhi
Dr. Suman Associate Professor, KRCHE, Narela, Delhi	

FROM THE DESK OF EDITOR

Dear Readers,

I am honoured to have been chosen as the new editor-in-chief of Researcher's Voice and am thrilled to share my vision for the future of the journal.

Researcher's Voice strived hard to maintain the higher level of ethical integrity, ensuring consistency and conceptual rigor in each of its research articles. My desire to continue to excel and insightfully build for the future to provide the greatest venue for sharing outstanding knowledge of research.

It is no secret that the landscape of scholarly publishing is quickly changing. Across disciplines, new demands and expectations from both authors and readers have encouraged shifting perspectives among editors and publishers. My primary goal as editor-in-chief is to ensure that the flexibility in attending to the rapidly shifting scientific communication landscape, while also maintaining and intensifying the high standards of academic excellence for which the journal is known. By steadily introducing initiatives to the editorial and review processes, I believe that Researcher's Voice will further develop as a flagship for communicating research, all while successfully meeting the evolving needs of its audience.

I would like to take this opportunity to express my sincere gratitude to the scholars, the editorial board and to those in the editorial board for their collective efforts and dedication. We have been extremely impressed by the insightfulness of reviews performed for the Journal, which in many cases have substantially improved the quality of our published articles. Our main focus will continue to be publishing high quality research articles that help professionals of different fields. I thank all of our submitting authors who have toiled in the production of their work and have made Researcher's Voice as their journal of choice.

– **Prof. Sudhinder Singh Chowhan**

Professor & Director,
SDC, PGBM, Surat, Gujarat.

CONTENTS

1. An Empirical Study for Developing Customer Trust among Individuals for the Stem-Cell Therapy and Umbilical Cord Blood Banking	9-14
<i>Prof. (Dr.) Sudhinder Singh Chowhan & Ms. Upadhyay Sushmita Ramsubhag</i>	
2. Influencer Marketing: A Research About the Attributes Of An Ideal Influencer	15-34
<i>Dr. Yukti Ahuja, Ms. Deepika Singh, Ms. Arzoo Arya & Ms. Ambika Yadav</i>	
3. Virtual Reality and Sense of Embodiment	35-51
<i>Mr. Akash Deep Dhariwal</i>	
4. Digital Banking: A Step towards Financial Inclusion	52-60
<i>Ms. Parul Gaba</i>	
5. Role of Technology in Sustaining the Education during Pandemic	61-73
<i>Ms. Neha Sehrawat</i>	
6. Impact of Covid-19 on change in lifestyle in India: An Economic Overview	74-78
<i>Ms. Shradha & Ms. Kirti</i>	
INFORMATION FOR CONTRIBUTORS	79
GUIDELINES FOR AUTHORS	79
IMPORTANT INFORMATION	82
SUBSCRIPTION RATE-2020	83
SUBSCRIPTION FORM	83

AN EMPIRICAL STUDY FOR DEVELOPING CUSTOMER TRUST AMONG INDIVIDUALS FOR THE STEM-CELL THERAPY AND UMBILICAL CORD BLOOD BANKING

Prof. (Dr.) SUDHINDER SINGH CHOWHAN¹

Ms. UPADHYAY SUSHMITA RAMSUBHAG²

ABSTRACT

Stem cell is having an ability to make various types of specialized tissues in human body. There is a bright future for the SC therapy because it will help to cure a disease and damaged cells. Science and technology have achieved a greater height in the medical field, various technologies were adopted and implemented on human body to cure diseases. Moreover, the health care sector is facing many challenging confrontations in the form of new, wild and infuriating diseases. The innovation of recent times is the use of the cord blood stem cells to cure incurable or difficult to cure diseases. The Proposed paper explains the real field case study for acquiring the accurate awareness level among women for Stem-Cell Therapy and Umbilical Cord Blood Banking for being instrumental to develop trust factor and Health Care Sector Market.

Keywords: *Women, Umbilical Cord, Stem Cell, Blood Bank & Health Care*

INTRODUCTION

Now a days Organ transplantation, damaged tissues & cells, various incurable diseases can be treated by Stem cell therapy, which is also considered as regenerative medicine and its aim is to use stem cells or their components. It is the innovative therapy which does not required a whole organ for transplantation, it just required an availability of cell. The blood of umbilical cord can help to treat various disease of the new born baby in future as well as an individual, who is having a same DNA structure.

A new born baby is an opportunity for all of us because the blood contained in umbilical cord is a great source of active stem cells. In health care sector stem

¹ Professor & Director, Shree Dhanvantary College of Post Graduate Business Management Surat, Gujarat.

² Assistant Professor, Shree Dhanvantary College of Post Graduate Business Management Surat, Gujarat, India

cells are implemented on organ transplantation, is help to boost an immunity system and develop new blood. In current scenario it can become the whole medical kit for our body because it helps our body to recover fast.

LITERATURE REVIEW.

- According to **Deeksha Pandey, Simar Kaur, Asha Kamath in 2016**, Awareness, Expectation & Attitude of donors from one of the Largest Potential Repository (India) (2016), Pregnant Women want to know more about Umbilical Cord Blood Banking. The paper explained Assessment of Available Attitudes, in a Sample of available donor from one of the potential UCB Repository (India) Women are having an Awareness regarding Stem Cell and UCB banking but they prefer Advertised Private UCB banking than Public UCB Banking. Half of the Respondents are not sure about Enrolling themselves in UCB Banking or not.
- According to **Vishal Gupta, Lipisha Agarwal, Priya, Ballal, Deeksha Pandey in 2018** UCB Banking: Care Provider's (Nurse) Roles and Responsibilities, for Assessment of the Awareness, Knowledge, Attitude & Expectation of Available Nurses toward a SC Therapy & UCB Banking. The Knowledge regarding same is not sufficient but through Educational Programs for the Hospital Staff it can become favourable & create Professionalism at hospital.
- **Abdulrahman Almaeen, Farooq Ahmed Wani, Ashokkumar Thirunavukkarasu (2021)** suggested Knowledge and attitudes towards stem cells and the significance of their medical application among healthcare sciences students of Jounf University (2021) is to find out the Attitude And Knowledge toward SC Therapy & Cord blood banking of the Medical Student. The paper help to understand the Knowledge of Student Regarding Application of Stem Cell Therapy in Diseases. It is suggested to add various Education Program for the Medical Students So That They Can Understand the Process Easily.
- **N.Tiwari, A. Tiwari, R.Turbhekar, and S. Girishankar (2016)**, discussed in the paper explained Perceived knowledge of Indian youth about UCB banking & to assess their willing ness for SC Therapy.

RATIONALE OF STUDY

- To analyse the awareness level of respondents regarding diseases that can be treated with the stem cell therapy.

RESEARCH OBJECTIVES

- To explore the untapped market potential for Women Health Care Sector.
-

- To understand the Attitude and Awareness of individuals regarding Stem cell & umbilical cord blood banking.

RESEARCH METHODOLOGY

- The Empirical study has been done to know the exact level of awareness and acceptance of the customer.
- The sample was made with 45 respondents.
- Females or male above the Age group of 19 residing in Gujarat were chosen as the sampling element.
- Convenience technique and an attempt has been made to include any female or male.

DATA COLLECTION METHOD

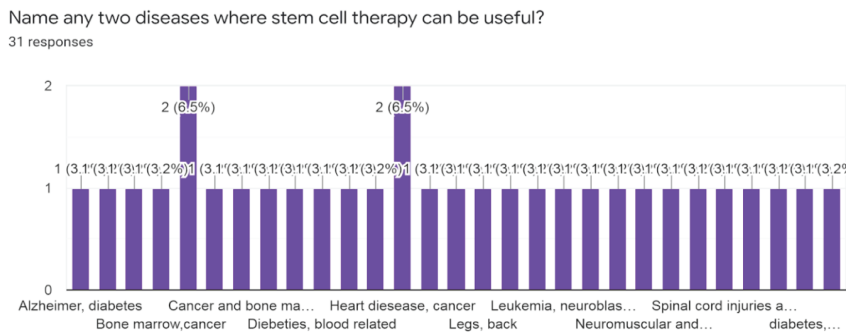
- Primary data is collected through questionnaire and survey
- Secondary data collected through Internet and websites

Data analysis tool: Microsoft excel and Interpretation represented through charts and graphs.

RESEARCH ANALYSIS & INTERPRETATION

1. Bar Graph (Diseases where stem cell therapy can be useful)

Name of the diseases where stem cell therapy can be useful? 2



Out of 45 respondents 31 respondents stated that they are aware about the stem cell therapy and diseases where stem cell therapy can be useful, apart from this they have also mention some diseases names which is written in the above graph.

It shows that the respondents are having basic knowledge regarding the stem cell therapy.

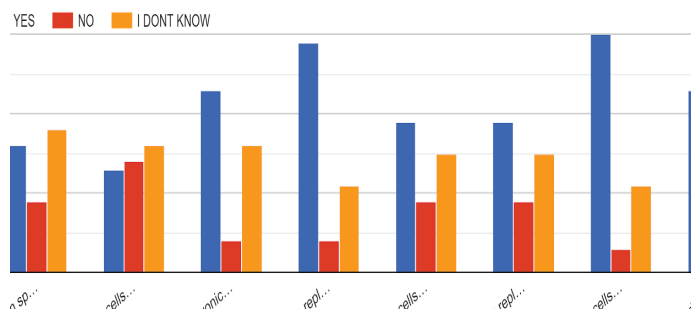
2. Pivot Table (Qualification * Awareness Scale)

	How much are you aware of the Stem Cell and its usefulness for any ailments/diseases arising in the future							
Highest Educational qualification	1	2	3	4	5	6	7	Grand Total
Graduation	3	1	1	1	1	2	-	9
HSC	-	-	-	-	-	1	-	1
Ph.D.	-	1	1	2	3	-	-	7
Postgraduation	4	2	7	10	3	1	1	28
Grand Total	7	4	9	13	7	4	1	45

As per the above table we can interpret that there are no significance difference changes with educational qualification, but we can assume that more than 50 % of the respondents are having high scale knowledge for the Stem cell therapy & UCB Banking.

3. Pivot Table (Statements*Age - Group)

Age group in years.	[Human sperms and eggs are considered a source of adult stem cells.]	[Stem cells obtained from adults are specialized cells that can form either bone or cartilage only.]	[Embryonic stem cells can be obtained from umbilical cord.]	[It can replace or it can be useful in a future disease.]	[Stem cells are un-specialized type of cells which are capable of forming any cell type.]	[It can replace the missing organs in near future.]	[Stem cells banks are now available in India.]	[Immediate relatives whose group's matches with the donor's stem cells can benefit from stem cell therapy.]
19-25	16	16	16	17	16	16	16	16
26-35	21	21	21	21	21	21	22	22
36-45	4	4	4	4	4	4	4	4
46-55	2	2	2	2	2	2	2	2
Grand Total	43	43	43	44	43	43	44	44



Research assumes from the above table that awareness levels are high in the respondents although they are unsure in some areas, where the improvement as well as promotion of the services is required.

4. Pivot Table (Statement* Qualification)

<i>Many religious also oppose stem cell therapy. Do you think it's acceptable for some parents to refuse stem cell treatment for their children as it goes against their religious beliefs, even if the treatment could be lifesaving?</i>	Highest Educational qualification				
	Graduation	HSC	PhD	Post-graduation	Grand total
No, the child health is more important than religion	6	1		18	25
Unsure	1		3	7	11
Yes, it's up to them	2		4	3	9
Grand Total	9	1	7	28	45

From the above graph & Pie- chart we can interpret that the respondents are comfortable with services and they are quite sensitive about the child health which shows that the Stem cell therapy has a bright future in India.

FINDINGS

Many respondents were not even aware of the Stem-Cell therapy and were very happy and inquisitive to know more about it.

Individuals have high enthusiasm to know more about the stem cell & UCB banking.

An abundant market potential is available all around country and enormous number of job opportunities can be created for women; with strategic planning.

There are some community group believes that using stem cells is unethical, they might never enrolled themselves in the therapy.

MANAGERIAL IMPLICATIONS

The Managers will get a broader avenue to design the profit-making models in the urban as well as the rural sector in the Health Care Sector.

SCOPE FOR FUTURE RESEARCH

A lot of care can be given to the new-born infant and also to stop the death of infants and expectant mother.

RECOMMENDATION

Gender Sensitized awareness camp must be organized especially in Women

UCB banking needs to focus more on increasing the awareness level of banks & stem cell therapy

LIMITATIONS

Cultural Limitations for non-welcoming attitude for the Stem-Cell Therapy and Umbilical Cord Blood Bank among Families due to lack of awareness.

REFERENCES

1. Pandey D, Kaur S, Kamath A. Banking umbilical cord blood (UCB) stem cells: awareness, attitude and expectations of potential donors from one of the largest potential repositories (India). *PloS one*. 2016 May 26;11(5):e0155782.
 2. Gupta V, Agarwal L, Ballal P, Pandey D. Cord blood banking: Antenatal care provider's roles and responsibilities. *Stem cells international*. 2019 Mar 7;2019.
 3. Badawy AI, Riad NA, Abd El-Hammed BM, Hasaneen NM, Elsharkawy NB. Nurses' Awareness, Attitude and Expectations Regarding Adult Hematopoietic and Placental Stem Cells Donation.
 4. Almaeen A, Wani FA, Thirunavukkarasu A. Knowledge and attitudes towards stem cells and the significance of their medical application among healthcare sciences students of Jouf University. *PeerJ*. 2021 Jan 19; 9:e10661.
 5. Tiwari N, Tiwari A, Turbhekar R, Girishankar S. Perception of UCB Banking amongst Youth in India.
 6. Catherine R, Akishya M, Raji D, Revathi P, Saranya K, Shahana I, Suganthi S, Vinodh V. Knowledge and attitude regarding umbilical cord blood banking among antenatal mothers in OPD at Pondicherry Institute of Medical Sciences, Puducherry.
 7. Verma V, Tabassum N, Yadav CB, Kumar M, Singh AK, Singh MP. Cord blood banking: An Indian perspective. *Cell Mol Biol*. 2016; 62(3):1-5.
 8. Sahoo R, Rana L. Pregnant women's Knowledge and Attitude about Stem Cells and Cord Blood Banking. *Asian Journal of Nursing Education and Research*. 2020 Nov 16;10(4):452-6.
-

INFLUENCER MARKETING: A RESEARCH ABOUT THE ATTRIBUTES OF AN IDEAL INFLUENCER

Dr. YUKTI AHUJA¹

Ms. DEEPIKA SINGH²

Ms. ARZOO ARYA³

Ms. AMBIKA YADAV⁴

INTRODUCTION

In the last decade, with the rapid development of Smartphone technology and digitalisation, the use of social media has increased tremendously. Browsing through social media has become a part of practice in people nowadays, especially for youthful. Influencer marketing, as a new sort of marketing method, is disturbing our daily life superfluous than we know.

Through marketing various companies, organization, and even the government is looking for innovative ways to reach end-users. The most recent trend in marketing is making use of folks, which the consumer might trust more through association. A number influencers use social media as a platform to interact with their audience. This study was an attempt at considering the various social media raised areas used by the audience to view different content and additionally gauge its impact on consumers which could help companies decide appropriate marketing approach to reach the right customer at the right position. Nowadays marketing is more on digital and mobile platforms. For the marketing field and for the promotion of an integrated path across diverse fields, Influencer marketing is one of the most recent trends. The Return-on-Investment and likely of influencer marketing make it a subject that cannot be overlooked by marketers. Several large companies are doing serious investments in influencers who understand its significance to promote their products and services. This research paper would assist marketers interested in escalating their horizons to attract consumers during influencer marketing. Marketers understand the behavior of the segment of Consumer give the fact that the elder age group (18-21 years), soon have purchasing power and are best-suited targets for marketers to in still a sense of brand loyalty, The younger age group

¹ Associate Professor, JIMS

² Student, JIMS

³ Student, JIMS

⁴ Student, JIMS

is in the focus of study. This may help marketers understand how this segment is different from the others and reach them more effectively.

SIGNIFICANCE OF INFLUENCER MARKETING (OR INFLUENCE MARKETING)

The Significance of Influencer Marketing (or Influence Marketing) with millennial consumers as the target audience for many brands (or retailers or marketers) and Web 2.0 social media as a bridge to these millennial consumers, influencer marketing has drawn great attention from both academia and market practitioners. Influencer marketing (also referred to as influence marketing) is a form of marketing which focuses on a few, influential people rather than the target market as a whole, to help promote a brand through social media platforms. In other words, it refers to a type of marketing that focuses on identifying and leveraging a small group of key SMIs to communicate a brand's key message or to showcase a brand's new product to mass consumers. By seeding a certain message with these SMIs or having them post new product trials or endorsements, brands can amplify the dissemination and coverage of their message and maximize the adoption of their products among SMIs' wide range of audiences.

According to a report entitled, 'the state of influencer marketing in 2018,' influencer marketing is huge and expected to grow further. Specifically, the report shows that 86% of marketers have used influencer marketing in 2017 and among them, 92% found it to be effective; 39% of marketers are forecasting to boost up their budgets for influencer marketing in 2018; and 92% of marketers cited Instagram as the most important social media platform for influencer marketing.

In support, brands agree that Instagram's photo-based medium is the most ideal platform for influencer marketing over other social media platforms. In this respect, the present research explores the influence mechanism of SMIs over their target audiences in the context of Instagram.

PROBLEM STATEMENT

The main research problems are:

1. What makes the consumer follow an influencer?
2. What impact does an influencer create on their followers?

INTRODUCTION TO LITERATURE REVIEW

A literature review is a search and evaluation of available literature in your given subject or chosen topic area. It credentials the state of the art with respect to the

matter or topic you are writing about. A literature review shows your readers that you have an in-depth grasp of your subject; and that you recognize where your own research fits into and adds to an accessible body of agreed knowledge.

The internet has introduced many ways of doing business and through which they can attract consumers and create a healthy relationship with them, whereas in this process interaction place an important role in conducting business. As internet is a platform where online shopping is gaining popularity through the exchange of products and services. This research discuss about the attributes of influencers on social media and talks about its brunt on youth and on their followers. The researcher seeks to understand what makes the consumer follow their channel and trust the products endorsed by them and what impact they create while endorsing and reviewing a brand. This research paper is based on secondary data collected from online sources, research papers, and published articles. We also used a data gathering tool, i.e. Questionnaires for gathering information regarding the objective that we have defined for our research paper. In the literature review part, we showcased collective information from various research papers, which we mainly referenced for this study and selected those topics which are very similar to the area of our research. There are many more research papers, published reports, blogs, published articles, survey reports and other studies we referred to this study. But the selected one, we discussed in this were more relatable to our research paper. The following were the most similar to our study and their purposes, discussions, limitations, suggestions are very helpful for our study. As they were stated in their papers, these following papers were indeed useful for future research and further studies like mine.

LITERATURE REVIEW

S. No.	Title	Year	Authors	Objective	Research Methodology	Key Findings
1	Social Butterflies - How Social Media Influencers are the New Celebrity Endorsement	2017	Burke, Kayleigh Elizabeth	To address how promotion of a product by a SMI affects perceptions of consumers by measuring their social comparison and self-congruity.	Descriptive Statistics	Analyses SMI effects on product perception

2	The Rise of Social Media Influencer Marketing on Lifestyle Branding	2017	Morgan Glucksman	To examine which strategies have made influencer marketing such a successful public relations tool and how the use of social media has allowed brands and consumers to connect on a more personal level identification of social media influencers, their importance and impact on brands, and the strategic planning they employed while communicating with consumers.	Two types of analysis were performed. The first was a pentadic investigation and the second process employed was a content analysis of YouTube video.	Characteristics of social media influencers and their endorsements of brands in influencer's social media handle.
3	The Brunt of Influencer Marketing on Millennials: A study on Fashion Industry.	2020	Mr. Monojit Dutta & Ms. Sainaz Sardar	To identify the impact of demographics on millennial's buying behaviour due to influencer marketing in the fashion industry.	The present study aimed to uncover the impact of influencer marketing on millennial with extraordinary reference to the Fashion Industry. Therefore, the research "Influencer Marketing and its brunt on millennial's.	This study aimed at finding the impact of demographics on millennial's buying behaviour due to influencer marketing in the fashion industry
4	Towards a world of influencers: Exploring the relationship building dimensions of Influencer Marketing	2017	Ann-Sofie ,Gustavsson Arij, Suleman Nasir & Sarvinov Ishonova	To explore the methods Swedish SMEs use in their association building activities with influencers, as well as the underlying proportions related to those methods.	An inductive research approach is utilized, with the aim to extend the current information presented about correlation building with influencers.	Avenues and platforms used by SMEs while building associations with influencers were identified.
5	The Impact of Influencer Marketing on Consumers' Attitudes	2018	Johan Grafstrometal	To understand of how consumers perceive the marketing tool and thereafter how it can affect their attitudes. It will be done by investigating diverse parameters such as belief, gender, and collaboration.	A qualitative approach was functional and a focus group was used to gather the principal records. The focus groups were conducted using semi-structured interviews collectively with an interview channel.	This research designates that millennial attitudes are exaggerated by influencer marketing due to numerous reasons such as the alignment of promotions presented by an influencer, the degree of reliability and trustworthiness of the communication, as well as, an influencer's change in style.
6	Impact of influencer marketing on purchase intention with specific reference to health and beauty products.	2020	Aanchal Nagori	To examine the impact of product endorsements by social media influencers on consumers' buying decision.	The data is collected pertaining to influencer marketing which is composed of respondents of altered professionals, working class, students, and teachers.	The Influencer marketing strategies used by beauty product brands for driving purchases have a moderate to high influence on followers of these influencers

7	What Determines Young People to Follow Influencers? The Role of supposed Information superiority and Trustworthiness on Users' Following Intentions	2020	Delia C Balaban Lorina Culic	The research is to predict the online behaviour of Instagram & YouTube users by examining the importance of the perceived quality of information and of the perceived trust of the influencer on users' attitudes towards following the influencers	Data type - quantitative data Primary research was conducted through questionnaire.	As influencers can choose to emphasize qualitative feedback from followers alongside analysed quantitative data, residing in shares and likes. They can also choose to concentrate more on long-term objectives of building a network of trust among their followers instead of the short-term efficacy of influencer marketing campaigns.
8	Influencer Marketing: Reaching the Right Person at the Right Place	2020	Ms. Aruna Nidamarthy, Ms. Blanche D'mello, Dr. Sharmiladevi J.C	To understand the level of trust consumers, have on influencers, to understand the consumers, trust on reviews.	This is an applied research using descriptive and empirical design	It helps marketers in creating awareness on a specific social media platform based on the industry they are involved with, or are marketing using
9	Influencer Marketing as a Marketing Tool	2017	Sofie Biaude	To investigate why companies should use influencer marketing as a marketing tool and wants to know the process of creating an influencer marketing campaign on Instagram.	There are two types of data collection existing in research design: primary and secondary data	Theoretically and empirically describes the use of influencer marketing
10	The role of influencer marketing among young finish people	2018	Noora Puotiniemi	To examine the target group and the different attitudes and awareness of them concerning the topic of influencer marketing	It based on empirical research, and a quantitative research method was used.	The findings show that influencers and targets do not differ with regard to their demographic backgrounds. Younger respondents under 27 years had more often experienced influencing behaviour from others than the older respondents had, and those who were highly educated most often experienced influencing behaviour targeted at them.
11	Analysis of the responsibility of Digital Influencers and Their brunt on the implementation of the Contemporary On-Line Promotional System and Its Sustainable Development.	2020	Janusz Wielki	The aim is to analyze the role and place of digital influencers in the functioning and sustainable development of the digital advertising ecosystem, and the impact of the influencer marketing concept on the processes of its transformation	The research aimed at acquiring primary data. The studies were carried out on randomly selected groups of students.	Digital influencers have changed the ways the online promotional system works. The key criteria for the effectiveness of activities done by digital influencers: trust & credibility, Digital influencer activities will replace digital advertising in near future.

12	Perceived Authenticity' and 'Trust' in Social Media driven Influencer Marketing and their influence on intentions to-buy of 18-24-year-olds in Ireland	2018	Isabel Bruns	This thesis aim to show how Social Driven Influencer promotion is impacting the purchase conclusion of Generation Z.	The approach of this dissertation is a mixed approach. On the one hand, data is collected through observation which justifies an inductive approach. On the other hand, the hypotheses which emerge from the conceptual model are tested.	The basics of communication will be reviewed which will then lead to the theory of Opinion Leaders and then Social Media communication & the literature about Social Media Influencers will be examined as well as their characteristics and hence the overall credibility of Influencer marketing.
13	Influencer Marketing - the characteristics and components of fashion influencer marketing.	2016	Nathalie Zietek	To provide fashion brands a guideline of the components and characteristics of influencer marketing.	Qualitative method approach of expert interviews had been chosen and four experts from the fashion influencer marketing were questioned about their daily work with influencers.	Working with micro influencers is key a component of influencer marketing. These influencers tend to have high authenticity, are experts in a certain niche and are not motivated by monetary reasons.
14	Social Media Sell-out: The Increasing Role of Product Promotion on YouTube	2018	Carsten Schwemmer & Sandra Ziewieck	To investigate the actual magnitude of product promotion and provide estimates for product promotion developments.	Quantitative techniques by identifying the top 100 channels with the most subscribers on the platform as of June 2017. A sample of top 100 channels as they receive a large share of views of the YouTube community.	Our result suggests that product promotion via referral links and oral advertisement in YouTube videos is especially common in communities which for the most part consist of young, female users, who have nowadays grown-up to use social media sites on an ordinary basis.
15	Influencer marketing in a social media context	2018	Slavica Cicvaric Kostic, Arsenije Ivanovic & Milan Okanovic	To examine the trend of influencer marketing in a social media context.	Qualitative method approach through the primordial concept of word of mouth set in today's world and digital era selected by social media	A great number of millennial consumers are influenced by the recommendations of their peers in buying decisions, and influencers are going to become a vital staple in marketing in a social media context.
16	Impact of influencers from Instagram and YouTube on their followers	2018	Vaibhavi Nandagiri & Leena Philip	This study looks into the effort of admired social media influencers and the impact they have on their followers. The social media influencer forums selected is precise to YouTube and Instagram. The researcher seeks to identify with the effort of an influencer while endorsing or reviewing a product has an encouraging effect on their followers.	The researcher aims to accumulate data through two methods as qualitative and quantitative methods of facts collected works have been used.	Personal interests are the intrinsic motivational factor that determines the action of a person after they view a product review. Emotions are the factor that is found in advertisements and not in product reviews, this making it more objective.

17	Case Studies: Micro-Influencer Marketing Campaigns that Worked Well	2018	William Comcowich	To study why it is better to work with micro-influencers instead of famous celebrities	Technique (Understanding theoretical knowledge through real-life examples)	Advantages of micro-influencers and maintaining a long-term relationship with influencers and also providing real-life companies as examples
18	The Impact of Influencer Marketing On The Global Economy	2020	O.L Vyatkina	The main objective is to explain why influencer marketing is effective	In the procedure of explore, the following methods were used: judgment analysis, inductive and deductive	As social media continue to get more and more recognition, influencer marketing has gained a great consequence to a large number of brands. This industry has become additional than double in size since 2016.

RESEARCH METHODOLOGY

Research Objectives

- To research about the attributes of an ideal influencer.
- To study about what impact does an influencer make on the buying decisions of the consumers.

Statement of problem

Influencer marketing is something every marketer is discussing about so far thorough research has not been conducted about the attribute that makes an ideal influencer. Therefore, this research was being conducted to research about the consumers' perception and influencers' role is dissemination awareness and influencing consumer cognitive, behaviour and affective to drive their purchase intent.

Clear cut requirements have not been defined and there has been no study about the results based on the type of influencer and the impact they make on the consumer's buying decisions. This research will disclose factors which impinge on consumer's attitude and perception like experience, trustworthiness and credibility to assess this form of marketing.

Population and Sample

The data for this research is gathered via a questionnaire we used the primary method of data collection and secondary method of data collection was also involved as research was being done also with the help of various online websites, reports & research papers published in various journals, etc.

The method of collection used in the given investigation is called the primary method. There are multiple ways in which a researcher can use raw data, and thus this can be loosely categorized under survey methods and experimental data

collection methods. The data were collected using a questionnaire on a 5-point scales that has behavioural questions and other variables. This data was collected from a sample of 93 respondents who are active on various social media platforms and are aware about this form of marketing.

TYPES AND SOURCES OF DATA

The type of research which has been used is 'descriptive research' and questionnaire method is used to record consumer perception about influencers and their behaviour, etc. The data for this study is both primary & secondary. This data was analysed google forms charts where the respondents' answers to the questions of the questionnaire were being converted into charts and graphs for analysis. The data will be used to understand influencers' attributes and their contribution to various stages of consumer behaviour. The data is collected pertaining to influencer marketing which is collected from respondents of different professionals, entrepreneurs, working class, students, etc.

- 'Primary and secondary data' has been used in the research.
- The primary data is collected pertaining to influencer marketing which is collected from respondents from different professions, entrepreneurs, working class, students and people who stay at home.
- Secondary data is collected through various online websites, reports & research papers published in various journals, etc.

Research instruments:

- For primary data: Questionnaire
- For secondary data: Reports & Research Papers

Limitations of the research

Due to the existence of Covid- 19 pandemic, our research faced some limitations like we could not go out in the field to interact with people, do surveys and know the opinions of people regarding our research topic. Therefore, we had to rely only on the online questionnaire forms and the various sources of secondary data available online on the web.

DATA ANALYSIS

Sample (Respondents)

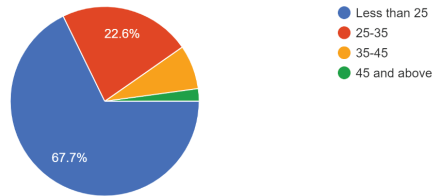
- Sample Location: India
 - Sample Size: 100
 - Youth – prime focus on age group of 18 - 25
-

- This age group has been chosen as the sample because the impact of social media influencers starts reducing on the buying decisions of consumers of age more than 25 years

Questionnaire

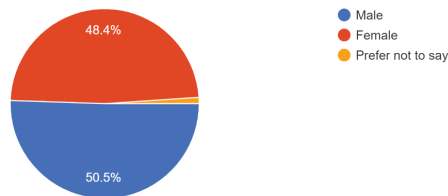
1. What is your age?

93 responses



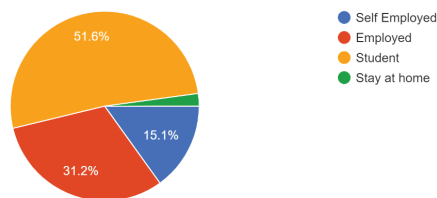
2. What is your gender?

93 responses



3. What is your occupation?

93 responses



In total, the survey covered a group of 93 respondents and assumed questionnaires were completed directly with the use of Google Forms. The questionnaire was sent to respondents online.

In terms of age, 67.7% of the respondents were less than 25 years, 22.6% of the respondents were between 25-35 years, whereas 7% of the respondents were between 35-45 years and only 2.7% of the respondents were above than 45 years.

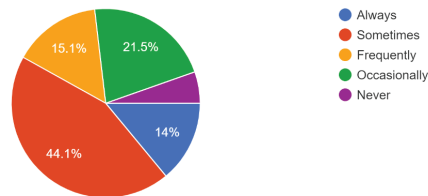
In terms of gender, 50.5% of the respondents were male, whereas 48.4% were female and 1.1% of the respondents were preferred not to say about their gender.

In terms of occupation level, 51.6% of respondents were students, 31.2% of the

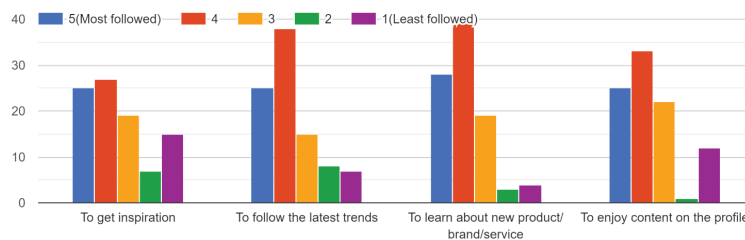
respondents were employed, whereas 15.1% of the respondents were self-employed and 2.1% of the respondents were stay-at-home.

1. How often do you follow social media influencer?

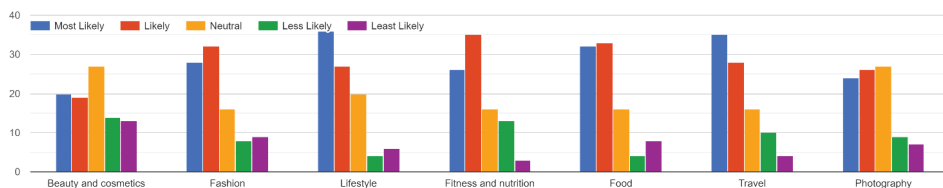
93 responses



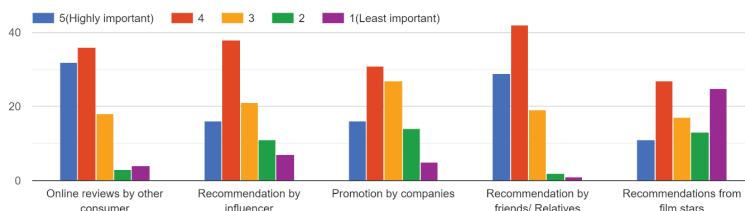
2. Why do you follow influencer?



3. What are the thematic areas of the influencers you follow?



4. Scale the following options on the basis of your trust on the product endorsed / Promoted by the influencers



32 respondents, online reviews of the products by other customers are highly important. 36 respondents, online reviews of the products by other customers are important. 18 respondents are neutral about this. 3 respondents, online reviews of the products by other customers are somewhat important. 4 respondents, online reviews of the products by other customers are least important.

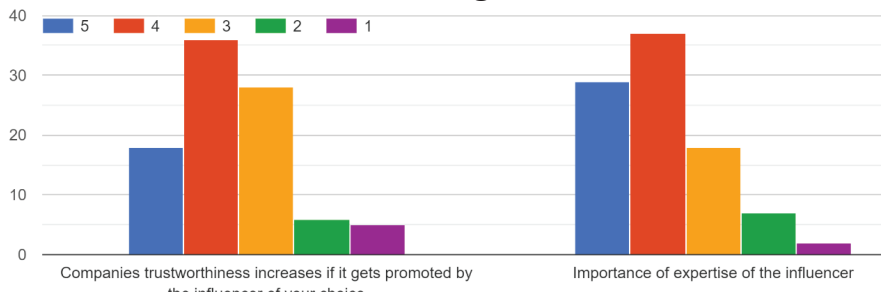
16 respondents, recommendations by the influencers are highly important. For 38 respondents, recommendations by the influencers are important. 21 respondents are neutral about this. 11 respondents, recommendations by the influencers are somewhat important. 7 respondents, recommendations by the influencers are least important.

16 respondents, promotion by companies is highly important. 31 respondents, promotion by companies is important. 27 respondents are neutral about this. 14 respondents, promotion by companies is somewhat important. 5 respondents, promotion by companies is least important. 29 respondents, recommendations by friends/ relatives are highly important. 42 respondents, recommendations by friends/ relatives are important.

19 respondents are neutral about this. 2 respondents, recommendations by friends/ relatives are somewhat important. 1 respondent, recommendations by friends/ relatives are least important.

11 respondents, recommendations from film stars are important. 27 respondents, recommendations from film stars are important. 17 respondents are neutral about this. 13 respondents, recommendations from film stars are important. 25 respondents, recommendations from film stars are important.

5. On the scale of 1 to 5 rate the following?



On a scale of 1-5, respondents ranked 'company's trustworthiness if it gets promoted by the influencers of their choice':-

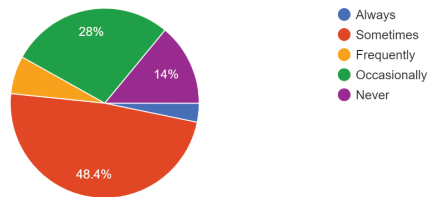
18 respondents rated it 5. 36 respondents rated it 4. 28 respondents rated it 3. 6 respondents rated it 2. 5 respondents rated it 1.

On a scale of 1- 5, respondent's ranked 'importance of expertise of the influencer':-

29 respondents rated it 5. 37 respondents rated it 4. 18 respondents rated it 3. 7 respondents rated it 2. 2 respondents rated it 1.

6. Do you purchase product recommended by the social media influencers?

93 reponses



48.4 % of the total respondents said that they sometimes purchase products recommended by the social media influencers.

28 % of the total respondents said that they occasionally purchase products recommended by the social media influencers.

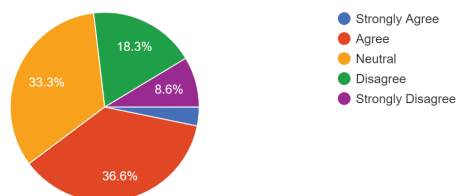
14 % of the total respondents said that they never purchase products recommended by the social media influencers.

6.5 % of the total respondents said that they frequently purchase products recommended by the social media influencers.

3.2 % of the total respondents said that they always purchase products recommended by the social media influencers.

7. I believe higher the number of followers, better the influencers?

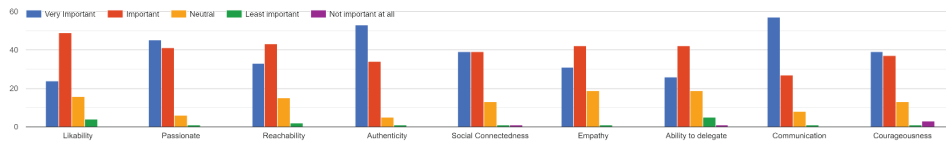
93 reponses



The next thing that we want to know that whether the number of followers affect the likeability of an influencer like the higher the followers, the higher will be the chances of getting the influencer better than the other influencer. Here, there is almost a tie between the response of i.e. 33.3% responded neutral means may be or may not get bothered by the number of followers and 36.6% responded agreed means people do agree that the number of followers affect their decision of following the influencer but the response of getting agreed on this statement is slightly more than the neutral which is by 3.3%. Other than this 18.3% people completely disagree from this that means this won't affect their decision of following him.

8. Scale the most preferred attribute of ideal influencer.

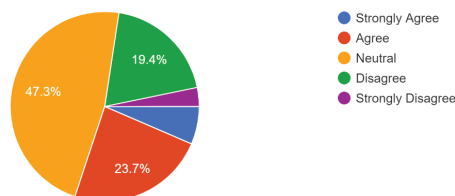
8. Scale the most preferred attribute of an ideal influencer



After this question, our next question was about to knowing the preferred attributes of an idol influencer. Here we ask them to rank the attributes like the most preferable attribute should be at the top and less will go afterward. According to the respondents, the most important attribute was communication (57 responses out of 93) like how good is he or she at communicating his thoughts and 53 responded authenticity which means how original his or her content is, is he or she is copying the other influencer content or blabbering the fake information. The content should be original and should be based on real facts, experiences or observations. Likeability, reach ability, and Empathy were the next important attributes of an idol influencer. Out of 93 respondent 49 respondents rank like ability the second important attribute for an idol influencer, 43 responded reach ability, and 42 responded empathy as the second important attribute for an idol influencer. 41 people respond to passion, 39 responded social connectedness and 37 responded courage as one of the important attributes for an idol influencer whereas 19 responded that empathy may or may not be an important attribute for an idol influencer.

9. You generally buy a product if your favourite influencer endorses it.

93 responses

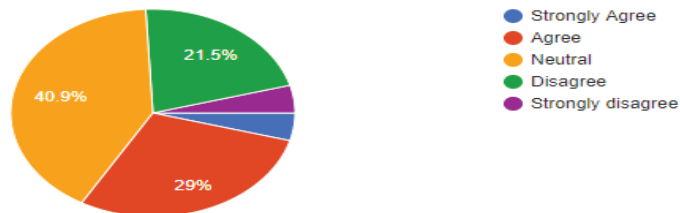


After knowing the attributes, we move forward to know whether the influencer affect their buying decision means do they buy product which they didn't feel need earlier but after recommended by influencer they purchased it in which 47.3% respondents may or may not get affected by it means there can

be 50-50% chance of getting the same product purchased as recommended by the influencer. Only 30.2% agreed that they purchased products as per the recommendation by the influencers and 19.4% respondents completely disagree from this statement.

10. I believe higher the number of followers, better the influencers?

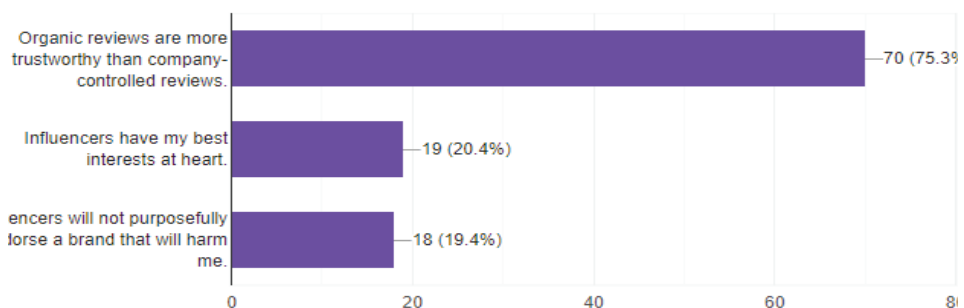
93 responses



The next thing that we want to know that do the influencer use the same product which they endorse to their followers. In response of this question Around 33.3% respondent majorly agree that the influencers used the same product they endorse. But 25.8% respondent believe that the influencers don't use the same product they endorse and 40.9% respondent believe they might use the product or might not use the product these respondents are not sure about it.

11. In the following question certain "I" perceptions are listed towards influencers/celebrity/popular accounts? Please tick the appropriate box which suits your mind sets?

93 responses

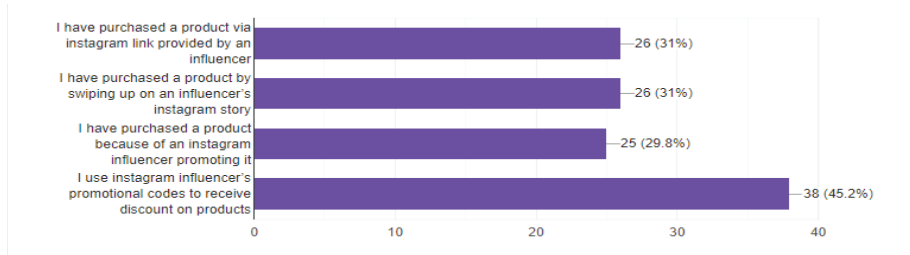


The next thing we want to know the perception of the respondents towards the influencer/celebrity accounts what they think about the influencer they follow. In response of this question, the major perception of the respondent are organic reviews are more trustworthy than company-controlled reviews around 75.3% respondents believe that. Around 20.4% respondents believe that influencers

have their best interest. And 19.4% respondents believe that influencers will not endorse the product that will harm them.

12. Please tick all that apply.

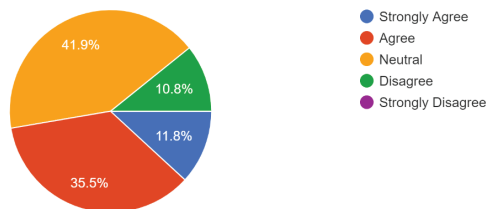
84 responses



In the next question, we asked the respondent how they purchase the product through Instagram when influencers promote it. We have asked if the respondents purchase the product through the link provided by the influencer in response to this 31% means 26 out of 93 respondent purchases the product through this way. Around 31% means 26 out of 93 respondent purchases products by swiping up through Instagram stories of the influencer. Around 29.8% means 25 out of 93 respondents purchases only because their favorite influencer promoting it and lastly majority of respondent 45.2% means 38 out of 93 respondents purchases products because of the promotional code given by the influencer to avail the discount on products.

13. If I were to find out that my favourite influencer had been paid for the endorsement, it would not negatively impact my perception

93 responses

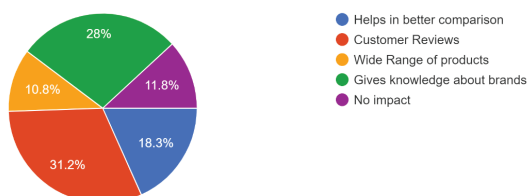


The next thing that we want to know that if they find out that their favourite influencer had been paid for their endorsement, whether it would affect their perception about influencer credibility. In response to this question, 47.3% of respondents were agreed that their perception will not get affected if their favourite influencer had been paid for their endorsement. 41.9% of respondents

may or may not get affected by it means there can be 50-50% chance of getting an impact on their perception. Only 22.6% of respondents were completely disagreeing with this statement.

14. I How does social media influencers affect your buying decisions?

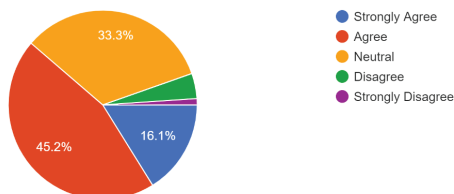
93 responses



After knowing the perception of respondents, we move forward to know that in what ways the social media influencers affect their buying decisions behavior means in what ways influencers helps them before buying any product. Here we give them five reasons to mark their response. So in response of this question, 31.2% of respondents say customer reviews majorly affect their buying decision behaviour. 28% of respondents say influencer's gives proper knowledge about the brands that will affect their buying decision. 18.3% of respondents say influencers help them in comparing the product. 10.8% of respondents say social media influencers tell a wide range of products that might affect their buying decision and the rest 11.8% of respondents say it will not create any impact on them.

15. Negative reviews and comments from people you don't know about product/ service/brand on social media can dissuade you to make your purchase decision

93 responses



After this question, our next question was about knowing that Negative reviews and comment from other people you don't know about products/services/brands

on social media can dissuade their purchase decision. In response, we get 61.3% of respondents were majorly agreed that they will dissuade their purchase decision because of negative reviews from unknown people. 33.3% of respondents may or may not get dissuaded by it. Other than this 5.4% of respondents have completely disagreed with this that means this won't affect their purchase decision.

FINDINGS

Key findings of our research paper are that -

- People majorly believe that recommendations by friends/ relatives are important to trust on the product endorsed.
- People do agree that the number of followers affects their decision of the following influencer.
- The most important attribute of an idol influencer as per our study is communication, like how good the influencer is at communicating his thoughts.
- As per our study we get to know that there can be 50% chance of getting the same product purchased as recommended by the influencer.
- People believe that influencers might not use the product which they endorse to their followers.
- Most of the people agreed that their perception will not get affected if their favorite influencer had been paid for their endorsement.
- People believe that 'customer reviews' majorly affect their buying decision behavior.
- Most of the people majorly agreed that they will dissuade their purchase decision because of negative reviews.

CONCLUSION

Influencer marketing is a type of social media marketing that uses endorsement and products mention by the influencer. The objective of our study was to find out about the attributes of an ideal influencer and how the influencer makes a brunt on the buying decision of the consumer.

The result of data analysis indicates that the less mature youth less than 25 year is the most influenced by the influencer. This age group includes majorly students. They have been following the influencers to learn about new product/brand/ service which improve their lifestyle. The data analysis also tells that they believe that the larger number of followers the superior the influencer.

The Findings of this research paper will help to understand the marketers what is the most important attribute of an ideal influencer. We have found that the attribute of an ideal influencer is communication, means how good the influencer is in communicating his thought. We have also found that the consumer perception and their decision depend upon the number of followers an influencer has, it also depends on the reviews of other people if there are negative reviews the customer decision will also dissuade.

This research paper will affect customer attitude ,and perception like experience, trustworthiness and creditability to assess this form of marketing

REFERENCES

1. Nidamarthy, A., D'mello, B., & J.C, S. (2020). *Influencer Marketing: accomplishment the Right Person at the Right position*. Retrieved from <https://www.scmsspune.ac.in/journal/pdf/current-issues/Paper-8-Influncer-marketing.pdf>
 2. Burke, K. E. (2017). *Social Butterflies-How Social Media Influencers are the new famous person Endorse*(Doctoral dissertation, Virginia Tech). Retrieved from https://vtechworks.lib.vt.edu/bitstream/handle/10919/78221/Burke_KE_T_2017.pdf?sequence=1&isAllowed=y
 3. Glucksman, M. (2017). *The development of social media influencer marketing on standard of living : A case study of Lucie Fink*. *Elon paper of Undergraduate Research in interactions*. Retrieved from https://www.elon.edu/u/academics/communications/journal/wp-content/uploads/sites/153/2017/12/08_Lifestyle_Branding_Glucksman.pdf
 4. Dutta, M., & Sardar, S. (2020). *Substance of Influencer Marketing on Millennials: A study on Fashion trade*. Retrieved from <http://xajzkjdx.cn/gallery/103-april2020.pdf>
 5. Gustavsson, A. S., Suleiman Nassir, A., & Ishonova, R. (2018). *Towards a world of influencers: explore the connection building dimensions of Influencer Marketing*. Retrieved from <http://www.diva-portal.org/smash/get/diva2:1212420/FULLTEXT01.pdf>
 6. Grafström, J., Jakobsson, L., & Wiede, P. (2018). *The Impact of Influencer Marketing on customers Attitudes*. retrieve from <https://www.diva-portal.org/smash/get/diva2:1214105/FULLTEXT01.pdf>
 7. Nagori, A. (2020). *Impact of Influencer Marketing on acquires Intention with Specific Reference to Health and Beauty commodities*. retrieve from <https://www.ijcrt.org/papers/IJCRT2003432.pdf>
-

8. Balaban, D., & Culic, L. (2020). *What determine Young People to Follow Influencers? The responsibility of Perceived in order Quality and Trustworthiness on Users' Following Intentions*. Doi: <https://doi.org/10.21018/rjcpr.2020.3.306>
 9. Biaudet, S. (2017). *Influencer selling as a Marketing Tool: The process of create an Influencer Marketing Campaign on Instagram*. Retrieved from <https://core.ac.uk/download/pdf/93084263.pdf>
 10. Puotiniemi, N. (2018). *The task of Influencer Marketing among youthful Finnish People*. Retrieved from [https://digikogu.taltech.ee/en/Download/26005052-418f-4b92-bc4a-39a30f6513b3#:~:text=There%20are%20some%20researches%20such,on%20Instagram%20\(Heiskala%20et%20al.&text=In%20this%20paper%20the%20role,are%20concerning%20it%2C%20for%20instance](https://digikogu.taltech.ee/en/Download/26005052-418f-4b92-bc4a-39a30f6513b3#:~:text=There%20are%20some%20researches%20such,on%20Instagram%20(Heiskala%20et%20al.&text=In%20this%20paper%20the%20role,are%20concerning%20it%2C%20for%20instance)
 11. Bruns, I. (2018). *'Trust and 'assumed truthfulness in social media focused influencer marketing and their influence on intentions-to-buy of 18-24-year-olds in Ireland (Doctoral dissertation, Dublin Business School)*. Retrieved from https://esource.dbs.ie/bitstream/handle/10788/3536/mba_bruns_i_2018.pdf?sequence=1&isAllowed=y
 12. Wielki, J. (2020). *Inspection of the responsibility of Digital Influencers and Their brunt on the implementation of the Contemporary On-Line Promotional System and Its Sustainable*. Retrieved from https://www.researchgate.net/publication/344016100_Analysis_of_the_Role_of_Digital_Influencers_and_Their_Impact_on_the_Functioning_of_the_Contemporary_On-Line_Promotional_System_and_Its_Sustainable_Development
 13. Zietek, N. (2016). *Influencer Marketing - the description and apparatus of fashion influencer marketing*. Retrieved from <https://www.diva-portal.org/smash/get/diva2:972106/fulltext01.pdf>
 14. Schwemmer, C., & Ziewiecki, S. (2018). *Social media sell-out: The rising role of merchandise promotion on YouTube*. *Social Media+ Society*, 4(3), 2056305118786720. Retrieved from https://kops.uni-konstanz.de/bitstream/handle/123456789/44471/Schwemmer_2-jitz98thovx92.pdf?sequence=3&isAllowed=y
 15. Chopra, A., Avhad, V., & Jaju, S. (2020). *Influencer selling: An Exploratory learning to identify previous circumstances of Consumer Behaviour of Millennial*. Doi: <https://doi.org/10.1177%2F2278533720923486>
 16. Kostic, S. C., Ivanovic, A., & Okanovic, M. (2018). *Influencer marketing in a social media context*.
-

17. Nandagiri, V., & Philip, L. (2018). *Impact of Influencers from Instagram and YouTube on their Followers*. Retrieved from https://www.researchgate.net/publication/323996049_The_impact_of_influencers_from_Instagram_and_YouTube_on_their_followers
 18. Concowich, W. (2018, October 30). *Case Studies: Micro-Influencer market campaign that work well*. Retrieved from glean.info: <https://glean.info/4-examples-effective-microinfluencer-campaigns/>
 19. Patel, S. (2019). *How you can build a dominant Influencer Marketing approach in 2019*. Retrieved from BIGCOMMERCE: <https://www.bigcommerce.com/blog/influencer-marketing/#executivesummary>
 20. Raza, F. (2018, April 7). *3 most excellent Influencer Marketing Case Studies of 2018*. Retrieved from Marketing & Growth Hacking: <https://blog.markgrowth.com/3-best-influencer-selling-casestudies-of-2018-71a1992afd61>
 21. Vyatkina, O. L. (2020). *The brunt of Influencer Marketing on the Global Economy*. Retrieved from https://www.researchgate.net/publication/339797561_The_Impact_Of_Influencer_Marketing_On_The_Global_Economy
 22. Sudha, M., & Sheena, K. (2017). *Collision of Influencers in Consumer assessment Process: the Fashion Industry*. Retrieved from https://www.scms.edu.in/uploads/journal/articles/article_12.pdf
 23. Tomar, A. S., & Chanda, R. (2020). *The brunt of influencer marketing in the fitness trade on consumer trust*. Retrieved from https://ejmcm.com/article_5456_0fe832e8ebd18cfa8261af8a87a5ccdb.pdf
 24. Gautam, N. (2020). *Impact of Influencer Marketing on Apparel buying Behaviour of Millennial*. Retrieved from <http://sersc.org/journals/index.php/IJAST/article/download/22399/11307/>
-

VIRTUAL REALITY AND SENSE OF EMBODIMENT

Mr. AKASH DEEP DHARIWAL¹

ABSTRACT

What do you feel like owning, governing and being within an organism? The multi-dimensional character of this experience with its biological frame, which is non-stop, makes both experimental and theoretical procedures difficult to implement. Nevertheless, the use of immersive digital facts has enabled this question to be rethought to show whether or not in an immersive virtual environment, and in this case to what is the limit of feeling the same sensations and the extent for a virtual body. The modern paper deals with these problems in the sense of embodiment (SoE). We propose a work definition that says that the SoE is made up of 3 subcomponents, due to the conceptual misunderstanding around this sense: the sense of autonomy, the sense of organizationality and a sense of bodily possession. Under the proposed form, the literature reviews the measurements and experimental manipulations and outlines the issues connected with them. In the end, the future studies on experimental basis is proposed to overcome these problems, in order to develop the idea of SoE and improve it in the form of virtual packages.

Keywords: *Virtual Reality, Embodiment.*

INTRODUCTION

One of the major concerns in cognitive science is how we reveal inside ourselves a frame that continually interacts with the environment. We sense ourselves as inside of a framework, and more specifically as a framework which is “our” that is in keeping with our aims and our will. Those feelings are usually combined in daily life-styles and seen to come from the most handy, the biological, framework which gives consistency to our self and our image.

This incarnated revelation is sophisticated in experimental manipulation since the frame is usually a gift and apparently cannot be detached from itself. However, research on the notion of frame shows an alternate technique to manipulate the

¹ Assistant Professor, Kasturi Ram College of Higher Education, Narela, New Delhi.

identity of a framework element for this experience. The player is sitting at a table in the now classical experiment, with his left hand on it. On the table parallel to genuine is a left rubber hand. The true left and left arm are hidden behind an occlusive screen. Paintbrakes provide synchronised tactile information to the rubber hand and the accompanying actual hand when they are in the same relative positions. After a few seconds of synchronised stimulation, the person is likely to experience a deep phantasm known as the “rubber hand fantasy,” in which the rubber hand believes it is his or her real hand. (Cohen & Botvinick, 1998). In addition, the player usually misplaces it towards the rubber hand when the actual hand is placed, when his eyes closed, to the same dimensions as the synchronous visual tactile stimulation. When assessing the actual hand (Botvinick & Cohen; Costantini & Haggard, 2007; Tsakiris & Haggard, 2005). The differentiation between the pre- and post-experimental evaluation of the position takes a perceptive correlation of the fantasy into account and is called the proprioceptive glide. Moreover, it has been demonstrated that asynchronous stimulation of the real and rubber hand inhibits every person's mislocation (Armel & Ramachandran, 2003; Botvinick & Cohen; Tsakiris, Carpenter, James, & Fotopoulou, 2010). Although the RHI has been able to address the identity of a Frame Element in a smooth and replicable way and reveals in turn the role of multimodal input in a personified experience, it is impossible to address in its full complexity the question of how we experience ourselves within a Frame due to test barriers.

The application of virtual truth (VR) could be utilised to recast the question of primary studies as a substitute: how and how much do we get to have a digital illustration of a body in our own digital environment? Such usage of digital reality approaches is supported by its distinctive advantages that are managed without problems owing to the perceived scenario but more significant, by changing elements associated to the embodied revelation in a manner that in body reality would seldom be viable (Bohil, Alicea, & Biocca, 2011). For example, VR enables the frame representation of structure, morphology and dimension to be manipularly cleanly manipulated, the selfish visual attitude dissociated from the frame, and the function of multimodal facts to be exploited in terms of body notion. In fact, contemporary research using VR or comparable methodologies has taken the main steps to approach the multidimensionality of the revelation by the inducing whole RHI equivalent framework illusions (Ehrsson & Petkova, 2008).

In this cutting-edge research, the concepts and mechanisms connected with these

types of illusions are assessed and explained with an emphasis on the phenomenology of embodiment. However, because of their multidisciplinary use and its diverse software regions, their time period incarnation has been referred to differently, and its conceptualization therefore depends on the position from which the problem is taken into account. It is part of the wider discussion from a philosophical perspective on how to define and study yourself (Blanke & Metzinger, 2009; Metzinger, 2008). The issue of the depiction of the brain (Berlucchi & Aglioth, 1997; Graziano & Botvinick, 2002) and the way this representation is modified in certain neurological settings is concerned for neuroscience and psychological knowledge. For example (Lenggenhager, Smith, & Blanke, 2006; Metzinger, 2009). In robotics, however, the idea differentiates between artificial intelligence types and virtual dealers and robots with a true physical representation as compared to those that do not (Holz, Dragone & O'Hare, 2009). In regard to presence in virtual environments, Embodiment has also been considered (Biocca 1997) particularly since there is proof that a virtual frame is essential to the experience of being in the virtual world as part of the head-installed display based on entirely virtual truth (Slater, Spanlang, & Corominas, 2010). In addition, the function of incarnation in one's self representation was addressed below the idea of self-presence that Biocca had brought about and similarly reaffirmed through Lee (2004). The multi-meanings lifestyles of the phrase incarnation may cause confusion within the study community of the same type, which has observed the existence (Lee, 2004). To this end, the phrase Sense of embodiment (SoE) is used during the rest of the study, to designate to the whole of sensations that come up alongside the inside, have a body and control it, especially with regard to application of digital reality. The purpose of the present research is to propose a component definition for SoE, discuss the relevant literature measures and encourage new ones and, lastly, examine items which could embellish SoE in VR, with reference to existing experimental findings.

Research into fate studies inside SoE is mentioned with the objective of understanding this complex and comprehensive revelation in a deeper manner.

SENSE OF EMBODIMENT (SOE)

Work Definition

Comprehending and characterising SOE closer to the artificial framework, through its expansion into our entire bodies, can be based on recent proposals concerning the embody of artificial frame parts (i.e. unique members). De Vignemont (2011, p.

3) states that “E, if and for the simplest, is embodied if a few E houses are treated in the same way because of the body” This definition is consistent with Blanke and Metzinger (2009, p. 7), countries that embody ‘the subjective experience of the use and having a body.’ The definition is therefore adopted as follows:

SoE in a frame direction B is the feeling that occurs through the processing of B’s houses as if they were features of one’s own biological body.

FUNDAMENTAL STRUCTURE

The conceptual clarification is defined by SoE in this way but remains ambiguous, because dwellings and associated reports from the biological body are not separate. However, normal biological experience can be shown with the matching phenomenology in at least three primary courses of such qualities. First, self-representing in a frame is driven by spatial features and is marked clearly by them; for example, you put yourself in a body. Moreover, this spatial depiction is always attributed to itself; i.e., the body in which an individual perceives that his own body is himself. This body ultimately fulfils the purposes of its own self too; as an example, one creates its frame movements. The historical period in which the literature is examined is in fact regularly linked to the principles of self-surveillance (e.g., Arzy et. Al. 2006), corporate feelings (e.g., Newport et. Al. 2010) , and bodily sensation (e.g., Lopez et. Al. 2008). Thus, under the conceptual paragraphs of all three names the dwellings of a biological framework may be characterized.

SENSE OF SELF-LOCATION

The degree to which you feel placed in Space is self-location. The sensation of an inner physical organism positioning usually coincides with self-area and space. (Blanke, Burgundy, 2012). This collocation can, however, destroy while people have OBE experiences where they feel in harmony with their physical body (Lenggenhager et al., 2006). The sense of self-location refers to the spatial experience of being in a body and does not mean the spatial pleasure of being in the world (with or without a body), such as the pleasure of being in presence, or the feeling of being there. Whereas self-location is about the link between yourself and your body, presence refers to the connection between yourself and your environment. If the frame representation appears to be the self, the latter problem also comprises of the question of the relationship between the body and the environment. A case of self-localization may be the sense of the self being inside the organic body or body; while an analogous feeling of presence is the

feeling of the being in a physical or virtual room; if this is not to be seen, it does not require the image representing an image to better demonstrate this distinction between self-frames or body-environment. When considering a dichotomy of space between the space of self-body (in which the space occupies a position of the self) and the external/environmental area (the space-surroundings global where the self is perceived as located even supposing this does no longer encompass a body). The view is cleaner than the difference. The present sub-aspect might involve an extra expanded mode of incarnation; nonetheless, we focus here on the connection between ourselves and the body. Although self-location and presence handle unique geographical issues, they can be viewed as complementary principles which jointly make up the representation of our space.

This is also linked to the different encoding of the distance between the brain and the organ. This criterion requires that private areas are the divide that our body occupies, that the peripheral region is the area next to the fingerboard and that extrapersonal areas are the space that is unattainable (Vaishnavi, Calhoun, & Chatterjee, 2001). The extension of the peripheral area using devices which lead to the device's conformation is relevant for that (Giummarra et.al. 2008). Moreover, in comparison to one's biological body, an interior self-localization of a body has a different effect according to a non-public space, as described by Norman et al (2011). In the study by enggenhager etc. (2009) the locations of tactile stimulation can dominate the visible viewpoint and so determine our self-vicinity while accompanying the visible stimulation can be observed.

SENSE OF AGENCY

The company's experience relies on the feeling that it “manipulates the motor internationally, which is the subjective discovery in action, control, intention, motor selection and willingness”(Metzinger and Blanke, 2012, p. 7) . Agency in vivid motions is apparent. One example of organization disturbance is in anarchist patients who disregard the sense of managing their own limbs and that their extremity works according to their own intentions (David, Newen, & Vogeley, 2008).

A comparison is made between the forecasting of the sensory effects of one movement from the reproduction of effects and the actual sensory consequences (for a overview see, e.G., Davidet al., 2008). If, for example, the expected movement results and the actual movement results are healthy, through synchronous motor

correlations, you feel like the agent for these movements. This applies in addition to the design of devices when they are handled by the user. The development of the company depends on the synchronicity of visual motor links.

THREE SENSES OF BODY OWNERSHIP

The body owner refers to a frame's own allocation (Gallagher, 2000; Tsakiris, Prabhu, & Haggard, 2006). He has a possessive man or woman who says the body has an expert meaning. For example, in people with somatoparaphrenia who refuse their limb the ownership of frames is affected (Vallar & Ronchi, 2009). The feeling of frame ownership is based on a combination of reverse and downward influences (Tsakiris, 2010). The back-up papers are in this context related to the sensory information from the sensory bodies.

Numerous RHI research has examined the function of the synchronous visual and rubber-hand correlations in back side-effect sentences. The RHI can only develop illusory rubber hand ownership if the visible and sensual stimulation follows the exact spatiotemporal pattern (Tsakiris & Haggard, 2005). Synchronous visuopropriocene correlations were also found in passive acts, similar to visual correlations. ownership (Tsakiris, Prabhu, & Haggard, 2006). More studied cognitive effects in fantasy induction and found that the morphological similarity between the true biological arm and corporal energy depends on the subjects. These investigations have shown that, while the outside object is not or is in a single, spatial configuration with the genuine arm or hand, the sense of ownership declines. However, in keeping with these up-down effects, a number of studies have shown that the illusion that a fake hand is possessed can be induced while the morphological similarity of a real hand and arm is in use; as an instance, a rubber bracelet and a hand (Botvinick & Cohen, 1998). Both this together imply that an important morphological similarity with the true framework component is needed, to bring ownership closer to an external component. Recently it was demonstrated that ownership of a body is now no different from artificial structural pieces but that it may also be felt as an artificial completion of our bodies (Normand et al., 2011; Petkova & Ehrsson, 2008; Slater et al., 2009; Slater, Spanlang, SanchezVives, et al., 2010). The SoE model seems to have the three basic components: auto placement, firm ownership and frame ownership. The phenomenology of embodies breaks down into these 3 hypothesised sub-components. A key issue assessment of the results of a fixed questionnaire gadget. There are however significant hurdles in the interpretation of these findings; for example, the handiest the supposed business has been assessed (there is no true

rubber hand company) and the resulting incarnation has become an artificial structural portion and no longer an entire artificial body. Despite these limitations, an analysis by Longo et al. has found that the Phenomenology of incarnation consists of the experience of the self-area, the sense of the employer and the experience of the framework component close by.

Table 1. SoE proposals for a Body B

SOE towards the Body is experienced	if you feel at least in minimal intensity inside B (P1)
	if at least a minimum intensity of one feels an agent of B (P2)
	If you feel B at least to a minimum in intensity as your own body (P3)
	if at least one of the three senses is experienced at a very low intensity (P4)
You have complete SoE to Body B,	if you have the maximum intensity of all three senses (P5)

THE SCALE OF THE SOE

The 3 senses are normally encountered under normal settings and admire the organic frame without any doubt. In the experimental manipulations of those sense, participants are nonetheless needed to explain on a constant scale their illusionary experiences (Botvinick & Cohen, 1998) as well as in the RHI; for examination “I felt compared with I did not.” The possible variation in the depth of sentiments of ownership towards the hand of rubber would mean that the ownership experience is non-stop, even though such intermediate values are not taken into account in daily life. This non-stop scale was implemented for the self-region and business experience (Ehrsson, 2007) (Longo et al., 2008). The depth of experience of the three subcomponents can therefore be understood to vary continually in this context, from one diploma to the maximum.

THE SOE’S PROPOSALS

The subsequent suggestions (P) shown in Table 1 are based on definition D and the suggested SoE scale. In Table 1, P5 is suitable for an organic structure but it remains unknown whether the whole structure is closer or not to an artificial structure. The minimum intensity of the experience and the maximum intensity are controlled by viable power (s). Each of these values is based on evidence that the test provides for individuals and on the participants’ perceptive systems.

SOE’S RELATIONSHIP WITH ITS SUBCOMPONENTS

The concept of the SoE as an inclusion of these three sub-components could serve to prove both future experimental manipulations and the idea without a dominant

element, or records relating to the contribution of each sub-component to the general idea. However, there is now not enough information or convergence of statistics in the literature towards a single unmarried view. In the field of self-location, a few writers regard incarnation as synonymous.

On the other side it has been claimed that body possession is unnecessary, an issue that has been affected by tooling (De Preester & Tsakiris, 2009). The sensations of frame ownership (de Vignemont, 2011) are now not being expressed and are further compatible with P4. In addition, the idea of a perceived business company as a vital factor provides coherent representation of at least one body (Tsakiris et al., 2006) that remains stable with P2. In addition, the perceived organisational inadequacy showed that the incarnation was inhibited (Newport et al., 2010). Although the methodologies for the concept of incarnation do not consist of all the subcomponents presented, the proposed definition and propositions are not in conflict with them currently.

The complexity of SoyE experience cannot, instead, be taken into consideration in a subcomponent of sensations, coupled to precise sub-components. The material in SoE literature now accessible does not offer further information on the weights of all three components of the entire pleasure. Those weights are not regular, but are time-limited (for example, linked to contributors' perceptions and attention approaches) or tested (e.g., associated with the supplied sensory information that the unique state of affairs gives, particularly for every experience or for the assignment that members are asked to do).

In addition, the lack of independence in the three subcomponents does not contain enough systematic experimental evidence. The literature has cautioned about probable addictions or relationships between the subcomponents. First, as to the connection between self-location and physical property, an interior of the body that you feel is most likely to be a personal structure. The visual perspective (connected to your region) is determined to impact the resulting corporate ownership in the study carried out by Petkova et al. (2011). The major question of the investigations, however, became frame possession and not autonomous. It is therefore questionable whether or not a visible angle is vital to the property of the body or if disrupting the self-location has weakened the inciting ownership of the body. Secondly, there can be a corporate correlation, for instance, a framework that would follow one's intentions and vice versa. Tsakiris, Schutz-Bosbach and Gallagher (2007) suggested that ownership was not an experience of employers, but rather a personality issue in general.

The evidence of this association can be found in studies which offer contributing employers a false hand to induct frame- ownership fantasies (Dummer et al., 2009). This is not always the case in telepresence, particularly in technically mediated circumstances. A robotic can be handled as an advanced tool from a remote region that can thus be completely organised but in which sensory proof for self-vicinity and ownership of frames is given to the body framework. In accordance with this, ownership and agency were doubly detached in the Kalckert and Ehrsson (2012) experiments. In contrast, when taking a look at Longo et al. (2008), while participants certainly did not flow their fingers, they nonetheless expressed a feeling of business company towards the rubber hand. Sato and Yasuda (2005) also suggested that the business undertaking is impartial to the felt framework possession, when it was examining the organisation in respect of the issue anticipated (by the efference copy) and genuine remarks of motions.

It is entirely based on the facts that the felt agency was adversely affected, however, with high delays between action and remarks. Finally, Mr. van den Bos and Mr. Jeannerod (2002), who have not now carried out motions, have claimed that they have had a difficult time evaluating ownership of a hand. David et al. (2006) indicated that the egocentric visuospatial perspective (linked to self-service) and corporate sense are different self-centering components in respect to the employer and self-service relationship. Synchronous visual-tactile correlations of the same spatiotemporal pattern, but in an unusual function, can be employed to induct the possession of the body at the same time (even though it rought about feel is probably weak, see Petkova et al., 2011). The participant's physical activities can also be recorded by visible actions of a 3rd Body C which induce motor manipulation over C. Such a set-up might hypothetically disassociate the sensations connected to incarnations from three independent bodies: A self-placement, B-frame possession and C organisation. However, while the self-location can be offered in terms of A, it can be argued that the other sub-components have an effect; an essential autonomy offer can, for example, also lead to a possession. The use of a cautious test design to distinguish the exact effects of each subcomponent is viable. This is certainly not easy presently, but it is far from feasible.

Finally, the person's contribution to SOE for every factor is little known about or whether the contribution can be dominant. When addressing the true relation of the three sub-components the equivalent loss of experimental evidence is clear;

in each case, effective and negative feedback improves / inhibits experience in each other. Future studies must strive methodically to clarify these open subjects.

MEASURES OF THE SOE

It is essential for the SoE idea to be operational for dimensional purposes. This is particularly important as the results of different SoE elements wish to be evaluated in an experiment. This may be very comparable to the notion that a subject that led to considerable investigations over many years is present in digital surroundings. Measurements usually rely on questionnaires or physiological reactions in the digital environment for tension-provoking events including Meehan, Insko, Whitton, and Brooks (2002), but also enhance novel approaches (Slater, Spanlang, & Corominas, 2010). However, it can be accessed by measuring the extent of its subcomponents using SoE towards an artificial body. Table 2 presents an assessment of measures utilised in the literature to address SoE.

Table 2 : Summary of SoE measures in its subcomponent terms

Sense of self-location	<p>Estimation of the position of the body: "...the subjects are passively removed shortly after they stroke and asked to revert to their original position..." (Switzerland et al. 2007, p. 118) Or "Imagine falling the ball in your hand (mental dumping job, MBD)." " The participants were taught "when they imagined the ball releases from their hand, with a first button, and with a second pressing when the ball hit the floor.." (Lenggenhager et al., 2009, p. 112).</p> <p>Physiological response to the perceived threat to the place of the skin, for example (SCR; Ehrsson, 2007)</p>
Agency's sense	<p>For example, it appeared like I was in the grasp of the rubber" Questionnaire items "I felt as if I'm controlling the rubber hand" (Longo et al., 2008: 984) (Kalckert & Ehrsson, 2012, p. 4).</p>
Sense of body ownership	<ul style="list-style-type: none"> • Questionnaire things, such as, "I felt like my hand was rubber." "I felt like my virtual body is my body" (Botvinick & Cohen, 1998, p. 756), "How much did you feel your body was a sitting girl's body?" (Aspell, Lenggenhager, & Blanke, 2008, p. 4). "It appeared as though the rubber hand was me" (Slater, Spanlang, Sanchez-Vives, et al. 2010, p. 4). (Longo et al., 2008, p. 983). • Appropriate evaluations: for example, the "right index finger" was drawn along the right edge of the table, before and after viewing time (...), until it was determined that the finger was in line with the index finger of the left hand (Botvinick& Cohen, 1998, p. 756; IJsselsteijn et al., 2006). (...) the ruler's number have been verbally reported (Tsakiris & Haggard, 2005, p. 81). <p>Estimate body parts, for example, "they were advised that their virtual belly size should be adjusted until they considered it to be their own genuine belly" (Research Foundation and others, 2011, p. 3). SCR (Armell and Ramachandran, 2003; Honma, Koyama, & Osada, 2008; Petkova et al. 2011; Yuan and Steed 2010). Screening the danger physiologically: Petkava et al., 2008. Heart Rate Deceleration. Deceleration (Slater, Spanlang, Sanchez-Vives, et al., 2010).</p> <p>Changes in physiological signs; temperature, for example (Hohwy & Paton, 2010; Moseley et al., 2008).</p>

1. Self-Location

Recent experimental research have been shown to highlight the common coincidence between self and body area in stories created through experiments. These trials have used every qualitative measures to examine the illusory self-vicinity and the feasible deviations from the biological body region, (questionnaires) and quantitative measures (compliance with motor or cognitive tasks and physiological responses) In the Ehrsson study (2007) a few head-mounted presentations showed individuals a visual viewpoint from an area factor behind their physical frame. Visible tactile stimulation from this position becomes compatible with the physical frame felt stimulation. As stated in the questionnaires, participants qualified the impression that they are outside of their organic body and indicated that larger physiological responses to a danger to this perceived self-vicinity in comparison with the management situation are required. Furthermore, Lenggenhager et al. (2007) looked at the visual perspective from an ordinary point of view. The physical body sensed stimulus, but it turned into congruency in a synthetic body that became before individuals with the visual stimulation. While the participants were passively removed from the setting and called for their first role, they acknowledged a significant connection to the synthetic framework. Lenggenhager et al. suggested a way to test the felt autonomy through a mental ball drop practise (2009).

2. Agency

The level of ownership and ownership of the company was not equal. Although study leads to an illusion of what the actual management of a false body or limb is with contributors (Dummer et al. 2009), the research has not focused mainly on tighter organisation to the incarnate item. Insteadened to create other illusionary feelings, for instance owned by every other component, was the control of the phoney limb. In Kalckert and Ehrson the layout of the rubber hand was changed (2012). The questionnaire, for instance. Longo et al. (2008) used the same level, but only because no agency actually was concerned with sensation.

3. Three Body Ownership

The use of each qualitative and quantitative method (by questionnaire) (performance in localization responsibilities including the proprioceptive float, performance in bodily part estimation, participant responses under perceived risk of the body, or adaptation to the physiological measurments with or

without a threat event) was widely examined by SoE in terms of body property ownership. More exploratory studies focused on whether or not the impacts of transitory mental function disturbance (Ehrsson et al., 2004) or the effects of electrophysiologic approaches (Kanayama, Sato, & Ohira, 2009) were under illusion of physical ownership (Kammers et al., 2009).

Naturally, the measurements in Table 2 do not immediately decide on the SoE, but they are substitute. Furthermore, conceptual overlaps should be privileged while using these metrics, as the operation of the subcomponents is not necessarily collectively extraordinary. Future research has to correlate all qualitative and quantitative information to acquire a more complete picture of its association with incarnation subadditives (e.g., Ehrsson, 2007). The tasks in motor tasks (which combine cinematal and physiological assessment) should be motivated by the absence in literature of enterprise-like actions and provide a precious overview of this subcomponent. Based on the conviction that engine responsibility has to be exercised more efficiently if the company's synthetic body is less efficient to control the system, an excessive sense of agency probably must correspond with high overall project performance. The use of this kind of statistic is congruent with Nielsen (1963), where the mechanics of frame reputation have been revealed by engine performance. Besides the measurement of the soE in the grade of its subcomponents, other oblique measures in relation to its mental, emotional and behavioural impacts can also be stated from a better perspective. The concept of auto-presence, first presented with the help of the Cyborg Dilemma, Biocca (1997), could be consistent with this strategy. Self-presence (Lee, 2004) is believed to be "a mental realm in which virtual self / beings are perceived, because a triggered soE that is closer than the given virtual body image simply changes the consumer's behaviour or emotional state. As Lee suggests, "strong self-presence emotions during digital enjoyment can cause some identification variant or uncertainty about reality." More importantly, the emotional excitement of feeling incarnated in a digital body must arise if insults or rewards to this body, which refers to dwellings that can't be more real for the biological body. For example, in Normand et al. (2011), the illusion of being far more overweight than their genuine biological organism was demonstrated to the participants. The association between physical personality questionnaire objects and those related to the emotional state would have been interesting to investigate, for example, while many virtual characters

criticise the object for being too fat for being. For this reason, Ratan and Hasler (2009) have employed a questionnaire seasoned in the past several days for significantly less immersive settings. Likewise, male members perceived a girl's digital globalisation in Slater, Spanlang, Sanchez-Vives et al. (2010). However, such virtual illustration's emotional or behavioural correlates have not now been examined. In general the mental or even motor effects of a virtual frame representation with separate morphology that can recognise its biological qualities (e.g. morphology, limbs, size) may be likely. These results were undoubtedly noted in the papers of Longo et al. (2009) and Tsakiris (2008). In addition, the participant may want to do actions associating with such stereotypes by a virtual body having features connected with specific social stereotypes, however distinctive to the biodiversity (eg admire race, gender, or age).

ENHANCING THE SOE

Each of its three subcomponents could be enhanced by an approach to improve SoE. Every turn, we keep in mind.

Enhancing the Sense of Self-Location

The basis of ocular views and the connected vestibular and tactile facts stimulates self-vicinity. It is obvious that the first-man or woman's attitude with regard to placing the eyes of the synthetic body is a vital prerequisite. Furthermore, synchronous visual connections may likewise boost this, when the touch is visually observed from the main angle of the eyes in the frame. Lopez et al. (2008) advocated the use of caloric and galvanic stimulation publicly to manipulate the self-area intellectually. Consequently, the various forms of modification that take account of their impacts on an independent placement in a virtual image representation must be taken into consideration in virtual applications. The requirement for these different multimodal signals can increase the significance of the virtual organ's increased volume as well.

Enhancing the Sense of Agency

Computing and visual feedback on self-generating movement is sensitive to all temporal discrepancies. Therefore visual correlations between the engine and the important time limits should be maintained (see Franck et al., 2001). The sense of business is easily expressed in virtual reality since the movement of participants is tracked in real time or near a digital body. It can be done by following inflexible

bodies (by inflexibility), attaching them to a participants' limb, and using an inverse movie method (Yuan & Steed, 2010) to calculate avatar movements, or by tracking participants with full-body movements and this motion towards the avatar. You can achieve this by continuously tracking (Slater, Spanlang, & Corominas, 2010).

IMPROVEMENT OF THE SENSE OF OWNERSHIP

By enhancing sensory links between biological stimulus and stimulation by the body of the avatar, the feeling of bodily property from the atmosphere of backwardness can be improved.. Such simultaneous sensory families may be visible (e.g., with suitable haptic comment) or visual (e.g. with passive motion and the proper avatar movement of a participant). On the other hand, the virtual frame must respect certain structural and morphological limitations as a form of human appearance. The notion of ownership of the digital body is preferred for the top down influences by enhancing the morphological similarity between the biological and digital bodies. Unlike the above categories, the sensation of the frames can surprisingly be susceptible to changes between man and woman; the similarity of the image between the player and the avatar, for example. This means that personalised avatars can also desire to make stronger use of the frame and self repute if you think that.

CONCLUSIONS

The gift evaluation referred to the working definition for SoE as the regular approach in which we work towards our organic framework. An underlying form was developed, which has three subcomponents: self-surrounding, feeling of being in business and the experience of owning the frame. In this conceptualisation measures of the SoE as utilised in the literature were gathered and structured. In addition, new viable measures were proposed based on the mental and emotional implications of incarnation and ways for virtual SOE improvement by means of its sub-components. Many issues were apparent during the paper. The possible directions have been identified for destiny research aimed at deeper and more specific SoE conceptualisation. While SoE may also comprise three subcomponents, they are far from understandable in relation to each other. Though Kiltenei et al. 383ent can be theoretically independent, an empirical relationship can be fairly likely between them. Future studies are necessary to identify the lifestyles of these addictions, if any. There is also no indication that each subcomponent contributes equally to the overall incarnation notion. Future research using experimental circumstances that

handle distinctive sub-components could offer light on the probable supremacy of a subcomponent if the embodiment is a weighed combination. For this goal, the gift paper focused on artificially hasty encapsulations, in particular, employing digital immersive fact, an era that seems preferably perfect to deal with research in this area. On the basis of the existing overview and research recommended in the future, fresh insights into this difficult experience could be established and specific ideas for improving the sense of incarnation could be provided.

REFERENCES

1. Armel & Ramachandran, V. S. (2003). *Projecting Royal Society B: Biological Sciences*, 270(1523), 1499–1506.
 2. Arzy, S., Thut, G. (2006). *Neural basis of embodiment*, 26(31), 8074–8081.
 3. Aspell (2009). *Keeping in touch with one's self PLoS One*, 4(8), e6488
 4. Berlucchi, G., & Aglioti, S. (1997). *The body in the brain*
 5. , 560–564
 6. de Vignemont, (2011). *Embodiment, ownership and disownership*. Dummer, T., Picot-Annand, A., Neal, T., & Moore, C. (2009). *Perception*, 38(2), 271–280.
 7. Ehrsson, H. H. (2007). *The experimental induction of body experiences*. *Science*,
 8. Ehrsson, H. H., Spence, C., & Passingham, R. E. (2004). *That's my hand! Activity in premotor cortex reflects feeling of ownership of a limb*. *Science*, 305(5685), 875–877. doi:10.1126/science.1097011 384 PRESENCE: VOLUME 21, NUMBER 4
 9. Ehrsson, H. H., Wiech, K., Weiskopf, N., Dolan, R. J., & Passingham, R. E. (2007). *Threatening a rubber hand that you feel is yours elicits a cortical anxiety response*. *Proceedings of the National Academy of Science USA*, 104(23), 9828–9833. doi:10.1073/pnas.0610011104
 10. Foster, M. E. (2007). *Enhancing human–computer interaction with embodied conversational agents*. *4th International Conference Computer Interaction: Ambient Interaction*, 828–837.
 11. Franck, N., Farrer, C. *American Journal of Psychiatry*, 158(3), 454–459.
 12. Gallagher (2000). *Philosophical conceptions of the self Trends in Cognitive Science*, 4(1), 14–21.
 13. Giummarra, M. J. *Neuroscience and Biobehavioral Reviews*, 32(1), 143–160
 14. Graziano, M. S. A., & Botvinick, M. M. (2002).
-

15. W. Prinz and B. Hommel (Eds.), Oxford, UK: Oxford University Press.
 16. Halligan, P. W., Fink, G. R., Marshall, J. C., & Vallar, G. (2003). *Trends in Cognitive Science*, 7(3), 125–133.
 17. Hohwy, J., & Paton, B. (2010). *Explaining away the PLoS One*, 5(2), e9416.
 18. Holz, T., Dragone, M., & O'Hare, G. M. P. (2009). *Where robots and virtual agents meet*
 19. IJsselsteijn, W. A., de Kort, Y. A. W., & Haans, A. (2006). *Is this my hand I see before me? The rubber hand illusion in reality: Teleoperators and Virtual Environments*, 15(4), 455–464.
 20. Kalckert, A., & Ehrsson, H. H. (2012). *Moving a rubber hand that feels like your own. Frontiers in Human Neuroscience*, 6.
 21. Kammers, M. P., Verhagen, L., Dijkerman, H. C., Hogendoorn, H., De Vignemont, F., & Schutter, D. J. (2009). *Is this hand for real? Journal of Cognitive Neuroscience*, 21(7), 1311–1320.
 22. Kanayama, N., Sato, A., & Ohira, H. (2009). *Brain and Cognition*, 69(1), 19–29
 23. Lenggenhager, B., Tadi, T., Metzinger, T., & Blanke, O. (2007). *Video ergo sum: Manipulating bodily self-consciousness. Science*, 317(5841), 1096–1099. doi:10.1126/science.1143439
 24. Longo, M. R., Schuur, F., Kammers, M. P., Tsakiris, M., & Haggard, P. (2008). *What is embodiment? A psychometric approach. Cognition*, 107(3), 978–998. doi:10.1016/j.cognition.2007.12.004
 25. Ratan, R. A., & Hasler, B. (2009). *Self-presence standardized*
 26. Rohde, M., Di Luca, M., & Ernst, M. O. (2011). *The rubber hand illusion* doi:10.1371/journal.pone.0021659PONE-D-11-01505
 27. Sanchez-Vives (2010). *Virtual hand illusion induced by. PLoS One*, 5(4), e10381.
 28. Sato, A., & Yasuda, A. (2005). *Illusion of sense of self-agency, but not self-ownership. Cognition*, 94(3), 241–255.
 29. Schutz-Bosbach, S., Mancini, B., Aglioti, S. M., & Haggard, P. (2006). *Self and Currents in Biology*, 16(18), 1830–1834.
 30. Slater, M., Perez-Marcos, D., Ehrsson, H. H., & SanchezVives, M. V. (2008). *Towards a digital body: The virtual arm illusion* Slater, M., Spanlang, B., & Corominas, D. (2010). *ACM Transactions on Graphics*, 29(4), 92
-

31. Slater, M., Spanlang, B., Sanchez-Vives, M. V., & Blanke, O. (2010). *First person experience of body*. *PLoS One*, 5(5), e10564.
 32. Tsakiris, M. (2008). *Looking for myself* *Neuropsychologia*, 48(3), 703– 712.
 33. Tsakiris, M., Prabhu, G., & Haggard, P. (2006). *Having a body versus moving your body: How agency structures body-ownership*. *Consciousness and Cognition*, 15(2), 423– 432.
 34. Tsakiris, M., Schutz-Bosbach, S., & Gallagher, S. (2007). *On agency and body-ownership*
 35. Vaishnavi, S., Calhoun, J., & Chatterjee, A. (2001). *Binding personal and peripersonal space: Evidence from tactile extinction*. *Journal of Cognitive Neuroscience*, 13(2), 181– 189.
 36. Vallar, G., & Ronchi, R. (2009). *Somatoparaphrenia: A body delusion*, 192(3), 533–551.
 37. van den Bos, E., & Jeannerod, M. (2002). *Sense of body and sense of action* 85(2), 177–187. doi:10. -0277(02)00100-2
 38. Wainer, J., Feil-Seifer, D. J., Shell, D. A., & Mataric, M. J. (2006). *The role of physical embodiment in human–robot interaction*. 2006.
 39. Yuan, Y., & Steed, A. (2010). *Is the rubber hand reality? Paper presented at the 2010 IEEE Virtual Reality Conferenc*
-

DIGITAL BANKING: A STEP TOWARDS FINANCIAL INCLUSION

Ms. Parul Gaba¹

ABSTRACT

Time to time Indian Government reliably put forth its attempts towards incorporation of country client (financial backers) in coordinated monetary framework. This may not just give attractive measure of income to support Indian economy yet it could likewise assist the public authority with working with country improvement through offering different administrations like gas endowments and so on. Hence, terminology of monetary incorporation shifts due various decision party, however, the essential target stays as before for example to thrive the lower part of the pyramid of monetary market. In the initial years of PMJDY, government upto some degree end up being fruitful by opening around 12.54 crore new ledger (up to January 2015) and stores of more than Rs. 5000 crore (up to November 2014) through new structure monetary incorporation Pradhan Mantri Jan Dhan Yojana (PMJDY). As indicated by information from Financial Inclusion Insights in 2014, 59% of metropolitan Indians approached a ledger contrasted with 52% of provincial Indians. By 2017 anyway this hole had vanished – 79% of the provincial populace had a ledger contrasted with 76% of metropolitan Indians. Be that as it may, it has been seen that still the biggest piece of the rustic market in immaculate and not investigated completely. Henceforth, this paper is an endeavor to learn about the attention to monetary incorporation plans among country client..

Keywords: Financial Inclusion, PMJDY, Monetary Incorporation

INTRODUCTION

Financial Inclusion is delivery of banking services at an affordable cost to the vast sections of disadvantaged and low income groups - rural customer. The Financial Inclusion Plan aims at providing easy access to financial services to those sections of the society who are deprived of it so far at affordable cost thereby bringing

¹ Associate Professor, Kasturi Ram College of Higher Education, Narela, New Delhi

them into the mainstream financial sector.. The Financial Inclusion Plan targets giving simple admittance to monetary administrations to those segments of the general public who are denied of it so far at reasonable expense in this manner carrying them into the standard monetary area. Monetary Inclusion exercises are being carried out by Bank since commencement through different government supported projects, loaning to the least fortunate of poor people, loaning to the minority networks, loaning to SC/ST, loaning to need areas, and so on It will empower the Government to give social advancement advantages and sponsorships straightforwardly to the recipient ledgers, consequently definitely decreasing spillages and pilferages in friendly government assistance plans. Further, extending the scope of monetary administrations to those people who don't as of now approach would be a target that is completely reliable with individuals driven meaning of comprehensive development which endeavors to connect the different partitions in an economy and society, between the rich and poor people, between the rustic and metropolitan people, and between one district and another.

The Swabhimaan lobby, notwithstanding, was restricted in its methodology as far as reach and inclusion contrast with new plan Pradhan Mantri Jan Dhan Yojana (PMJDY). Assembly of different parts of complete Financial Inclusion like opening of ledgers, advanced admittance to cash (receipt/credit of cash through electronic installment channels), benefiting of miniature credit, protection and annuity was deficient. The mission zeroed in just on the stock side by giving financial office in towns of populace more prominent than 2000 yet the whole geology was not designated. There was no attention on the families. Likewise some innovation issues hampered further adaptability of the mission. Subsequently the ideal advantages couldn't be accomplished and countless ledgers stayed lethargic.

PRADHAN MANTRI JAN-DHAN YOJANA

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to guarantee admittance to monetary administrations, to be specific, Banking/Savings and Deposit Accounts, Remittance, Credit, Insurance, Pension in a reasonable way. Record can be opened in any bank office or Business Correspondent (Bank Mitra) outlet. PMJDY accounts are being opened with Zero equilibrium. The arrangement additionally visualizes diverting all Government profits by (Center/State/Local Body) to the recipients records and pushing the Direct Benefits Transfer (DBT) plan of the Union Government. The innovative issues like helpless network, on-line exchanges will be tended to. Portable exchanges

through telecom administrators and their set up focuses as Cash Out Points are additionally intended to be utilized for Financial Inclusion under the Scheme. Likewise an exertion is being made to contact the young people of this nation to partake in this Mission Mode Program.

LITERATURE REVIEW

Yan Shen and Yiping Huang (2016), Introduction to the special issue: Internet finance in China Internet finance, which is often referred to as “digital finance” and “Fintech”. Internet finance refers to the new business model of utilizing the Internet and information communication technologies to accomplish a wide range of financial activities, such as third-party payment, online lending, direct sales of funds, crowdfunding, online insurance, and banking. The Internet can significantly lower transaction costs and reduce information asymmetry, enhance the efficiency of risk-based pricing and risk management, and expand sets of feasible transactions.

Agufa Midika Michelle (2016), The Effect Of Digital Finance On Financial Inclusion In The Banking Industry In Kenya, The study concluded that digital finance doesn't have any correlation on financial inclusion in banking sector in Kenya since banking institutions adopted advanced monetary administrations to bring down working expense related with opening and working branches to work on their productivity and monetary execution and not to encourage monetary consideration.

Peterson K Ozili (2018), Impact of Digital Finance on Financial Inclusion and Stability, this article gives a conversation on advanced money and its suggestion for monetary consideration and monetary soundness. Advanced money through Fintech suppliers has constructive outcomes for monetary consideration in arising and progressed economies, and the accommodation that computerized finance furnishes to people with low and variable pay is frequently more important to them than the greater expense they will pay to get such administrations from traditional managed banks.

Huma Haider (2018), Innovative monetary advancements to help livelihoods and financial results, the examination inspected the imaginative monetary advances support occupations of individuals. Admittance to advanced innovations, specifically cell phones, web availability and biometric confirmation, considers a more extensive scope of monetary administrations, like web based banking, cell phone banking, and computerized credit for the unbanked. Computerized monetary administrations can be more advantageous and reasonable than conventional financial administrations,

empowering low-pay and poor individuals in non-industrial nations to save and get in the formal monetary framework, acquire a monetary return and smooth their utilization of money.

OBJECTIVES OF THE STUDY:

Monetary incorporation is started by RBI in year 2005 and new government has effectively continued it in August 2014. In writing audit we tracked down that numerous specialists has assessed monetary incorporation plans and its support from private players yet mindfulness related examinations are not done thoroughly. Every one of the goals and highlights of new monetary consideration conspire PMJDY are striking contrast with old plan of Swabhimaan, yet except if and until the end-clients would not know and instructed pretty much this load of plans of monetary incorporation they couldn't contribute adequately. Along these lines, in such manner we have decided after goals for the paper.

1. To analyze new monetary incorporation plan and its present status.
2. To examine mindfulness about monetary incorporation plans among country clients.
3. To study different components influencing level of mindfulness about monetary incorporation plans among rustic clients.

RESEARCH DESIGN:

To accomplish above target we have applied illustrative examination plan. It helps in portraying the different viewpoints identified with monetary consideration plans and furthermore help with depicting condition of mindfulness about monetary incorporation plans and significant determinants for their mindfulness among rustic clients.

POPULACE AND SCOPE OF THE INVESTIGATION:

As all likely rustic client of Narela city who can open their ledger under new monetary incorporation under Pradhan Mantri Jan Dhan Yojana(PMJDY), the extent of study is restricted to rustic client of Narela city during the year 2021

Type and Sources of Data:

To meet the goals we have utilized both essential and auxiliary information. Subtleties of monetary incorporation have been gathered utilizing accessible auxiliary information. Different articles and sites were visited to gather the data in regards to the new plan of monetary incorporation. Essential information has been

gathered to contemplate the degree of mindfulness about monetary consideration plans among rustic clients and central point influencing them. To gather essential information we have arranged organized poll.

INSTRUMENTS AND TECHNIQUES FOR UTILIZED FOR DATA ANALYSIS

To break down auxiliary information we have utilized cross arrangement. For the speculation testing we have utilized chi-square test to legitimize the consequence of cross organization.

CONSTRAINTS OF THE STUDY:

It was hard to recognize real or possible country client for monetary incorporation plans, one of the measures is identified with first ledger to profit advantage of new monetary consideration plan of PMJDY.

As this examination comprise monetary part of respondents, they were found very reluctant to give required data.

Respondent were found torpid towards reacting answer identified with banking administrations, it could be because of their absence of mindfulness or negative inclination.

ANALYSIS OF PRIMARY DATA

Awareness banking and banking related services:

Do you visit Bank?			Are you having Bank account?		
	Frequency	Percent		Frequency	Percent
Yes	68	66.6%	Yes	75	73.5%
No	34	33.3%	No	27	26.4%
Total	102	102.0	Total	102	100.0

From the above table we can see that still rural market is not fully exploited through the various banking services even after introduction of PMJDY. Still more than 26.4% of the market is not covered as they don't have any kind of bank account and even more than 33.3% hardly visit banks. All the respondents using banking services they only have savings and current account. They don't use any other banking services.

Above tables shows that bankers are less interested in helping their customer or they have been failed in generating faith among rural customer for banking transaction.

What is the most admirable banking service, you have come across?		
	Frequency	Percent
Deposit	26	25.4%
ATM	37	36.2%
Fund Transfer	12	11.7%
Online Banking	21	20.5%
Loan	5	4.90%
Any other	1	.98%
Total	102	100.0

From the above table we can say most admirable bank services, which attract rural customers are ATM, Deposit and Withdrawal and Online services. It show that technology also affect rural consumer behaviour.

Awareness about various banking services

Banking Services	Well known	Moderate aware	Less aware
Deposit and Withdrawal	61.0%	26.7%	12.3%
Loan	52.4%	32.4%	15.2%
ATM Related Services	51.4%	17.1%	31.5%
Draft	50.4%	22.9%	26.7%
Online services	47.6%	21.9%	30.5%
Tax related services	41.0%	11.4%	47.6%
Reference	39.0%	14.3%	46.7%
Agency Work	36.2%	26.8%	37.0%
Fund Transfer	26.6%	36.1%	37.3%
Pension	26.7%	12.3%	61.0%

From the above data we can analyze that though government has taken initiatives to open savings account of rural people but still many of them are not aware about many of banking related services. Even it has been found that about 12.3% of people are even not aware about basic services of the bank.

Awareness about Government Financial Inclusion Plans: PMJDY and Swabhimaan

PMJDY			Swabhimaan		
	Frequency	Percent		Frequency	Percent
Fully aware	30	29.4%	Yes	15	14.7%
Somewhat aware	40	39.2%	No	87	85.3%
Not aware at all	32	31.3%	Total	102	100.0
Total	102	100.0			

From above data we can analyse most of the rural customer do not have enough awareness about benefits about the PMJDY. But at least we can say due to aggressive

and positive campaigning about PMJDY, awareness about PMJDY is more compare to old financial inclusion plan Swabhimaan.

Do you feel banking services are needed for your growth?		
	Frequency	Percent
Not very useful	26	24.8
Somewhat useful	45	42.8
Very useful	34	32.4
Total	105	100.0

Still many of rural customers have not realized the importance of banking services. But about 32.4% of rural customers understand that banking services are useful their growth. Speculation Testing:

HYPOTHESIS TESTING

Relation between understanding significance of banking administrations and level of mindfulness about new monetary incorporation conspire PMJDY

H0: There is no relation between understanding significance of banking administrations and mindfulness about new monetary consideration conspire PMJDY

H1: There is relation between understanding significance of banking administrations and mindfulness about new monetary incorporation conspire PMJDY

Level of awareness about new financial inclusion scheme PMJDY	Understanding about importance of banking services			Total
	Not very useful	Somewhat useful	Very useful	
Fully aware	12	9	4	25
Somewhat aware	6	21	13	40
Not aware at all	8	15	14	37
Total	26	45	31	102

Observed

Level of awareness about new financial inclusion	Understanding about importance of banking services			Total
	Not very useful	Somewhat useful	Very useful	
Scheme PMJDY				
Fully aware	12	9	4	25
Somewhat aware	6	21	13	40
Not aware at all	8	15	14	37
Total	26	45	31	102

Expected

Level of awareness about new financial inclusion	Understanding about importance of banking services			
Scheme PMJDY	Not very useful	Somewhat useful	Very useful	
Fully aware	6.37254902	11.02941176	7.59803922	25
Somewhat aware	10.19607843	17.64705882	12.1568627	40
Not aware at all	9.431372549	16.32352941	11.245098	37
Total	26	45	31	102
OV	ev	o-e	(o-e) ²	(o-e) ² /E
12	6.37254902	5.627451	31.6682	4.969472
6	10.19607843	-4.19608	17.60707	1.726848
8	9.431372549	-1.43137	2.048827	0.217235
9	11.0294118	-2.02941	4.118512	0.373412
21	17.6470588	3.352941	11.24221	0.637059
15	16.3235294	-1.32353	1.75173	0.107313
4	7.59803922	-3.59804	12.94589	1.703846
13	12.1568627	0.843137	0.71088	0.058476
14	11.245098	2.754902	7.589485	0.674915

The critical value came out to be 9.4877 and the calculated value is 10.4685. Since critical value is more than calculated one we reject null hypothesis. It is analyzed that there is relation between understanding significance of banking administrations and mindfulness about new monetary incorporation conspire PMJDY

CONCLUSION

In this investigation we have discovered that administration is reliably working for the improvement of rustic client by stepping up to the plate through different plans. They are halfway fruitful in expanding mindfulness about new monetary incorporation plan PMJDY contrast with old Swabhimaan. Yet government can't influence the mindfulness level of rustic client about monetary incorporation plots essentially. In this examination we have tracked down that provincial clients even need more openness to different financial administrations, on top they didn't understand significance of different financial administrations. We additionally contemplated different elements like segment factors (age, occupation, sex and training level), wellspring of data and so forth according to even out of consciousness of provincial client about new monetary consideration conspire, yet none of the factor found critical. Anyway we tracked down that the significant justification the low degree of mindfulness about monetary incorporation plans is absence of comprehension about significant job of banking administrations in

monetary improvement. Consequently, for better result of monetary incorporation plans, government need to chip away at making country client mindful about significance of different financial administrations in working on their monetary wellbeing

REFERENCES

1. Yan Shen and Yiping Huang “Introduction to the special issue: Internet finance in China” *china economic journal*” (2016)
 2. Agufa Midika Michelle, “The Effect Of Digital Finance On Financial Inclusion In The Banking Industry In Kenya” (Nov 2016)
 3. Peterson K Ozili, “Impact of Digital Finance on Financial Inclusion and Stability” (2018)
 4. Haider, H.”Innovative financial technologies to support livelihoods and economic outcomes” (2018).
 5. Name of the Banks taking part in the Pradhan Mantri Jan Dhan Yojana scheme (PMJDY). (n.d.). Retrieved January 2016, from <http://jandhanyojana.net/banks/>
 6. PM launches Pradhan Mantri Jan Dhan Yojana. (n.d.). Retrieved January 2016, from www.narendramodi.in: www.narendramodi.in
-

ROLE OF TECHNOLOGY IN SUSTAINING THE EDUCATION DURING PANDEMIC

Ms. NEHA SEHRAWAT¹

"The Internet is becoming the town square for the global village of tomorrow."

—Bill Gates

ABSTRACT

Covid-19 pandemic has created the large impact on education systems in the history. There are almost 1 billion children who are falling behind due to school closure. This is a very long time period to closure of school and from which the education of children's are effected but the technology is only the one medium through which we can convert the physical classes into the virtual classes. But after the efforts of school there is still some problem faced by the students. May technology make everything lucid but it also cause the students activities by the exorbitant us of technology. This article aim is to provide a comprehensive report on the impact of technology on education during Covid-19 pandemic.

Keywords: Covid-19, Technology, Education.

INTRODUCTION

Technology became a life a peoples. The use of technology has become a part of our daily life. We use it every day when we want to talk, take selfie, search information or wanted to connect with others on social media. The technology has become an essential thing in our life that we can't walk a step without it like for searching a meaning of a difficult word we grab the mobile phone and search the meaning on goggle instead of searching in the dictionary.

But we cannot deny that fact that many technological development and innovation played a major role in our life not at a normal time period but at this pandemic time. The technology has contributed too much in education system because the schools were shutdown in March 2020 and after the one year the schools are still not able to start the classes physically than the technology is the only one way provides the learning to the students in a safe environment. It helps teachers to conduct the classes in a same way with the help of technology.

The technology has evolved into something that students are becoming more familiar with by using it as school at home. At the present time we see students

¹ Student, Kasturi Ram College of Higher Education, Narela, New Delhi.

using their phones, computers and laptops to take classes and search the studying material. But some experts that the technology is not worth it because of excessive use of technology in the field of education made teaching and learning extremely easy but on their other side, excessive use of technology made our physical and mental health suffer badly in some of the cases. They think that the education is not provided in a manner as it can be conducted in a physical environment and sitting for a long time period in front of laptops, mobile phones and computers it affects the fine motor skill of the children age between 6- 10. Because of advanced technology the youth is total rely on it rather than doing their own efforts.

At the present time there are almost 687.6 million technology users in India according to the report of January 2020. Mainly the use of technology has been increased during the time period of 2019- 2020.

EDUCATION

Education is something we know starts at the time we open our eyes in world and ends with the end of our life. We always consider that education is something we only grasp in a formal institution but it's not exactly correct, we can add education or we can learn each fact through our observation and day to day activities. There are many questions arise in our mind that what is education or knowledge we can consider these both word to be similar to each other.

In other words we can say that education is something we get in formal institution as well as outside the formal institution. Education also gathered by thinking differently, or something out of the box. Education always considered more than making literate knowledge but by asking the question still we get the knowledge. So the after seeing this way the conclusion is education is something which we get at our every step of life.

In our day- to- day life we learn something through to our experiences. The life of human is an education only. The education changes according to the time pass and new education take place like to grab the education at the ancient time is different to the present time period. At the ancient time people use to take education at an open place and at the present time education is provide into a different educational institution.

LET'S DEFINE THE WORD EDUCATION:

E – Stands for Enthusiastic.

D – Stands for Dedication.

U – Stands for Understanding.

C – Stands for Caring.

A – Stands for Active / Admirable.

T – Stands for Toleration / Talent.

I – Stands for Intellectual.

O – Stands for Optimist.

N – Stands for Nationalism.

According to Kautilya – “Education means training for the country and love for the nation.”

Through education we basically develop the moral character of the person. The education starts at the point when the child starts identifying the things. At the first stage he/she gets the basic education through their parents and after that it starts with the process of institution / school.

COVID

Coronavirus disease (covid-19) is a disease which is transmitted from one person to another. Most people infected with coronavirus will feel fever, problem in respiratory process. Some people are getting well by only a home treatment but for people with other illness it makes serious things for them because the immune system is not too much strong of the people with the disease like cardiovascular disease, diabetes, chronic respiratory disease.

The way to prevent is to make less contact with other people if it's necessary to attend the meeting or going out from house the individual should take proper precaution like wearing double mask or N95 mask and wear gloves, avoid touching the surfaces, always keep sanitizer etc.

TECHNOLOGY

Technology we can say the inventions of the scientists to reduce human efforts in a such way that make the human life easy, for example: calculator through which we can calculate any number the calculator is invented for helping people to calculate the such big number in a second, mobile phone through which we can connect with the world while sitting on a place.

We can also say technology can be the knowledge of techniques and processes. Technology is the development and use of basic tools.

COVID AND EDUCATION

As we all know the current situation of country due to the covid-19. It takes a

long time period of one year and due to it more than “1 billion children are at risk of falling behind due to school closure aimed at containing the spread of covid-19”. To keep the children learning, the schools are trying to provide an online class to the student.

Due to covid-19 the education is effected very badly and mainly it effect the poorer children and the people who don't know how to use the technology this is a big issue because the people who live in a rural area most of them are illiterate doesn't know how to excess the technology because of which the students are lacking back of learning and the some students situation is like they have to drop out the school because of the financial condition.

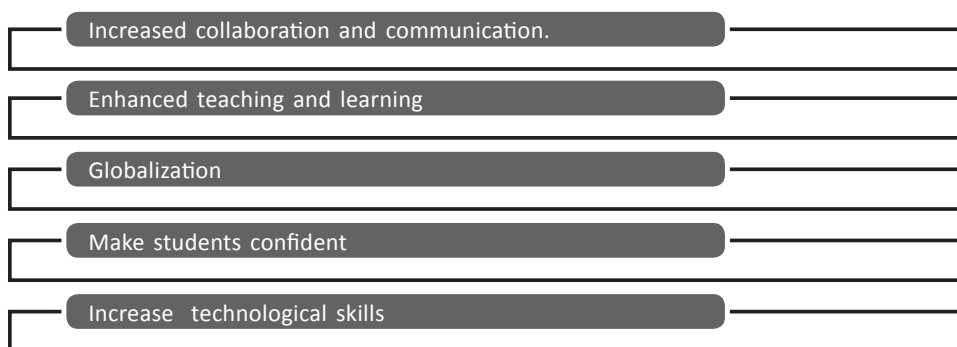
The covid-19 not only affects the education of the school students but also ruined the education of the college students. The students who are pursuing a different course they are not at a position to give an exam because of the lack of concentration in virtual class and didn't understand the things that it has to be. The techniques cannot be useful on the technology that student can create their interest. The covid has flipped the way of thinking of students. It is not only fault of the lack of interest but the fault is also the excess use of social media the one thing is only going on in the mind of students that what is the update on the social media about their friends, idols etc.

The teachers are trying to provide an economical style and a irrefutable things to the students but this is not working at a point of time.

IMPACT OF TECHNOLOGY ON EDUCATION

There are positive as well as negative impacts of technology on education –

Positive Impact



- **Increased Collabaration and Communication**

The technology helps the peoples to collaborated and communicate with others.

Communication is an essential aspect of learning. Learners can communicate with their teachers and other students (or we can say the peer group of the child) quickly, pool knowledge and share vital information to aid their learning engagement. collaboration where the students collaborate with each other in a learning process, like when a teacher assign the work to students in a group it enhance the collaboration of students.

- **Enhanced Teaching and Learning**

The technology helps the teacher and students in teaching learning process. Technology has become integrated into the classroom to enhance the learning experience for children. The students are using a various type of technology like smart phones, T.V, smart board, 3D printer also play a most important roll to collaborate and engage students in learning process. Similarly the teacher also uses a various type of technology to collaborate the students with the teacher to engage the students with the teaching.

- **Globaliation**

Advancement in technology has considerably facilitated globalization. In fact technology progress has been one of the main focus driving globalization. The technology helps the individuals to get information or learning material from the different websites. For example In the rural area heir are the many peoples who doesn't get the proper education or we can say learning so it helps them to explore about the learning material and connect with the other peoples. It plays an important role in the life of a student to enhance their learning and for a teacher to grab the information and convey to the students.

- **Make Students Confident**

The technology helps the students to be confident. While using various types of technology student start exploring the things and after getting knowledge about a particular thing he/ she can be confident to put his/ her word. There are many types of course are also available for the students through which they interact with the experts and grab the knowledge in the particular field. When a person knows that he is absolutely correct then he will be confident and put their word and also do a debate on a particular topic.

- **Increase Technological Skills**

The technology helps the students to increase their technological skills. As we all know by using technology the students can develop the skills essential for

their future. Students gain the ability to learn new techniques to operate the programmers, and further it motivate the child to do make the work easier through it. It helps the student or any one of to become familiar with the new technology and doesn't face challenge to operate.

NEGATIVE IMPACT



- **Lack of Writing Practice**

By the use of technology the students are lacking their writing practice.as we all know the changes in the teaching and learning process where the teacher provide the home assignment to the students to do the work on the word files or on the power point presentation through which the typing practice is going good but the students are lacking in the writing portion. It slow done the writing speed of the students through which they probably not get good marks in the exams for not completing the exam on time and it is happened because of the technology.

- **Access Use of Technology**

The students are using technology very much. Their life is incomplete without the technology; they are totally depending on the excessive use of it. It affects the student life in a very impactful manner

- **Lack of Focus**

The use of technology the students are not focusing on their day to day activity and even their studies. Like when the students wants to study the chapter or search the information after that if the phone notification is popup they start seeing that and after seeing they started exploring the nonsense thing on it and waste their precious time. The technology is a big factor of distracting the students.

- **Distraction**

Instead of studying students spend most of the time on social media sites and television shows. These days social media and web series became a trend in

the life of the students they think if they miss even an episode than it may be a crime from them because after watching that they will discuss the story with the peer group and again waste their time. After this all the thing they don't care about their studies.

OBJECTIVES OF RESEARCH

Following were the objectives of the study:

- To study the impact of covid-19 on education.
- To explore on the impact of technology on education during pandemic.
- To analyses the effectiveness of online education.

RESEARCH METHODOLOGY

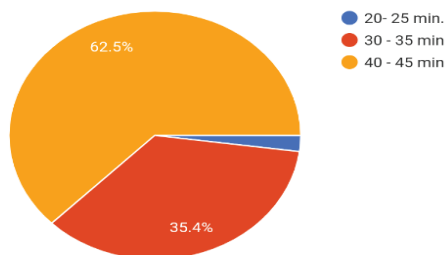
Researcher used quantitative and qualitative methods to gather data. These methods includes questionnaire related to role of technology in sustaining the education during pandemic.

For primary data, researcher surveyed and a group of 48 students which include both undergraduate and postgraduate students and the age of students between 18 – 28. I collected this data through goggle form which includes question related to the online education.

DATA INTERPRETATION

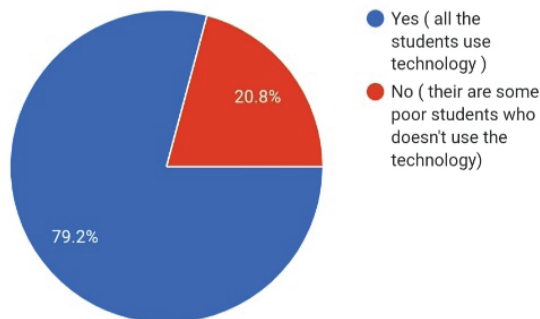
Duration of class time

Through one of the question of questionnaire the respondents were asked to comment about the duration of class time. it is a direct question with the given time of 20- 25 minutes, 30-35 minutes and 40 -45 minutes. Where 62.5% of student's class's duration is 40 – 45 minutes, 35.4% students class duration is 30 – 35 minutes and 0.1% students class duration is 20 – 25 minutes.



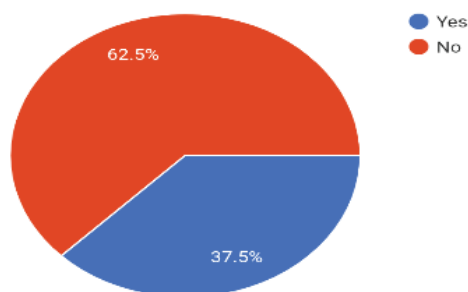
Total students use technology

According to the research there are 79.2% students that are using technology and still there are a 20.8% student doesn't use technology.



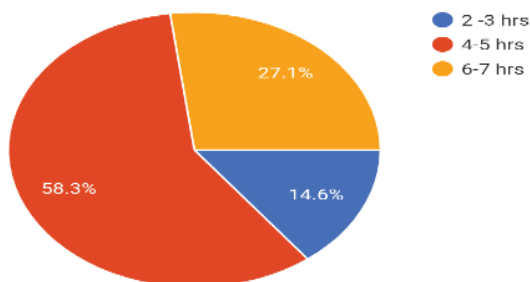
Students attend the classes

Through one of the question of questionnaire the respondent were asked to comment whether all the students are attending online classes. It was a direct question in Yes / No comment format. So there are 32.5 % whose all classmates attend the classes and 62.5% whose classmates didn't attend the online classes.

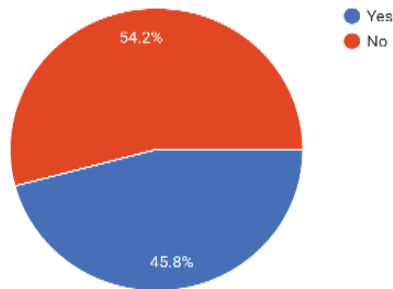


Duration of using technology

The respondent responses to the duration of using the technology as per the option are provided 2 to 3 hours, 4 to 5 hours, and 6 to 7 hours. There are maximum numbers of students with 58.3% uses the technology for the duration 4 – 5 hours. Second highest percent of students with the 27.1% uses the technology for 6 – 7 hours and the last one is with 14.6% using technology for 2- 3 hours.



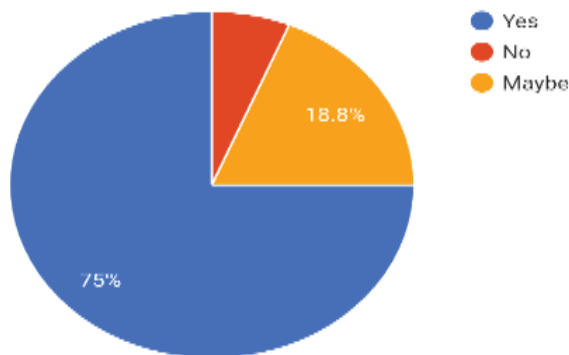
Is technology is used for studying purpose



The question is asked through questionnaire whether students use technology only for studying purpose or uses it for other activities also. And there are maximum percent of students with 54.2% who use the technology for their other activities also. The students with 45.6% they uses technology only for studying.

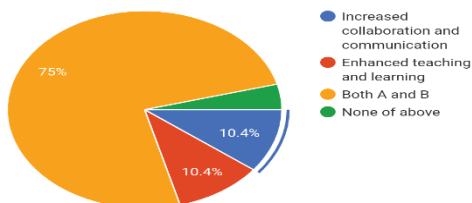
Technology is helpful

In current scenario we all know that how much technology has contributed in teaching learning process. The same asked to the respondent that whether they thing technology is helpful in current scenario. The question is direct where the respondent have to respond Yes / No/ Maybe. According to 75% respondent's technology is useful, 18.8% says technology may be useful and 6.2% says technology is not useful in the current scenario.



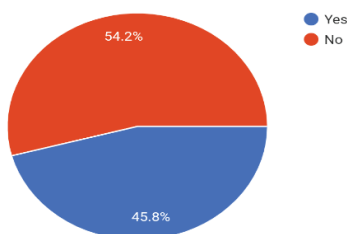
Positive impact of technology

According to the 75% respondents says the positive impact of technology is increased collaboration and communication and enhance teaching and learning. 10.4% says it increase collaboration and communication, 10.4% says it's enhance only teaching and learning, 4.2% says there is positive impact of technology.



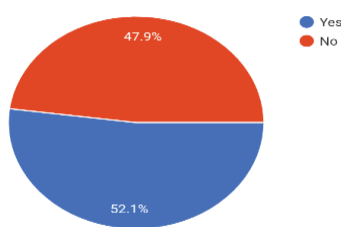
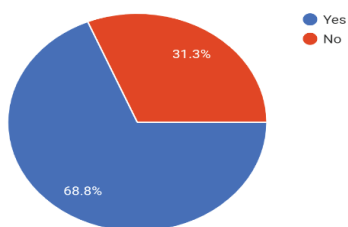
All doubts get cleared in classroom

Here the respondents were asked to tell whether their all the doubts are cleared in the classroom. This was a direct question where respondent have to only respond yes /No. according to the results 45.8% says their all the doubts are cleared in the class and 54.2% says their doubts are not cleared in the class.



Students only concentrate on the class while teacher teaches

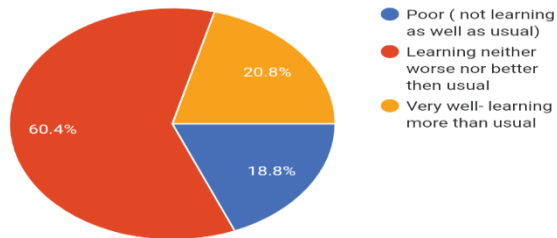
Concentration is must while teacher is teaching. But according to the responses 68.8% respondents says they only concentrate on teacher and 31.3% says they don't concentrate. And there are 52.1% who says they don't even listen to a single word some time.



Learning during present time period

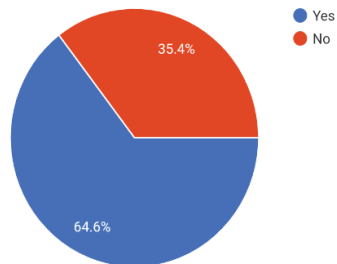
As we all know the current situation due to covid-19 and it effect learning process and make situations difficult to get learning. As per the question were asked to the respondents what they believe about the learning at present time. The answer was direct where respondent have to answer poor/ learning neither worse nor better and very well. According to the respondents 60.4% says learning is neither worse

nor better than usual, 18.8% respondents says its poor and 20.8% says learning is very well than usual.



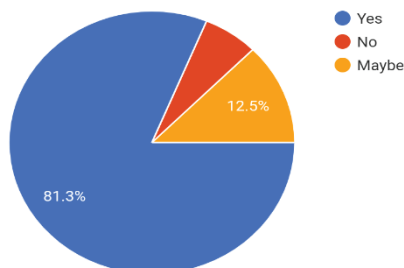
Focus of teacher on students

In this question the respondent were asked to answer whether teachers focus on all the students. The question was direct where the students were asked to answer in Yes / No. According to the respondents 64.6% says teachers focus on all the students and 35.4% says a teacher doesn't focus on all the students.



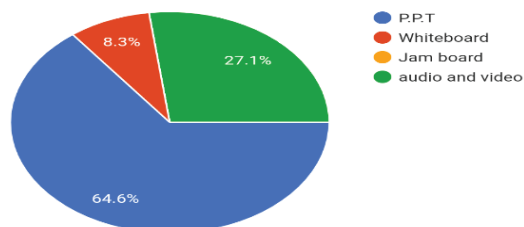
Difference between physical studying and virtual studying

The question was asked to the respondents whether there is any difference between physical studying and virtual studying. The question was direct and respondent have to answer only Yes/ NO/ Maybe. There are 81.3% students who say there is difference between the studying, 12.5% says maybe there is difference and 6.2% says there is no difference in studying process.



Teaching methods used in classroom

Through one of the question of questionnaire the students were asked to tell which teaching method is used by the teachers in classroom. According to the survey, in a classroom there are 64.6% of teachers who use the power point presentation to provide the teaching learning process.



Suggestions to improve the impact of technology

RESPONDENTS RESPONSES	PERCENTADE OF RESPONDENTS
Classes must be of less duration	18%
Make topic interesting to grasp the attention of students	12%
Use new techniques	30%
Teacher should try to focus on the students	22%
Parental contribution	18%
TOTAL	100%

CONCLUSION

Covid-19 is a crisis that can stay in India for a long time through which it affects the education and increase the use of technology. At this crucial time the technology helps the teacher and students to proceed the teaching and learning process but it also provided some negative effects on the students. Teachers and students should take advantage of this in the good light and eliminates the drawbacks which are pulling back many of students from achieving excellence.

The covid has made the situations like that all the learning process is going in virtual mode and the students are not getting the full class experience. There are the many students who are enjoying this phase but there are the students who are facing lot of problems because teachers are teaching but that's not up to mark as they teach in the physical classroom. There a big problem is use of technology in effective manner its taking too much time for the teachers to grab the new technology but they are doing their best .It doesn't limited to the teacher but it's also affecting the poorer students. The student doesn't have the technology to excess and get the learning.

The technology has a good impact on the education as well as the negative impacts which directly or indirectly affecting the life of a student.

Through the research the conclusion is there are many students facing problem regarding the online classes through which they doesn't fulfill their requirement towards the education as they want to. Always the technical glitches occur through which some time a student doesn't take the class and the main problem is some students doesn't want to attend the classes. Almost 47.9% students are who is not listening what the teacher is trying to teach in class.

SUGGESTIONS

The class time must be reduced because for a long time period students are not able to concentrate.

Teacher should make sure whether students are listening or not through making interaction with them.

Parents concentration is must be on students to make sure they will listen to the teacher.

The main problem occurs is other activities is performed by students while taking class so they themselves also concentrate and teacher have to make sure to make class so much interesting that students doesn't concentrate on other things.

REFERENCES

1. <https://medium.com/@c28bravo/positive-negative-effects-of-education-in-the-classroom-533daa5fa376>
 2. <https://data.unicef.org/topic/education/covid-19>
 3. <https://www.victoriouskidsseducare.org/impact-of-technology-on-education/>
 4. <https://soeonline.american.edu/blog/technology-in-education#:~:text=students%20and%20teachers.-,Increased%20Collaboration%20and%20Communication,work%20together%20to%20solve%20problems>
 5. https://www.who.int/health-topics/coronavirus#tab=tab_1
-

IMPACT OF COVID-19 ON CHANGE IN LIFESTYLE IN INDIA: AN ECONOMIC OVERVIEW

Ms. Shradha¹

Ms Kirti²

ABSTRACT

The whole world is facing with an uncertainty of Covid-19 and due to the uncertainty of Covid-19, the lifestyle behaviour of every individuals of Indian's has changed. Now our intent is to glimpse consequences of pandemic (Covid-19) on lifestyle behaviour. The focal point is to study the impact on sleeping pattern, level of physical activity, eating behaviour, level of stress in India.

Keywords : COVID-19, Lifestyle.

INTRODUCTION

A person can contribute to India's growth only when he will be a healthy citizen. We know that health is wealth. So health should be the first priority of every human being. If we are healthy then only we are able to perform the second task, whether it may be going to school, office or contributing to India's GDP. We cannot perform even a single task without being healthy. So, adoption of healthy lifestyle is very very necessary in India's economy.

Now, our study to assess the impact of Covid-19 on our lifestyle. During this Covid-19, it is more important than ever to adopt healthy lifestyle for every country especially for India.

To make ourselves healthy our focus is on different areas, like our eating habits, sleeping pattern, exercising and physical activity.

The best way to keep ourselves healthy is through physical activity. Performing physical activity helps us to live more, keep our body active, reduces stress, keep our mind sharp and helps to increase concentration power. All these benefits are carrying out only through a physical activity. Only adopting single thing can change our lifestyle into a healthy lifestyle.

So we can fight with this uncertainty through adopting good and healthy life styles.

¹ Student, Kasturi Ram College of Higher Education, Narela, New Delhi.

We can also adopt many more changes through our eating habit; we should avoid eating junk food, chemical fertilizers vegetables and adopt eating homemade food, green vegetables, eating lot of fruits and dry fruits.

We should also try to make habit of cooking at home rather than eating out.

So, if we follow healthy diet, it has many health benefits like blood sugar control, strong bones, decrease risk of heart disease, good energy level and the cholesterol.

OBJECTIVES

- The objective is that what kind of lifestyle Indians are following during epidemics.
- What changes in physical health have been adopted due to change in lifestyle of Indians.
- Our next objective is that what kind of lifestyle should be promoted.

RESEARCH METHODOLOGY

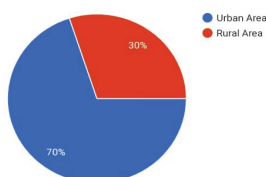
Researchers used quantitative and qualitative methods to gather data. These method includes questionnaire related to change in lifestyle of people due to the forward and are their lifestyle changes improving their immunity and making them healthy.

For primary data, researcher surveyed and a group of 340 people which includes both Urban and rural population of India and all age groups (children, youth, adult, old age) people. We collected this data through Google form which includes question related to area they belongs to age group changes in their daily routine due to covid-19 epidemic and their health status.

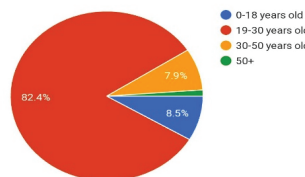
DATA INTERPRETATION

Researches survey shows that 62.35% people followed traditional lifestyle and 37.65% people followed modern lifestyle. Out of these 70% belongs to urban area and 30% belongs to rural area, which includes 8.5% children between (0 to 18 years), 82.4% youth (19 to 30 years), 7.9% adults (30 to 50 years) and 1.2 % were old age 50 above population.

You belongs to:
340 responses



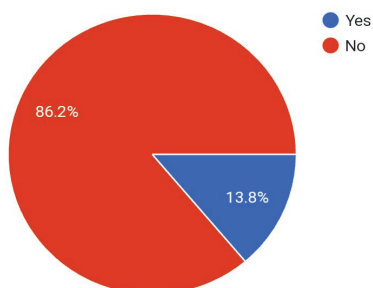
Age Group:
340 responses



From this research, we came to know that 13.8% people tested positive for covid-19 with 16.8% mild symptoms, 6% moderate symptoms, 1.9% severe symptoms and remaining faced no symptoms that is 75.3%.

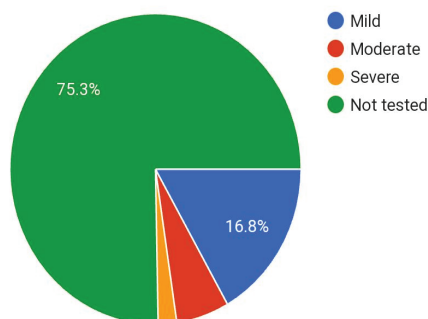
Did you ever tested positive for covid-19:

340 responses



How was/is your covid-19 infection?

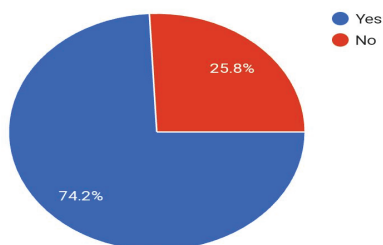
340 responses



65.5% people recovered within one week, 14.3% took a month for recovering and 3.9% took more than a month and 16.3% are still infected. The group of people who has recovered followed their traditional lifestyle helped a lot.

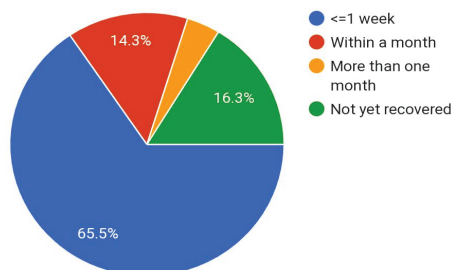
Do you think your traditional lifestyle help you out to recover early from covid-19 symptoms:

283 responses



In how many days you recovered from above symptoms(if faced any):

203 responses



According to this survey, 61 people died due to covid-19, out of this 36.06% were those people who followed traditional lifestyle and 63.93% followed modern lifestyle.

CONCLUSION

Due to the current scenario of covid-19 pandemic there was a change in lifestyle followed by people. 62.35% people followed traditional lifestyle. Here, traditional

means doing yoga/exercise and preferring lifestyle recommended by Ayurveda, and 37.65% people followed modern lifestyle. Here, modern lifestyle means not doing yoga/exercise and preferring western lifestyle.

As per our research, we came to a conclusion that the people who followed a traditional lifestyle were more healthy than the people who followed modern lifestyle. That means, traditional lifestyle make people healthy and being a healthy person who can contribute more efficiently in the economic development.

At micro level, if there are more healthy person in the economy which means more workforce for the firm, which leads to more productive, more profit to the firm that creates positive externality in the economy. For an individual, more working capacity means increase in employment, income and standard of living. And at macro level, there is a healthy growth of GDP and as a result of this, economy will develop.

SUGGESTIONS

As India is facing poor health facilities and low immunity level. There is a need to aware people to keep themselves fit and fine by slight change in their lifestyles.

Only government can spread awareness at a huge level by establishing a separate department for (health and awareness). Although, there is a health ministry but health ministry focus on the health sectors infrastructure clinical trials, medical equipments etc. But not on spreading awareness among people to keep themselves fit.

This Health and Awareness Department can spread awareness collaborating with social media influencers, Private and Public organisations and NGOs. In short term, social cost is greater than social benefits but in long term, social benefits would be much more than social cost. As a result of this, there will be a healthy and productive population which directly means healthy economy.

REFERENCES

1. *www.ncbi.nlm.nih.gov, Impact of COVID-19 on lifestyle related behaviours*
 2. *Pumbed.ncbi.nlm.nih.gov, Lifestyle factors in the prevention of COVID-19*
 3. *www.gigadocs.com, Coronavirus Impact- Has Covid-19 Changed our Lifestyle for Good?*
 4. *www.sciencedirect.com, Lifestyle factors in the prevention of COVID-19.*
 5. *www.heathinaging.org, Lifestyle and Management.*
-

6. *www.livemint.com, New study finds link between lifestyle and more severe covid-19 infection, deaths.*
 7. *www.timesofindia.com, Lifestyle changes during Covid-19.*
 8. *www.news-medical.net, Small negative lifestyle changes during COVID-19 lockdown could accumulate, say researchers.*
 9. *www.elsevier.es, The assessment of lifestyle changes during Covid-19 pandemic using a multidimensional scale.*
 10. *www.google.com, Impact of covid-19 on people's livelihoods, their health.*
-

INFORMATION FOR CONTRIBUTORS

PROCEDURE

Communication

Kasturi Ram College of Higher Education welcomes articles of interest representing original work. Analytical papers and papers based on review of extension literature on any aspect of education for publication in RESEARCHER'S VOICE. All communication should be addressed to the Editor-in-Chief, Kasturi Ram College of Higher Education, Narela, Delhi-110040.

Declaration

Each article should be accompanied with a declaration that I/We are the author(s) of the article/research paper, in the order listed and the article/research paper is original, authentic, self made and unpublished work not submitted elsewhere for publication. This should be sent along with the scanned signature of the author(s).

Submission of Articles

Articles should be sent by post or e-mail along with your brief resume and email ID.

Review System

Every Article will be reviewed by a masked peer review and referees. The criteria used for acceptance of articles are contemporary relevance, contribution to knowledge, clear and logical analysis, and sound methodology or research articles. The Editor-in-Chief reserves the right to reject any manuscript as unsuitable in topic, style or form without requesting external review.

Copyright

The author owns the copyright of the article until it is accepted by the Editor-in-Chief for publication. After the acceptance communication, the copyright of the article is owned by KRCHE and should not be reproduced elsewhere without the written permission of the Editor-in-Chief and the authors of the article.

GUIDELINES FOR AUTHORS

Author can submit paper with have any number of pages including figures, tables, and references. Submissions will be judged on originality, significance, interest, clarity, relevance, correctness, and presentation.

Criteria for Publication of Research Paper

- The manuscript submitted is author's own original work;

- All authors participated in the work in a substantive way and are prepared to take public responsibility for the work;
- Corresponding (1st Author) Author was authorized by all authors to transfer all royalties related with the manuscript and to enter into a binding contract with KRCHE as detailed in the Copyright Release Form, and He/She will be responsible in the event of all disputes that have occurred and that may occur;
- All authors have seen and approved the manuscript as submitted;
- E-mail of all authors have been entered into the Journals Manuscript Submission and Evaluation System correctly;
- Author should assure that the manuscript has not been published and is not being submitted or considered for publication elsewhere;
- The text, illustrations, and any other material included in the manuscript do not infringe upon any existing copyright or other rights of anyone.
- Authors have to transfer all rights, especially processing, reproduction, representation, printing, distribution, and online transmittal, to KRCHE with no limitation whatsoever, If editorial board found any copyright content or any issue related to copyright in future, then KRCHE have rights to withdraw the paper without prior notice to authors
- All submitted papers will be sent to reviewers for a blind review. The reviewers use the following in evaluating research papers: Novel Contribution, Originality in Thought, Inferences, Key Strengths, Key Weaknesses, Areas of Improvement, Presentation/Organization of Research

Number of Authors for Single Paper Publication

Maximum 3 authors will be allowed for single paper publication.

Submission of Research Paper

- Submit your research article/manuscript in .DOC/.DOCX file format to us by mail at iqac@krcollege.in In the subject of the mail please mention "Submission of Manuscript/Research Paper. Title of the paper, full name of author/s, designation, contact number In the message body of the mail.
- Please prepare your research paper/manuscript in standardised paper format.
- our team will give the acknowledgement by mail regarding paper submission.

Paper Accept/reject Notification

- Our reviewer team will evaluate submitted research paper and will provide the feedback regarding the acceptance or rejection of paper.
- **In case the paper is accepted, author/s have to pay Publication fee.**
- **In case the paper is rejected, author have to make the modification as per instructions given by our reviewer committee.**

Review of Research Paper

- Papers will undergo a Double Blind Review Process & will be evaluated on different parameters like originality, relevance, applicability and contribution.

Document Submission

Once payment of the publication fees is made, author have to submit

- Plagiarism report
- Copy right transfer form (scanned copy) (Handwritten signed by author) (Download)
- Payment Proof (Screen shot) along with Paid amount, Transaction ID, and Date of Payment in the mail whenever you send these documents.

Paper Publication

- After receiving above mentioned documents, our team will publish your paper.

Certificate for Publication

- Our basic publication fee include softcopy of the certificates. We will provide e-certificate to each author individually, confirmation letter per research paper, and copy of the published paper.
- Our basic publication charge does NOT include the hardcopy of the certificates.
- If author wants hardcopy of the certificates, confirmation letter and copy of published paper then author have to pay additional hardcopy charges.

Specifications for Research Paper/Manuscripts

1. The Manuscripts should be in MS-Word format.
2. Paper Title (14 pt, Times New Roman, Upper case, line spacing: before 8pt, after:16pt)

3. The abstract, followed by relevant keywords should not be more than 250 words and should adequately describe the work and highlight its significance.
4. Manuscripts must be double spaced, with 1.5 margins with "Times New Roman, Font Size 12, headings to be bold.
5. On the first page of the paper (cover page), please provide full name (first, middle and last names) and full address (institute's address along with designation and correspondence address) along with email address and phone number of the author(s).The author's name or affiliations should not appear anywhere else in the body of the manuscript.
6. The actual paper should begin from the second page containing the title followed by the abstract, keywords and the main paper.
7. The manuscripts should not be more than 6000 words.
8. Figures and tables should be at proper place where the discussion on them has made in the article and must carry the numbers and captions.
9. References should be in APA Style.

The soft copy to be sent to the Editor-in-Chief at the following address:

Prof. Sudhinder Singh Chowhan

Editor-in-chief (Researcher's Voice)

Kasturi Ram College of Higher Education

Narela, New Delhi - 110040

Email: rv.krcollege@gmail.com

Visit us: www.krcollege.in

Contact us : 08802841785, 09899326670

IMPORTANT INFORMATION

1. Acceptance of the paper will be sent through e-mail.
2. All decision regarding members on Editorial board or Associate Membership will rest with the Editors-in-chief.
3. Authors should submit their research paper/Article along with processing fee @ Rs.1000/- per author. They will receive a copy of the Journal free of cost. The editorial board has the power to waive the fee.
4. Research Papers will be reviewed and published on the recommendations of the members of the advisory board and experts of the subject and the discretion of the editors.

SUBSCRIPTION RATE-2021

Category	1 Year	2 Year	3 Year
Institute	350.00	500.00	750.00
Individual	250.00	400.00	600.00
Students	200.00	300.00	400.00
Abroad	\$(US)10	\$(US)18	\$(US)25

TERMS & CONDITIONS

1. Students should send photography of their identity card.
2. Print subscription is volume based.
3. Indian subscription to add Rs. 50.00 for Non-Delhi Cheque.

ORDERING INFORMATION

Subscription: Payment has to be made in favour of “Kasturi Ram College of Higher Education, Payable at New Delhi, for timely receipt of the journal.

For subscription, related enquiry and feedback, you can contact:

Subscription Manager, Ms Kanchan Wadhwa, at 9873914648

SUBSCRIPTION FORM

Dear Sir/Madam,

I/We would be interested in subscribing to Research's Voice for _____ year(s). I/We would be interested in availing myself/ ourselves of the subscription offer in the _____ category. I/ we am/are enclosing details of payment_____.

Bank Details for depositing online :

Account Name : Kasturi Ram College of Higher Education

Account No. : 911010042874519

Bank Name : AXIS BANK LTD,

Branch : Narela, New Delhi - 110040

IFSC CODE : UTIB0001260

My/our particular are as under:

Name (In Block letters) : _____

Profession : _____

Address : _____

Tel No : _____

Email : _____

Igniting Young Minds!!



KASTURI RAM COLLEGE OF HIGHER EDUCATION

(Affiliated to Guru Gobind Singh Indraprastha University, Delhi)

An ISO 9001:2015 Certified

DEPARTMENT OF TEACHER EDUCATION ACCREDITED BY NAAC

HEAD OFFICE: E-53, Prashant Vihar, Rohini, Delhi-85, CAMPUS: Narela, Delhi-110040

Contact Us: 8802841785, 011-27787132, FAX-011-27784774

Website: www.krcollege.in | E-mail: krcollege@krcollege.in |

[find us on](#) [facebook](#) |



Kasturi Ram Research Centre for Science and Management, a society registered under the Societies Act in the year 2000, established Kasturi Ram College of Higher Education (KRCH) in Narela with a mission to promote higher education in the region. The college aspires to impart value based quality education, training and ensures holistic personality development of its students to meet the growing demands of competent and trained professionals.

Features:

- Faculty with rich Academic and Industrial experience.
- Well stocked fully Computerized Library equipped with latest Books & Journals and Book Bank Facility.
- Wi-Fi enabled Campus.
- Regular Extension Lectures, Picnics, Industrial & Press Visits.
- Active Training & Placement Cell.
- Industry-Institute Interface through National/International Seminars, Workshops, FDPs etc.
- Holistic development of the students through Personality Development & Production House Club, organizing value added programmes like Group Discussions, Case Study/Presentations, News Sessions, Cultural Fest & Sports activities etc.
- Self Defense Training for Girls.
- Frequent interactions with distinguished personalities from Industry & Academia.
- Publication of In-house half yearly Newsletter & Research Journal.



COURSES OFFERED

- BBA (1st & 2nd shift)
- B.A. (J & MC)- 1st & 2nd shift
- B.Com.(H)
- B.Ed

- Ranked 'A' Grade institute by SFR Committee, DHE, Govt. of NCT of Delhi
- Member of DELNET
- Member of Computer Society of India

Gold Medalists



Ms. Akansha Jain



Ms. Apurva Jain

- ❖ College transport is available from all parts of Delhi & the college is well connected to many DTC bus routes & Metro stations. College transport facility is also available from Sonapat.
- ❖ Just 20 minutes drive from GTK By-Pass.



KASTURI RAM COLLEGE OF HIGHER EDUCATION

(Under the Aegis of Kasturi Ram Research Centre for Science and Management)

AN ISO 9001:2015 CERTIFIED

AFFILIATED TO GGSIP UNIVERSITY, DELHI | ACCREDITED BY NAAC

Campus : Narela, Delhi-110040 Tel: 011-27787132

E-mail: krcollege@krcollege.in Website : www.krcollege.in