

One Day National Conference On “Impact of Social Media in Global Era”

Saturday, 17th February 2018

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PROCEEDINGS

One Day Inter-Disciplinary National Seminar On Impact of Social Media in Global Era

(17th February 2018)

Organized by:

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China

More than any other major country, China differs from the rest of the world where social media are concerned, in a large part because of government censorship – Facebook and Twitter are blocked, although some users still manage to access them. All the most significant Chinese networks are home-grown (and even on these every post has to be manually examined to check it doesn't infringe rules).

Germany

Once again Facebook is a major social site here, with Google+ also scoring highly. An important locally-created alternative is Xing, a LinkedIn competitor founded in Germany but now with international reach. German users are reputed to be especially concerned about privacy.

Italy

Facebook again... & Twitter and LinkedIn. Italy's domestic contenders are comparatively weak.

Japan

As in China, the Japanese market has been dominated more by local operators than by internationals, although that is changing. Mixi is a major Japanese network but sign-in restrictions make it difficult for non-Japanese to access. Facebook is making some inroads into Mixi's territory but, unusually, Twitter is the better-established of the global giants in Japan. Another leading local service is the smartphone-based Line, which also has substantial user numbers in East Asian countries such as Thailand and Indonesia. Japanese internet users are said to be more willing than those in many countries to pay for online content.

Netherlands

Facebook and YouTube are the big names here, with LinkedIn and Twitter lagging behind.

Poland

Facebook again... but also NK.pl, a Poland-specific service.

Russia

Russians are very heavy users of social media. Facebook and (to a much lesser extent) Twitter are present, but the dominant site is VKontakte, a local equivalent of LinkedIn. Also popular, although narrower in focus, is Odnoklassniki, a schoolmates-reunited site. Censorship of social media is not as harsh as in China but the Putin government has been slowly tightening its control.

United States

Unsurprisingly, Facebook absolutely dominates the U.S. social market, accounting for nearly 60% of site visits. YouTube, LinkedIn and Google+ are among other important names.

Impact on buying behavior of Youth:

Today's youth market is now techno-savvy. Teens are becoming shopping "experts" by the time they reach middle school, and they continue to wield a lot of influence on what their parents buy.

As they get older, those budding consumers get even better at recognizing inauthentic attempts to market products to their group. Kids are influenced not only by TV commercials but also by the things that they see other kids using at school or at camp.

Tweens and kids rely on their parents to buy them the things they covet. By the time they become teenagers, they are able to research, browse, and exhibit impulse-buying behavior that adults demonstrate.

Here are some things marketers should consider when approaching this diverse, ever-fungible demographic called youth.

Impact of Social Media on Youth:

1. Awareness/Being Informed:

- 27.8% of Americans get their news online. (28.8% get it from newspapers and 18.8% from radio.)
- Information spreads faster online than any other media. More than 50% learn about breaking news on social media.
- Social networking provides academic research to everyone with online access, allowing people access to previously unavailable resources.
- Social media sites inform and empower individuals to change themselves and their communities.

2. Social Benefits:

- Social media allow people to communicate with friends and this increased online communication strengthens those relationships. 52% of online teens say social media have helped their friendships. 88% say being online helps them stay in touch with friends they don't see regularly.
- People make new friends. 57% online teens report making new friends online.

3. Micro-Blogging:

Microblogging is a real-time information network, which shares similarity to blogging, yet it limits the size (number of words) of each post and encourages a faster mode of communication. Microblogging allows users to spread their short-texted messages via instant messages, mobile phones, e-mails, or the Web. For instance, Twitter, launched in

2006, is one of the primal and leading microblogs that currently has over 140 million users as of 2012 and handles over 1.6 billion search queries per day (Twitter 2011). Advertising:

Studies have shown that sites such as Facebook influence you, via advertisements, to spend more money. Advertisers gain all kinds of personal information about you via your social media, information they use to persuade you to buy their product.

4. Save Time And Money:

You can stay home and do some works and search some useful information without going to book store or going to college. Older people can get more certificates via online courses. Teenagers or youth improve knowledge just with network at their home. They even can buy products through sites.

5. Customer and in-store experiences matter

- Peer influence is important when youth shoppers are considering where to buy products in person, but how they are treated when they actually shop is also critical to developing brand loyalty.
- If the experience involves youthful shoppers' are treated with respect, they are more likely to develop an affinity for that particular store or brand. If that's missing, they will shun that store and pass along the negative experience to their friends as often as possible.
- In online shopping, more boys (63%) shop at pure "online-only" stores than at the online sites of brick-and-mortar stores (51%). According to the *YouthBeat* report. Girls have no real preference between the two, although the Internet-only shoppers (57%) outpace those who shop at store Web sites by a slight margin (54%).

6. Life-stage purchase tracking is key

- Marketers need to use the research that's out there to make sure they stay in tune with the needs of the three major youth segments.
- For example, boys under the age of 10 list video games, candy, and snacks as the top three things they want to buy, while girls in the same age group list clothes, shoes, candy, and snacks.
- Teens, on the other hand, list clothes, eating out, and going to movies as their top 3 selections, a distinct shift when it comes to disposable income. Recognizing and responding to those differences can give marketers an edge in developing effective campaigns aimed at a desired segment of the youth market.

Conclusion:

The main objective of this research was to explain why, when, and how social media has impacted on consumer decision making process. The Current social media is a potentially powerful tool for influencing Youth customers, engaging them, and generating brand

advocates. As youth itself continuously surf, watch like & share. The organizations have to apply push-Pull approach to youth. In other words, marketing via social media is more about creating high-quality contents that are consumer relevant (Drury 2008), instead of being a brash product placement. Moreover, marketing through social media focuses on building relationships between consumers and companies.

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Twitter is a social site designed to let people share messages or "updates" with others. Facebook, in contrast is a full-blown social networking site that allows for sharing of updates, photos, joining events and a variety of other activities. Social media is becoming an integral part of life online as social websites and applications proliferate. Many traditional online media include social components, such as comment fields for users. In business, social media is used to market products, promote brands, connect to current customers and foster new business.

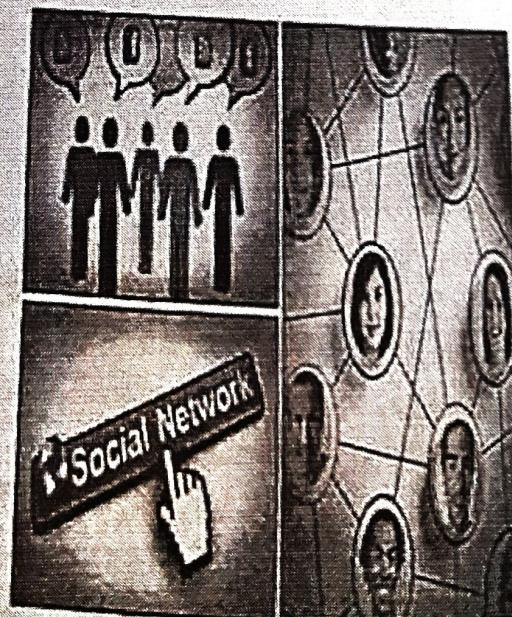
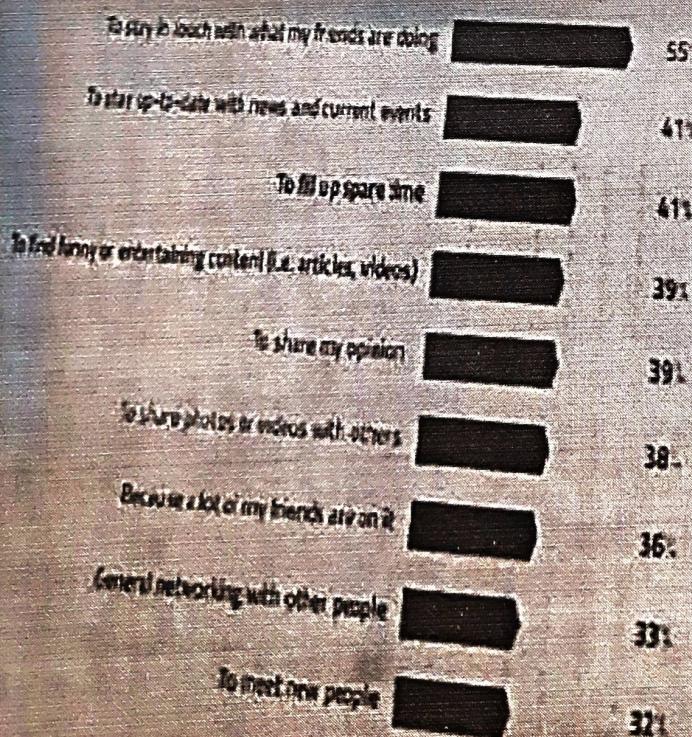
Buying Behaviour:

Consumer Buying Behavior refers to the buying behavior of the ultimate consumer, firm needs to analyze buying behavior for:

- ✓ Buyer's reactions to a firm's marketing strategy has a great impact on the firm's success.
- ✓ The marketing concept stresses that a firm should create a Marketing Mix (MM) that satisfies (gives utility to) customers, therefore need to analyze the where, when and how consumers buy.
- ✓ Marketers can better predict how consumers will respond to marketing strategies.

It is estimated that there are 80 percent of teen Internet users. So, it is no wonder our real world social lives are seeing some changes. Social media is the driver behind the connection. It is about sharing and broadcasting your life online, conversing with friends as well as strangers. Yet, there are both positive and negative effects of social media that many people do not aware.

Top 10 Social Networking Motivations



"An Analysis of Impact of Social media on buying behavior of Youth"

Author

Ms. Komal Bodhwani
Email: komal.bodhwani@gmail.com
Research Student
Savitribai Phule Pune University

Co-Author

Capt. Dr. Ashok V Giri
Email: capt.drashokgiri@gmail.com
Associate Professor,
M.Phil and PhD
Research Guide
Savitribai Phule Pune University

Abstract:-

This paper throws light on young people's experience of social media. While the term "social media" is often referred to a restricted area of online platforms, a broader understanding of social media, taking into account past history, allows an appreciation of the precursors to current online practices, issues, and research frameworks. Hence, this paper covers relevant research on young people's use of mobile phones and the internet, before examining the emerging risk agenda. Presently social media is gaining popularity like fire in the forest. The moment anyone uploads, tweet, post or comment any subject on social media it gets viral in few minutes. From Entertainment industry to Politics, social media rules everywhere. Many popular websites such as Facebook, Twitter, LinkedIn, Pinterest, Google +, Snap chat, Hike, Instagram, gaming sites, and blogs. The major impact of social media is on youth of our country. The world changes with every blink of an eye. Today's youth post everything on social media, whether its exam, outing, coffee shop, etc. they have become social addicted. This paper throws light on how social media effects on buying behavior of youth. Within today's business environment, Global Marketing remains a significant issue. Therefore, the global implications of consumer behavior will be continuously integrated and examined, and one topic area will be devoted to the cross-cultural issues in consumer behavior.

Keywords: Social Media, Marketing, Consumer behavior, Brand Loyalty, Integrated marketing communications, Consumer-generated media, Promotion mix

Introduction:

What is Social Media?

A social networking service (also social networking site, SNS or social media) is an online platform that people use to build social networks or social relations with other people who share similar personal or career interests, activities, backgrounds or real-life connections. The variety of stand-alone and built-in social networking services currently available online introduces challenges of definition; however, some common features exist. Social media — or more accurately, the content that is easy to spread via social media — has the ability to make people act in very specific ways that are positive to business owners. A recent report from Deloitte shows how social media affects consumer behavior. Social media works well with most groups but especially with millennial. The Deloitte report found that 47 percent of millennial are influenced in their purchases by social media, compared to 19 percent for all other age groups. Social media itself is a catch-all term for sites that may provide radically different social actions. For instance



2. Collaboration:

There are tools that many of us use on a daily basis that have a 'social' aspect to them. For example Wikipedia is a collaborative tool which enables many people to simultaneously update and view an online encyclopedia. Google docs allows people to share and edit documents online such as text documents or spreadsheets, and Drop box allows people to upload or download files (often of large sizes) from a central 'folder' which multiple people can access from a range of devices (from your desktop pc, phone, tablet, etc.).

3. Reviews & Opinions:

While review & opinion sites may seem similar to communication and blog sites, there is perhaps a subtle but key difference between the two. Whereas Blog sites may be written by individuals or organizations and may or may not be well regarded - there are some sites that specialize in being authoritative and well regarded 'good sources' for information and knowledge. Quora and Yahoo Answers are examples of sites that specialize in allowing open-ended questions to be posed and responded to by other users in the community. CNET and Amazon are more focused on consumer products, whereas CNET has more of a blog format with articles and expert reviews that can be commented on, Amazon allows reviews and comments by consumers on the products it sells itself including a rating system.

4. Brand Monitoring:

These are tools that are perhaps less well known publicly, but are increasingly known about in particular by public facing companies and consumer brands. Brand monitoring tools enable you to read and summarize what is being said on the web and social media about particular brands, people, and products against defined keywords. Brands can respond to, but also analyze trends, campaigns and competitors. Notable companies offering these kinds of tools include Brand watch and Radian 6.

5. Entertainment:

Gaming is certainly not something that started off social, with its origins in self-contained console games and handheld devices. Yet with the advent of the internet, and other social media - the entertainment and gaming industry has now enthusiastically adopted the 'social' aspect to the extent that some games now heavily rely on this in order to retain and monetize players. Zynga for example is famous for its hugely successful games Farmville and Mafia Wars which utilized Facebook for exposure, as well as being designed having player interaction as integral to the game. For Virtual worlds such as World of Warcraft and Second Life, again player interaction is again essential to its purpose.

6. Media Sharing:

Some of the most well-known video sharing sites include YouTube and Vimeo, where users can upload and view videos, while being able to add comments, create channels and connect with different users. Examples of music sharing tools include Spotify and Last FM which are adding increasing features to allow people to share playlists and musical tastes. As well as YouTube, Sound cloud is particularly popular among music professionals, allowing them to listen to, upload and download music tracks for free.

Well known sites that offer photo sharing services with social features include Flickr and Picasa. Pinterest is an example of a 'social bookmarking' site that allows you to share interesting photos, events, and sites that you have found on the web with other people.

7. Political activity & news reporting

When this article was first written (in 2012) it would have been almost impossible to predict the future impact of social media on political activity (if any!). In 2018, we know differently. We have witnessed the Arab spring, where social media facilitated ground-up revolutions in multiple Middle Eastern authoritarian regimes - allowing ordinary citizens to freely discuss anything and then to organize demonstrations spontaneously - completely by-passing state controlled media channels and top-down controlled social infrastructures.

8. AI & machine learning:

The increasing wealth and breadth of information posted on social media has provided a gold-mine of rich personal data of millions of people. In the most obvious case, this data has been utilized and monetized by many of the social media platforms themselves.

Importance of Social Media in India & Abroad:

India

Like Brazil, India was a major territory for Orkut until its closure, and once more Facebook and Twitter seem to be filling the gap. Online gaming is also popular in India.

Australia

The social landscape in Australia generally resembles the rest of the English-speaking world. Facebook and YouTube seem dominant; Twitter is a long way behind.

Belgium

Along with familiar international names, the Belgian-run Netlog is a popular site for youth both here and internationally.

Brazil

Brazilians are some of the world's most enthusiastic users of social, with Facebook and Twitter high on their lists. (The Google-owned Orkut was also very popular in Brazil until its closure last year.) Blogging is avidly pursued in much of Latin America, too.

Canada

Canada has the highest penetration of social media in the world (i.e. the largest percentage of adults who use it), according to some rankings. The sites Canadians favor are much the same as in the U.S.: Facebook, Twitter, Google+, and LinkedIn.

consumers. As youth itself continuously surf, watch like & share. The organizations have adopted push-Pull approach to youth. In other words, marketing via social media is more about creating high-quality contents that are consumer relevant (Drury 2008), instead of being a brash product placement. Moreover, marketing through social media focuses on building relationships between consumers and companies.

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(S.E.S) Swami Hansmuni Maharaj Degree College has participated / presented /
published paper on An analysis of impact of social media on buying behaviour of youth
at the seminar held in this college.

Prof. Haniksha Bathija
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Principal



Study Of Non-Performing Asset (Npa) Mitigation Practices In Co-Operative Banks In Thane, Maharashtra, India

DR. AJAY W. PETHE¹, DR. KIRAN CHIMNANI²

¹Associate Professor, Department of MBA, Datta Meghe Institute of Engineering, Technology & Research Sawangi (Meghe), Wardha, Maharashtra

²I/C Principal, (S.E.S) SHM Degree College of Commerce, Ulhasnagar

Email:drajaypethe5678@gmail.com¹

Abstract: Non-Performing Assets (NPA) refers to the categorization of Credit/ loans or advances in the books of a lender (financial institutions/banks) in which there is no payment of interest and principal have been made and are "past due" for a specified period of time. NPA is employed by financial institutions that ask loans that are in jeopardy of default. There is no doubt that increasing NPA has become a matter of concern for any bank or financial institution whether it is commercial or co-operative. There are instances where many co-operative banks have faced strict action and closure from the central bank.

The present paper is an attempt to study and analyze the causes of NPA in selected co-operative banks in Thane. It studies the causes of NPA at the micro level for co-operative banks and brings out the main causes liable for assets turning into non- performing. This paper further highlights the importance of NPA in Credit risk management mitigation in Cooperative banks in Thane. The findings of this paper will significantly contribute to the effective asset allocation to cooperative bank and help them to grow and succeed.

Keywords: NPA, NPA risk management, Cooperative banks in Thane

INTRODUCTION

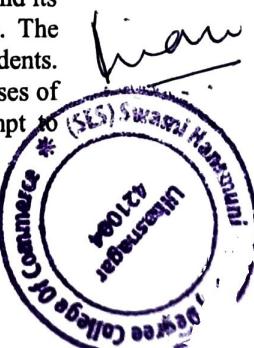
Banking sector is the backbone of economic development of all nations around the world. Banking is a dynamic business activity prevalent across the world. It helps in capital formation for an economy with the help of saving and investment function. Accumulation of saving and lending of cash is leading function of any financial institution. Lending money involves risk because it is the not the bank money but the depositors money who need their money back when needed.

The Urban Co-operative Banks (UCBs) are primarily cooperative banks located in urban and semi-urban areas. In India UCBs are directly involved in farming sector and lending and borrowing practices in small town and rural areas. They play a significant financial role amid those having resources and those requiring these resources. These UCBs are in the business of safeguarding money and other valuables of small town and rural borrowers. They provide loans, credit, different payment services, investments, insurance products and a whole range of other financial services to small town /village clients. Thus, their financial health status directly affects the finances of theses common people which are eventually low income people.

Non-Performing Assets (NPA) are loan, credits or advances where Interest and /or installment of principal remain unpaid for a period of more than 3 months. In last decade, NPA in India banking system especially UCBs has become a plague problem. In Current scenario too, Non-Performing Asset (NPAs) are at its peak in UCBs and the problem seems to show no signs of dwindling.

NPA risk management is crucial for the financial health of any institution and has gained focal importance after huge financial losses faced by some big international financial organizations. Cooperative banks plays important role in Indian economy. Their functional structure is entirely demarcated from commercial banks. It has been observed that when it comes to the study of Non- Performing Assets, co-operative banking sector is generally ignored which is as important as commercial banks in our country.

The study is an exploratory study and is based on primary data. It primary highlights the causes of NPA in co-operative banks during appraisal, sanction and disbursal and post disbursal stage. The study takes into account of 15 cooperative banks where three branches of every bank were considered to study the causes of NPA and its mitigation strategies. Primary data was collected with the help of a structured standard questionnaire. The primary Data was collected from Branch managers; zonal heads, department heads were the major respondents. Data collected have been analyzed with the help of Friedman test in order to study the most important causes of non-performing assets in banks as perceived by the cooperative bankers. Thus this paper is an attempt to understand the NPA risk management cycle in Co-operative banks in Thane.



Objectives

Some of the underlying objectives of the study are as follows.

1. To discuss the theoretical framework of Non-Performing Assets in cooperative banks in Thane.
2. To understand the causes of NPA during appraisal, sanction and disbursal and post disbursal stage at the micro level in cooperative banks in Thane.
3. To understand the NPA risk management cycle in cooperative banks in Thane.

Methodology And Findings

NPA mitigation strategies were observed at three different stages in designated cooperative banks in Thane.

Variables & Measurement

Respondents of Cooperative Banks were offered a standard questionnaire consisting questions related to common causes of NPA during three different stages of credit disbursal.

Each respondent was required to notify the extent of their agreement or disagreement for these causes being prominently responsible for NPAs using a 5- point Likert scale (5 -Strongly Agree, 4- Moderately Agree, 3- Don't Know, 2-Moderately Disagree, and 1-Strongly Disagree).

Level of Significance: $\alpha = 0.05$ was maintained throughout the study.

Stages Studied

1. Appraisal Stage

The primary data was analyzed especially for appraisal stage. For statistical analysis, Friedman's Chi-Square test was conducted to find if there is any significant role of Credit Appraisal Stage in NPA.

Hypothesis

H_0 : There is no difference in the importance that the Cooperative Banks attach to the causes of NPA during Appraisal Stage.

H_1 : There is significant difference in the importance that the Cooperative Banks attach to the causes of NPA during Appraisal Stage.

Table 1. Table shows the mean rank of 13 parameters which are possible causes of NPAs in customer's purview at appraisal stage.

| S.No. | Parameters | Mean Rank |
|-------|------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1 | Submission of unrealistic project by the borrower. | 8.28 |
| 2 | Deliberate attempt of loose appraisal. | 2.35 |
| 3 | Lack of critical presentation appraisal. | 7.31 |
| 4 | Preparation of incorrect loan repayment schedule activity. | 6.38 |
| 5 | Incorporation of improper assessment of experience of the borrower or to pursue his capacity or the business. | 7.61 |
| 6 | Non-Availability of reliable market to study to the credit officer. | 7.34 |
| 7 | Reliance on provisional/ unaudited data as submitted by the borrower to Bank. | 5.67 |
| 8 | Lack of network/ information system amongst branches/ banks enabling borrowers to enjoy banks funds from more than one bank. | 5.28 |
| 9 | Non-availability of skilled/trained staff in credit department. | 5.31 |
| 10. | Absence of right to select good borrowers by the credit department. | 1.68 |
| 11 | Fear of staff accountability on account turning NPA in future in the mind of credit officer at the time of appraisal. | 6.97 |
| 12 | Fraudulent approach of borrowers. | 9.54 |
| 13 | Fraudulent and irresponsible attitude of bank officials. | 1.59 |

| S.No. | Test Statistics | |
|----------------------------------------------------------------------|-----------------|------------|
| 1 | N | 50 |
| 2 | Chi-square | 184.214963 |
| 3 | Df | 12 |
| 4 | Asymp. Sig. | .000 |
| Friedman Test Observation: $\chi^2 (12)=184.214963$, P=0.0245, N=50 | | |

Inference

From the above table it is observed that the P value is less than level of significance (0.05) thus the null hypothesis is summarily rejected. From this set of data it is inferred that there are ample factors responsible for

NPA losses in Cooperative banks. Among these factors, Fraudulent approach of borrowers (9.54) is the strongest cause of NPA as perceived by cooperative banks followed by Submission of unrealistic project by the borrower (8.28), Incorporation of improper assessment of experience of the borrower or his capacity to pursue the business activity (7.61), Non availability of reliable market study to the credit officer (7.34) and soon. Thus the study concluded that fraudulent approach of borrowers in the ways possible is main causes of NPA in Cooperative banks in Thane.

2. SANCTION AND DISBURSAL STAGE

Primary data was collected for understanding of causes of NPA from bank perspective during Sanction and Disbursal Stage of any type of credit disbursed by cooperative banks in Thane under study. Collected data was statistically analyzed by Friedman's Chi-Square test to study if there is any significant difference in the strategies of Cooperative banks for mitigation of NPAs during the Sanction & Disbursal Stage.

Hypothesis

H0: There is a no flaw in the sanction process of Cooperative Banks during sanction and disbursal stage which causes NPA.

H1: There is a flaw in the sanction process of Cooperative Banks during sanction and disbursal stage which causes NPA.

Table 2. Table shows the mean rank of 7 parameters which are possible causes of NPAs in banker's purview at sanction and disbursal stage.

| S.No. | Parameters | Mean Rank |
|-------|---------------------------------------------------------------------------------------------------------------|-----------|
| 1 | Indulgent approach to family or group connection or long standing relationship than to the project viability. | 4.68 |
| 2 | Political interference i.e. pressure to sanction loan. | 3.28 |
| 3 | Political favoritism to particular borrower in order to please politicians. | 3.05 |
| 4 | Undue delay in decision making in sanction of loan. | 4.55 |
| 5 | Undue delay in disbursements of credit facilities. | 4.08 |
| 6 | Disbursement of loan before the compliance of terms and conditions of sanction. | 3.31 |
| 7 | Incomplete and defective legal documentation. | 4.09 |

| S.No. | Test Statistics | |
|-------|-----------------|---------|
| 1 | N | 50 |
| 2 | Chi-square | 28.614 |
| 3 | Df | 6 |
| 4 | Asymp. Sig. | 0.00189 |

Friedman Test analysis: Observation: $\chi^2 (6)=28.614$, P=0.0024, N=50

Inference

From table 2, it is understood that the Indulgent approach to family or group connection or long standing relationship than to the project viability (4.68) is the strongest cause of NPA as perceived by cooperative banks followed by Undue delay in decision making in sanction of loan (4.55), Incomplete and defective legal documentation (4.38), Undue delay in disbursements of credit facilities (4.08) and so on.

From descriptive statistics it is understood that the P value is less than level of significance (0.05). The null hypothesis is rejected and it is therefore concluded that there is a flaw in the sanction process of Cooperative Banks during sanction and disbursal stage which causes NPA.

3. POST DISBURSAL STAGE

This stage is a crucial stage in NPA accumulation in any banking system. Researcher collected primary data for this purpose. Collected data was analyzed by Friedman's Chi-Square test to study if there is difference in the importance Cooperative banks attach to causes of NPAs during the Post Disbursal Stage.

Hypothesis

H0: There are no flaws in the post disbursal process of loans in Cooperative Banks strategies.

H1: There are flaws in the post disbursal process of loans in Cooperative Banks strategies.

Table 3. Table shows the mean rank of 7 parameters which are possible causes of NPAs in banker's purview at post disbursal stage.

| S. No. | Parameters | Mean Rank |
|--------|---------------------------------------------------------|-----------|
| 1 | Unavailability of audited financial statements in time. | 4.28 |

| | | |
|---|------------------------------------------------------------------------------------|------|
| 2 | Non-submission of stock and other required periodical statements by the borrowers. | 5.35 |
| 3 | Negligent approach by the bank officials in regards to inspection of stock. | 3.01 |
| 4 | Absence of effective monitoring. | 4.68 |
| 5 | Lack of close supervision of loan account. | 4.82 |
| 6 | Delayed detection of warning signals. | 4.34 |
| 7 | Delay in initiating remedial measures and actions. | 3.99 |

| S.No. | Test Statistics | Statistics value |
|-------|-----------------|------------------|
| 1 | N | 50 |
| 2 | Chi-square | 38.1274 |
| 3 | Df | 6 |
| 4 | Asymp. Sig. | 0.0143 |

Friedman Test Observation: $\chi^2 (6)=38.1274$, P=0.0143, N=50

Inference

From table 3, it is depicted that Non submission of stock and other required periodical statements by the borrowers (5.35) is the strongest cause of NPA as perceived by cooperative banks followed by Lack of close supervision of loan account (4.82), Absence of effective monitoring (4.68) and Unavailability of audited financial statements in time (4.28) and so on.

Since the P value is less than level of significance (0.05). The null hypothesis is rejected and it is therefore concluded that there are flaws in the post disbursal process of loans in Cooperative Banks strategies.

CONCLUSION

NPA is measured as an important parameter to judge the reliability of banking industry. A high level of NPAs suggests more credit defaults that affect the profitability and liquidity of cooperative banks.

The NPA growth involves the necessity of provisions, which poorly affects the cooperative banks and its stakeholders. Identifying the causes of loans turning badly during numerous stages of disbursement of credit facilities are therefore significant for a cooperative banker.

Thus in a nut shell, it is concluded that sound appraisal and due diligence must be taken by the cooperative banks branch managers before sanctioning the loans to clients and a proper backcheck of their fraudulency must be thoroughly done. Effective post disbursal monitoring and control will also enhance the creditability and soundness of the cooperative banking sector in Thane region.

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**"BLENDED LEARNING: PARADIGM SHIFT TOWARDS TRANS
DISCIPLINARY TEACHING-LEARNING"***Dr. Komal Bodhwani*

(S.E.S) SHM Degree College of Commerce

Abstract :

This paper focus on blended learning study by understanding the relationship between student- teacher relationship and its learning outcomes. It is aimed at determining the factors having impact on Teaching- Learning of blended learning. Education is one of the areas that are experiencing astonishing changes as a result of the encroachment and use of information technology. Mobile and e-learning are already facilitating the teaching and learning experience with the use of modern channels and technologies. Blended learning is a prospective result of advanced technology based learning system. The charm of blended learning approach lies in the revision of technology aided learning methods in addition to the existing traditional based learning. With the introduction of technology, the overall learning as well as teaching experience is considerably boosted by covering negative aspects of the traditional approach. In this research paper, a blended learning model for higher education where traditional classroom lectures are supported via e-learning. **Index Terms**- Blended learning, Assessment, Online learning, Traditional learning.

Key words: Teaching-Learning, Education, Online learning, Traditional learning, Blended learning, Assessment.

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Introduction :

Blended learning required immediate feedback to the students for their performance which can be achieved by combining assessment technique with the use of latest technological advancement. It is an instructional methodology, a teaching and learning approach that combines face to-face classroom methods with computer mediated activities to deliver instruction. This pedagogical approach means a mixture of face-to-face and online activities and the integration of synchronous and asynchronous learning tools, thus providing an optimal possibility for the arrangement of effective learning processes. Blended learning is the term given to the educational practice of combining digital learning tools with more traditional classroom face to face teaching. In a true blended learning environment, both the student and the teacher should be physically located in the same space. Despite this, the digital tools used should be able to be utilized by the students in order to enforce some control over the speed or topics of their learning. The flipped classroom model is a similar program that aims to utilize technology in order to rearrange the learning



experience and maximize the effectiveness of valuable face to face time in the classroom. In a flipped classroom programed, students would be encouraged to access digital learning materials via a cloud-based learning platform during their own time. Resources such as video lectures, podcasts, recordings and articles would be provided in order to transfer the main bulk of the necessary knowledge from teacher to student before each class. This then frees up time in class for teachers to support students in activities, lead discussions and facilitate engagement. Blended learning techniques provide teachers to deliver the lecture as well as assess student learning using creative and innovative methods. Assessment is a very vital tool for determining the student's knowledge for the subject they enrolled at any levels of education. Assessment determines how the teacher teaches the course and how student understood the course. Assessment is no doubt one of the major tools in teaching and learning process. In this paper we discussed Blended learning and it's assessment techniques, also, we discussed issues in blended learning environment along with its advantages.

Definition:

In a report titled "Defining Blended Learning", researcher Norm Friesen suggests that, in its current form, blended learning "designates the range of possibilities presented by combining Internet and digital media with established classroom forms that require the physical co presence of teacher and students".

Review of Literature:

This review presents research about blended learning effectiveness from the perspective of learner characteristics/ background, design features and learning outcomes. It also gives the factors that are considered to be significant for blended learning effectiveness. The selected elements are as a result of the researcher's experiences at a Ugandan university where student learning faces challenges with regard to learner characteristics and blended learning features in adopting the use of technology in teaching and learning. We have made use of Loukis, Georgiou, and Pazalo (2007) value flow model for evaluating an e-learning and blended learning service specifically considering the effectiveness evaluation layer. This evaluates the extent of an e-learning system usage and the educational effectiveness. In addition, studies by Leidner, Jarvenpaa, Dillon and Gunawardena as cited in Selim (2007) have noted three main factors that affect e-learning and blended learning effectiveness as instructor characteristics, technology and student characteristics. Heinich, Molenda, Russell, and Smaldino (2001) showed the need for examining learner characteristics for effective instructional technology use and showed that user characteristics do impact on behavioral intention to use technology. Research has dealt with learner characteristics that contribute to learner performance outcomes. They have dealt with emotional intelligence, resilience, personality type and success in an online learning context (Berenson, Boyles, & Weaver, 2008). Dealing with the characteristics identified in this study will give another dimension, especially for blended learning in learning environment designs and add to specific debate on learning using technology. Lin and Vassar, (2009) indicated that learner success is dependent on ability to cope with technical difficulty as well as technical skills in computer operations and internet navigation. This justifies our approach in dealing with the design features of blended learning in this study.



Studies show that student characteristics such as gender play significant roles in academic achievement (Oxford Group, 2013), but no study examines performance of male and female as an important factor in blended learning effectiveness. It has again been noted that the success of e- and blended learning is highly dependent on experience in internet and computer applications (Picciano & Seaman, 2007). Rigorous discovery of such competences can finally lead to a confirmation of high possibilities of establishing blended learning. Research agrees that the success of e-learning and blended learning can largely depend on students as well as teachers gaining confidence and capability to participate in blended learning (Hadad, 2007). Shraim and Khlaif (2010) note in their research that 75% of students and 72% of teachers were lacking in skills to utilize ICT based learning components due to insufficient skills and experience in computer and internet applications and this may lead to failure in e-learning and blended learning. It is therefore pertinent that since the use of blended learning applies high usage of computers, computer competence is necessary (Abubakar & Adetimirin, 2015) to avoid failure in applying technology in education for learning effectiveness. Rovai, (2003) noted that learners' computer literacy and time management are crucial in distance learning contexts and concluded that such factors are meaningful in online classes. This is supported by Selim (2007) that learners need to possess time management skills and computer skills necessary for effectiveness in e- learning and blended learning. Self-regulatory skills of time management lead to better performance and learners' ability to structure the physical learning environment leads to efficiency in e-learning and blended learning environments. Learners need to seek helpful assistance from peers and teachers through chats, email and face-to-face meetings for effectiveness (Lynch & Dembo, 2004). Factors such as learners' hours of employment and family responsibilities are known to impede learners' process of learning, blended learning inclusive (Cohen, Stage, Hammack, & Marcus, 2012). It was also noted that a common factor in failure and learner drop-out is the time conflict which is compounded by issues of family, employment status as well as management support (Packham, Jones, Miller, & Thomas, 2004). A study by Thompson (2004) shows that work, family, insufficient time and study load made learners withdraw from online courses.

Learner attitudes to blended learning can result in its effectiveness and these shape behavioral intentions which usually lead to persistence in a learning environment, blended inclusive. Selim, (2007) noted that the learners' attitude towards e-learning and blended learning are success factors for these learning environments. Learner performance by age and gender in e-learning and blended learning has been found to indicate no significant differences between male and female learners and different age groups (i.e. young, middle-aged and old above 45 years) (Coldwell, Craig, Paterson, & Mustard, 2008). This implies that the potential for blended learning to be effective exists and is unhampered by gender or age differences.

Research shows that absence of learner interaction causes failure and eventual drop-out in online courses (Willging & Johnson, 2009) and the lack of learner connectedness was noted as an internal factor leading to learner drop-out in online courses (Zielinski, 2000). It was also noted that learners may not continue in e- and blended learning if they are unable to make friends thereby being disconnected and developing feelings of isolation during their blended learning experiences (Willging & Johnson, 2009). Learners' interactions with teachers and peers can make blended



learning effective as its absence makes learners withdraw (Astleitner, 2000). Loukis, Georgious and Pazalo (2007) noted that learners' measuring of a system's quality, reliability and ease of use leads to learning efficiency and can be so in blended learning. Learner success in blended learning may substantially be affected by system functionality (Pituch & Lee, 2006) and may lead to failure of such learning initiatives (Shrain, 2012). It is therefore important to examine technology quality for ensuring learning effectiveness in blended learning. Tselios, Daskalakis, and Papadopoulou (2011) investigated learner perceptions after a learning management system use and found out that the actual system use determines the usefulness among users. It is again noted that a system with poor response time cannot be taken to be useful for e-learning and blended learning especially in cases of limited bandwidth (Anderson, 2004). In this study, we investigate the use of Moodle and its tools as a function of potential effectiveness of blended learning.

The quality of learning management system content for learners can be a predictor of good performance in e-and blended learning environments and can lead to learner satisfaction. On the whole, poor quality technology yields no satisfaction by users and therefore the quality of technology significantly affects satisfaction (Piccoli, Ahmad, & Ives, 2001). Continued navigation through a learning management system increases use and is an indicator of success in blended learning (Delone & McLean, 2003). The efficient use of learning management system and its tools improves learning outcomes in e-learning and blended learning environments.

It is noted that learner satisfaction with a learning management system can be an antecedent factor for blended learning effectiveness. Goyal and Tambe (2015) noted that learners showed an appreciation to Moodle's contribution in their learning. They showed positivity with it as it improved their understanding of course material (Ahmad & Al-Khanjari, 2011). The study by Goyal and Tambe (2015) used descriptive statistics to indicate improved learning by use of uploaded syllabus and session plans on Moodle. Improved learning is also noted through sharing study material, submitting assignments and using the calendar. Learners in the study found Moodle to be an effective educational tool.

Objectives of the Study:

1. To Study the concept of Blended Learning
2. To Study various blended Learning models and its role in Higher education
3. To Study the role of Teacher and learners in blended learning environment.
4. To Study the impact on blended learning during pandemic.

Blended Learning :

Role of Teachers in BL Environment:

BL shifts the teacher's role from knowledge provider to coach and mentor. This shift does not mean that teachers play a passive or less important role in students' education. Quite the contrary—with BL, teachers can have an even more profound influence and effect on students' learning. Traditionally, classroom instruction has largely been teacher-



directed, top-down, and one-size-fits-all, with a bit of differentiation thrown in, but with BL, it now becomes more student-driven, bottom-up, and customized, with differentiation as a main feature. Much of this new learning dynamic is due to the enhanced role technology plays in instruction. BL provides an appropriate balance between online instructions, which offers the interactive, tech-based learning, individualized pacing, and privacy that keep students continuously engaged and motivated, and teacher-led instruction, which personalizes the learning experience and adds the human elements of encouragement, compassion, and caring guidance that only teachers can give.

Role of a Learner in the BL Environment:

Increase student interest:

When technology is integrated into school lessons, learners are more likely to be interested in, focused on, and excited about the subjects they are studying. Keep students focused for longer: The use of computers to look up information & data is a tremendous lifesaver, combined with access to resources such as the internet to conduct research. This engagement and interaction with the resources keeps students focused for longer periods than they would be with books or paper resources, this engagement also helps develop learning through exploration and research.

Provides student autonomy:

The use of eLearning materials increases a student's ability to set appropriate learning goals and take charge of his or her own learning, which develops an ability that will be translatable across all subjects.

Instill a disposition of self-advocacy:

Students become self-driven and responsible, tracking their individual achievements, which helps develop the ability to find the resources or get the help they need, self-advocating so they can reach their goals.

Promote student ownership:

BL instills a sense of 'student ownership over learning' which can be a powerful force propelling the learning, It's this feeling of responsibility that helps the feeling of ownership.

Allow instant diagnostic information and student feedback:

The ability to rapidly analyze, review and give feedback to student work, gives the teacher the ability to tailor his teaching methods and feedback for each student while improving time efficiency.

Enables students to learn at their own pace:

Due to the flexibility of BL and the ability to access internet resources allows students to learn at their own pace, meaning a teacher can help speed up the learning process or give more advanced resources if necessary.

Blended Learning Models:

| | Why | How |
|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Skill-Driven Model: | Learning specific knowledge and skills requires regular feedback and support from the Trainer, facilitator, or peer. | create a group-learning plan that's self-paced but bound to a strict schedule pad self-paced learning material with instructor-led overview and closing sessions demonstrate procedures and processes through synchronous online learning labs or a traditional classroom setting provide email support design long-term projects |
| Attitude-Driven Model | Content that deals with developing new attitudes and behaviors requires Peer-to-peer interaction and a risk-free environment. | hold synchronous Web-based meetings (Webinars) assign group projects (to be completed offline) conduct role-playing simulations |
| Competency-Driven Model | To capture and transfer tacit knowledge, learners must interact with and observe experts on the Job. | assign mentors develop a knowledge repository (LCMS/LMS) |

Sample Course Structure:

| Semester II: 5 courses | | Credits | Classroom Hours |
|------------------------|----------------------------------------------------|----------------------------------------------|-----------------|
| Courses: | | | |
| 201 | Instructional System Design: Theories and Models | 4 | 60 |
| 202 | Research Methodology | 4 | 60 |
| 203 | eLearning | 4 | 60 |
| 204 | OER Development | 4 | 120 (60) * |
| 205 | Instructional Strategies for Face-to-face learning | 4 | 60 |
| | | *Practical course, so double number of hours | |

Course 204 is an optional course, which can be skipped by the students and instead any4-credit SWAYAM course can be completed. Remaining 4 courses can be taught using BLmode.

BL opportunity is being exploited in the following manners by each of the course teachers:

1. Teacher A teaching course 201 is teaching 50% modules in online mode. There are 4 modules in this course, so 2 modules are dealtinon line mode.
2. Teacher B teaching course 202 (Research Methodology) is teaching all 4modules inBlended Mode allowing students to access online resources, complete activities inonline mode for about 30 hours and be in the classroom for total 30 hours. These 30classroom hours are being utilized for several activities, trouble-shooting, solving queries on the reader viewe dcontents, problem-solving,etc.
3. Teacher C teaching course 203 (eLearning) has allowed students to join a MOOC oneLearning. While students are completing this external MOOC, teacher C has alsojoined this MOOC to keep track of teaching-learning happening in the MOOC. S/he is conducting a few activities, confirming students'regular access to MOOC and completion of assignments, discussing and allotting group activities in the class as wellinon line mode. Students are submitting assignments of the teacher Csimultaneously in online mode and attending classes on the campus only for 25% of the total hours, i.e.there are only 15 campus hours for this course.
4. Teacher D is dealing with OER development course (204). S/he needed to assign a separate weight age of hours for every module. Last 2 modules require more lab Hours where students themselves are developing the entire OER using the studio ofthe institute. The previous 2 modules aim at their own explorations of free tools and they can work more from home. As per teacher's plan, students spend 80% time inonline mode for module 1 and 2, whereas 40% time online and 60% time in theclassroom is spent for module 3 and 4. Average 30% of the total time is spent in theclassroomforthiscourse.

However, all teachers A, B, C and D have submitted this proposed weightage to theinstitution forinformation.

Conclusion:

In recent years, it has been harder and harder to educate students in the age of social media. Gone are the days when students would be docile and compliant while sitting and listening to a teacher lecture for an hour. How do teachers in the classrooms compete with upbeat music, realistic photos, flashy videos, and friends there to like and share content with all from the palm of students' hands? How do you harness these features and bring all of this to the classroom? Now add the barrier of high school students who are delayed in their progression toward graduation and a diploma because many of them got caught up in the frenzy of being social. As the director of a dropout-prevention and re-engagement center, I am addressing this dilemma every day. One way we address re-engaging students in school is through blended learning. Like many educators, I leapt into the world of virtual learning last spring due to COVID-19 school closures. While some teachers have spent years immersed in the world of technology, many of us were adjusting to sitting behind a screen and figuring out how to best translate the benefits of in-person learning to the virtual world and how to use technology-supported instruction to enhance student learning.



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Kishori

Dr. Kishori Bhagat
Dr. Jyoti Pohane

QAC Coordinator & Co

Jyoti
Dr. Jyoti Pohane

