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प्रसारमाध्यमे आणि डिजिटल मार्केटिंग

प्रा. एन. एस. पर्वत

सहाय्यक प्राध्यापक, मराठी विभाग,

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प्रस्तावना :

लोकशाहीमध्ये विचारस्वातंत्र्य आणि अभिव्यक्ती स्वातंत्र्याला एक महत्त्वपूर्ण आणि विशेष स्थान आहे. अभिव्यक्तीचे व्यासपीठ म्हणून प्रसारमाध्यमांची भूमिका महत्त्वपूर्ण मानली जाते. आज एकविसाव्या शतकात म्हणजेच माहिती तंत्रज्ञानाच्या युगात प्रत्येकाच्या जीवनात आमूलाग्र परिवर्तन झालेले आहे. सोशल मिडीयाने प्रत्येकाच्या जीवनावर आपले प्रभुत्व सिद्ध केले आहे. तंत्रज्ञानाने युक्त असलेल्या सामाजिक सोशल मिडिया हा प्रत्येकाच्याच जीवनाचा अविभाज्य भाग बनला आहे. त्यामुळे जगाच्या कानाकोपऱ्यातील सर्वच घटना प्रसंगाची माहिती होऊ लागली. प्रत्येकाच्या जीवनव्यवहारात वैविध्यपूर्णता आली.

गेल्या काही वर्षांपासून डिजिटल मार्केटिंग हे मार्केटिंगमध्ये ट्रेडिंग नेहमी चर्चितल्या जाणाऱ्या विषयांपैकी एक आहे आणि येत्या काही वर्षांत मार्केटिंगसाठी हे प्रमुख माध्यम असणार आहे. म्हणूनच प्रत्येक व्यावसायिकाने डिजिटल मार्केटिंग स्वीकारणे, डिजिटल मार्केटिंग मधील कुशल लोकांना नौकरीस ठेवणे आणि डिजिटल मार्केटिंगद्वारे विक्री वाढविणे आवश्यक आहे. सेल्स, आयटी आणि इतर विभाग आणि उद्योग धंद्यांमध्ये काम करणारे अनेक नौकरदार करिअर म्हणून डिजिटल मार्केटिंगकडे वळत आहेत. डिजिटल मार्केटिंग मराठी मध्ये दोन शब्द आहेत. पहिला डिजिटल म्हणजे इंटरनेट, कम्प्युटर व इलेक्ट्रॉनिक मीडिया आणि दुसरा मार्केटिंग म्हणजेच प्रचार. एखाद्या प्रॉडक्ट किंवा सर्व्हिसेसला डिजिटल मीडिया आणि इंटरनेटच्या माध्यमातून प्रमोट करणे म्हणजे डिजिटल मार्केटिंग होय. तसेच इलेक्ट्रॉनिक मीडिया आणि इंटरनेटच्या माध्यमातून केली जाणारी मार्केटिंग म्हणजे डिजिटल मार्केटिंग होय. जर आपण आपल्या सेवेचे किंवा कोणताही उत्पादनाची मार्केटिंग इंटरनेट सारख्या डिजिटल Technology चा वापर करून विक्रीसाठी करत असू, तर त्याला डिजिटल मार्केटिंग असे म्हणतात.

ऑनलाईन मार्केटिंग करण्याचे बरेच मार्ग आहेत जे काळानुसार वाढत आहेत. Offline मार्केटिंग आणि ऑनलाईन मार्केटिंग मध्ये बरेच अंतर आहे. ऑनलाईन मार्केटिंगचा उपयोग करून आपण आपल्याला हव्या असलेल्या लोकं (Target Audience) पर्यंत आपली सेवा व उत्पादनचा प्रचार करू शकतो. आपले उत्पादन योग्य लोकांपर्यंत पोहोचण्याचा डिजिटल मार्केटिंग हा एक वेगवान मार्ग आहे. आपला व्यवसाय पसरविण्याचा आणि त्याचे Brand Value वाढवण्याचा डिजिटल मार्केटिंग (Digital Marketing Marathi) हा एक आधुनिक मार्ग आहे, म्हणून आज प्रत्येक कंपनी आपल्या व्यवसायाच्या नावाने वेबसाइट बनवते. पूर्वी प्रत्येक मोठी कंपनी आपली मार्केटिंग मोहीम राबविण्यासाठी टीव्ही, वृत्तपत्र, मासिके, रेडिओ, कागद, पोस्टर आणि बॅनर या सारख्या साधनांचा वापर करीत असे आणि बऱ्याच कंपन्या घरोघरी जाऊन देखील आपल्या उत्पादनाबद्दल सांगत असत. परंतु आता काळानुसार मार्केटिंगचा मार्ग हा बदलला आहे. आता Internet ही जगातील सर्वात मोठी मार्केटिंग साठी जागा बनली आहे. मोठी कंपनी असो की छोटी कंपनी, आता प्रत्येकजण मार्केटिंगसाठी इंटरनेट

वापरतो. या मार्केटिंग पर्यायाला Digital Marketing म्हणतात.

जगातील निम्म्याहून अधिक लोक इंटरनेट वापरतात आणि ही संख्या दिवसेंदिवस वाढत आहे. हेच कारण आहे की डिजिटल मार्केटिंग हे अतिशय वेगाने वाढत आहे. भारतातही डिजिटल मार्केटिंग वेगाने वाढत आहे. याचा मुख्य कारण म्हणजे भारतात इंटरनेट सेवा ही खूप स्वस्त झाली आहे. त्याचमुळे भारतात इंटरनेट वापरणाऱ्यांची संख्या प्रचंड वाढली आहे. भारत हा जगातील दुसऱ्या क्रमांकाचा देश आहे, जिथे जगातील सर्वाधिक इंटरनेट वापरणारी लोकसंख्या आहेत.

प्रसारमाध्यमे :

आजचे हे युग स्पष्टच युग आहे. तसेच संवाद क्रांतीचे व शास्त्रीय युग म्हणून देखील या युगाला ओळखले जाते. या आधुनिक युगात ज्ञान, माहिती, संपर्क आणि प्रचार-प्रसाराच्या माध्यमातून अधिकाधीकांचे अधिकतम कल्याण साधणे तसेच अधिकाधिक घटकांना जोडण्यासाठी व परस्पराविषयी विश्वासाहर्ता निर्माण करण्याबरोबरच सामुहिक विकासाच्या योजना अखेरच्या घटकांपर्यंत पोहोचविण्यात, सामाजिक शिक्षण साकारण्यात, यशाचा आलेख उंचावण्यात तसेच लोकशाही शासनप्रणाली अधिक सक्षम करण्यासाठी प्रसारमाध्यमांची भूमिका महत्त्वपूर्ण ठरली आहे. ही माध्यमे फक्त अशीच कामे करतात असे नाही. जनशिक्षणापासून ते जनकल्याणापर्यंत आणि ज्ञानदानापासून ते मार्गदर्शनापर्यंत, राजकारणापासून ते समाजकारणापर्यंत आणि सहकार, औद्योगिक आणि शिक्षण क्षेत्रापर्यंतच्या सर्वच बाबींमध्ये प्रसारमाध्यमानी आपली नवी ओळख, अस्तित्व सिद्ध केले आहे.

कोणत्याही राजकीय, सामाजिक बाबीच्या जडणघडनीत माध्यमांचे आधिपत्य असणे महत्त्वाचे आहे. प्रतिमा बनविण्यासाठी माध्यमे किती महत्त्वाची ठरतात व त्यानुसार लोकशाही जीवनव्यवहाराची दिशा कशी निश्चित होते. याबाबत जागतिक कीर्तीचे माध्यम तज्ज्ञ विल्यम रीबार्स म्हणतात.

Media is the maker or the image

Media is the breaker or the image

Media is the maker or the government

Media is the breaker or the government

अर्थातच प्रसारमाध्यमे हे लोकमानसाची, लोकमताची जशी

प्रतिमा बनवणारे असतात. तसेच ते निर्माण केलेल्या प्रतिमा उध्वस्त करणारे देखील असते. माहितीचा अधिकार मिळाल्याने लोकांच्या वर्तन व्यवहारात मोठ्या प्रमाणात सकारात्मक बदल झाले. यातून लोकांना विविध माहिती मिळू लागली तसेच स्वताःच्या मतांचा, विचारांचा अभिव्यक्ती स्वातंत्र्याद्वारे प्रचार-प्रसार करणे सारख्या मुलभूत बाबीची प्राप्ती करून देणाऱ्या प्रसारमाध्यमांनी लोकशाहीमध्ये महत्वाचे स्थान मिळविले आहे. लोकशाहीतील जीवनव्यवहार आणि समाज विकासाच्या दृष्टीने आधुनिक युगातील साधन म्हणून प्रसारमाध्यमाचे स्थान अद्वितीय आहे. हे आपल्याला खालील काही मुद्यावरून सिद्ध करता येते.

प्रसारमाध्यमांची तत्वे :

आजच्या व्यवसायाच्या युगात प्रसार माध्यमांचे वेगळे अस्तित्व आहे. ज्या प्रमाणे अन्य व्यवसायिक समूहाची काही आचार संहिता असते त्याचप्रमाणे प्रसारमाध्यमांची काही मार्गदर्शक तत्वे आहेत. प्रसारमाध्यमे किंवा प्रसिद्धीमाध्यमे कोणत्याही गोष्टीशी जोडले गेले तरी त्यांना आपल्या मार्गदर्शक तत्वांचे पालन करावेच लागते. ही मार्गदर्शक तत्वे अशी सांगता येतील.

१. राष्ट्रहित, समाज आपल्या लेखणीचा उपयोग सदैव मानव हितासाठी करणे.
२. माध्यमातील लिखाण हे तथ्यावर आधारित तसेच पुराव्यानिशी असावे.
३. राष्ट्रहिताच्या दृष्टीकोनातूनच काही गोष्टीची गोपनीयता बाळगणे.
४. वैयक्तिक स्वार्थासाठी पत्रकारितेचा वापर न करणे.
५. व्यक्तिगत जीवनातील निराधार गोष्टी प्रकाशित न करणे.
६. निष्पक्षता आणि आत्मसन्मान पत्रकारांचा प्राथमिक गुण असला पाहिजे.
७. पत्रकारांनी राजकीय, आर्थिक, सामाजिक, धार्मिक आधारावर मानव जातीभेद करू नये.

या तत्वांचे पालन प्रत्येक माध्यमांना करावाच लागतो. व्यवसायिक दृष्ट्या हे पालन करणे संबंधित माध्यासाठी गरजेचे आहे. तेव्हाच व्यवसायिक व्यवहार व्यवस्थित होऊ शकतील.

प्रसारमाध्यमांची स्वतंत्रता :

१. बातम्यांचे मुद्रण व प्रकाशन.
२. वैचारिक मतांचे व विचारांचे मुद्रण व प्रकाशन.
३. सार्वजनिक व सामाजिक मुद्यावर सार्वजनिक ठिकाणी चर्चा व संवाद.
४. एखाद्या माध्यमांद्वारे जनहितार्थ सूचना व तथ्य एकत्रित करणे.
५. सरकारी विभाग, शासनाचे उपक्रम, सरकारी प्राधिकरण, लोकसेवकांची कार्यशैलीची समीक्षा करणे तसेच त्याची निंदा न करणे.
६. प्रकाशन व प्रसारण संबंधित अधिकार आयात कोणती बातमी प्रकाशित व प्रसारित करण्याचा अधिकार स्वतः

प्रसारमाध्यमांकडे आहे.

७. प्रसारमाध्यमांचे मुल्य अथवा शुल्क निर्धारित असले पाहिजे. सरकारच्या कोणत्याही दबावाला बळी न पडता प्रसारमाध्यमांनी आपली कर्तव्य पार पाडली पाहिजेत.
८. एखादा कर प्रसारमाध्यमांवर पडत असेल तर त्यापासून मुक्ती
९. जाहिरात प्रकाशित करण्याचे संपूर्ण अधिकार प्रसारमाध्यमांकडे आहेत. यात सरकारी जाहिरातीचा समावेश आहे. प्रसारमाध्यमांमध्ये जाहिरातीचा समावेश आहे. प्रसारमाध्यमांना जाहिरात अथवा प्रसारणाने नकार देण्याचा अधिकार आहे.

याचबरोबर प्रसारमाध्यमांना व्यवस्थित कामकाज करता यावे यासाठी न्यायालयाने काही अटी व शर्ती घालून दिल्या आहेत.

पूर्वीच्या काळाचा विचार करता व्यवहार हे वस्तूच्या स्वरूपात केले जात असायचे, जसजसा समाज परिवर्तित होत गेला तसतसे हे व्यवहार देखल बदलत गेले. वस्तू ऐवजी रोख स्वरूपात हे व्यवहार होऊ लागले. गरजेच्या वस्तू घेताना जी उपलब्ध असेल ती वस्तू आहे त्या किमतीला घेतल्याशिवाय पर्याय नसायचा. पुढे जाऊन याचे स्वरूप बदलले. गरजेच्या वस्तू किमतीनुसार, वैशिष्ट्यानुसार, उपलब्धतेनुसार वर्गवारी करून ग्राहकासमोर येऊ लागल्या. आत मात्र घरी बसल्या कोणत्याही वस्तू आपण काही कालावधीतच खेदो करू शकतो तेही कमी श्रमात विना सायास. हे शक्य झाले ते विविध प्रसारमाध्यमे, शॉपिंग ऑप्स आणि सर्वात महत्वाचे म्हणजे तंत्रज्ञानाच्या अविष्कारामुळे. पूर्वी जाहिरातीची माध्यमे ठरलेली होतो. वृत्तपत्रे, आकाशवाणी, दूरदर्शन ही जाहिराती ग्राहकांपर्यंत पोहचविण्याचे काम करायची. पुढे समाज परिवर्तन बदल हा जसजसा होत गेला तसतशी विविध माध्यमे आपल्यासमोर येऊ लागली. टीम बर्नर्स यांनी १९९० साली इंटरनेटचा शोध लावला आणि साऱ्या जगाचे चित्रच पालटले. म्हणून हे शतक माहिती तंत्रज्ञानाचे म्हणून ओळखले जाऊ लागले. इंटरनेट क्षेत्रात झालेल्या प्रगतीमुळे संपूर्ण समाजमाध्यमे प्रभावित झालेली दिसून येतात. २००० नंतर ही समाजमाध्यमे सर्वांना परवडणारी झाली. इंटरनेटमुळे स्थळ, काळ आणि वेगाच्या सर्व मर्यादा ओलांडून जग आणि जगातील माणसे आणि त्यांचे व्यवहार अल्पावधीतच एकमेकांच्या खूप जवळ आले.

जागतिक आर्थिक व्यवहार, व्यवसाय आणि औद्योगिक घडामोडीसाठी अत्यावश्यक असलेले संपर्क यंत्रणेचे येणाऱ्या काळातील महत्त्व ओळखून इंटरनेट सेवेचा वापर आर्थिक, व्यवसायिक, प्रशासकीय, वैद्यकीय, समुपदेशन, शैक्षणिक, बँकांचे व्यवहार अशा अनेक विविध कारणासाठी केला जाऊ लागला. त्याचप्रमाणे इंटरनेट सेवेचा उपयोग लोक फेसबुक, व्हाट्सअप, वेबसाईट, इन्स्टाग्राम, ट्विटर, ब्लॉग, यु ट्यूब, ऑडीओ बुक अशा अनेक वापराचे प्रमाण लक्षणीय वाढले. खरेदीसाठी तसेच व्यवसायिक कामासाठी या व अनेक नवनवीन ऑप्सची निर्मिती झाली. ऑनलाईन मार्केटींग करण्याचे बरेच मार्ग आहेत जे काळानुसार वाढत आहेत. Offline मार्केटींग आणि

ऑनलाइन मार्केटिंग मध्ये बरेच अंतर आहे. ऑनलाइन मार्केटिंगचा उपयोग करून आपण आपल्याला हव्या असलेल्या लोकं (Target Audience) पर्यंत आपली सेवा व उत्पादनचा प्रचार करू शकतो. आपले उत्पादन योग्य लोकांपर्यंत पोहोचण्याचा डिजिटल मार्केटिंग हा एक वेगवान मार्ग आहे.

मोठ्या कंपनी त्यांच्या उत्पादनांची ऑनलाइन जाहिरात करण्यासाठी लाखो रुपये खर्च करतात आणि या केलेल्या खर्चाच्या दुप्पट त्यांना त्यांच्या बिझनेस मध्ये फायदा देखील होतो. याचे सर्वात मोठे कारण म्हणजे हल्ली लोक इंटरनेटवर जास्त वेळ घालवतात. इंटरनेट वापरणारी व्यक्ती दररोज इंटरनेटवर ३ तास घालवते असे म्हंटले जाते. म्हणूनच इंटरनेट ही सर्वात मोठी मार्केटींगसाठी जागा बनली आहे.

डिजिटल मार्केटींगचे महत्व :

कोणत्याही कंपनीसाठी मार्केटिंग महत्वाचे असते. मार्केटिंगसाठी कंपनी आपले स्वतंत्र बजेट तयार करतात. ऑफलाइन मार्केटिंग करणे खूप महाग आहे. या उलट ऑनलाइन मार्केटिंग हे स्वस्त आहे आणि त्याचा फायदा देखील हा जास्त आहे.

- » आपल्या सेवा व उत्पादनाचा प्रचार करण्यासाठी हा एक सरळ, सोपा आणि वेगवान मार्ग आहे.
- » ऑनलाइन मार्केटिंग हे ऑफलाइन मार्केटिंगपेक्षा स्वस्त आहे.
- » डिजिटल मार्केटिंग आपल्याला चांगला परतावा देतो.
- » हे आपले उत्पादन आणि सेवा योग्य लोकांकडे पोहोचवण्याचा सर्वोत्तम मार्ग आहे.
- » डिजिटल मार्केटिंगमध्ये आपल्याला आपल्या सेवा आणि उत्पादनाचा प्रचार करण्यासाठी विविध मार्ग मिळतात.
- » डिजिटल मार्केटिंगमुळे आपल्या कंपनीचे ब्रँड मूल्य वाढते.
- » डिजिटल मार्केटिंगचा मदतीने आपण आपल्या सेवेचे आणि उत्पादनाचे प्रचार हे जागतिक स्तरावर करू शकतो.
- » आपण आपल्या उत्पादनाचे डिजिटल मार्केटिंग करून आपण ते ऑनलाइन विकू देखील शकतो.

डिजिटल मार्केटींग साठीचे माध्यमे :

ब्लॉगिंग (Blogging) :

आजकाल प्रत्येकजण ब्लॉगिंगबद्दल बोलतो. आणि ते काही बोलणार? ब्लॉगवर पोस्ट लिहिण्याची आणि ती विनामूल्य ऑनलाइन प्रकाशित करण्याची संकल्पना गेल्या दशकभरात खूप लोकप्रिय झाली आहे. अशा बऱ्याच गोष्टी आहेत ज्यावर आपण इश्रेंस लिहू शकतो. ब्लॉग सुरू करण्याचे अनेक फायदे आहेत. Blogging आपल्याला सर्जनशीलपणे व्यक्त करण्याची, वाचकांकडून Feedback मिळवण्याची आणि इतर गोष्टींबरोबरच Affiliate Marketing द्वारे पैसे कमविण्याची संधी देते. Passive Income मिळवण्याचा ब्लॉगिंग हा एक उत्तम मार्ग आहे.

सर्च इंजिन ऑप्टिमायझेशन (Search Engine Optimization - SEO) :

Google हे एक सर्च इंजिन आहे. जर आपल्याला आपल्या वेबसाइट वर किंवा ब्लॉग वर गूगल द्वारे जास्तीत जास्त ट्रॅफिक, विजिटर्स हवे असेल, तर आपल्याला सर्च इंजिन ऑप्टिमायझेशन (SEO) याचा ज्ञान असणे अत्यंत आवश्यक आहे. या कारणामुळे बऱ्याच कंपनी त्यांच्या वेबसाइटच्या सर्च इंजिन ऑप्टिमायझेशनवर लाखो रुपये खर्च करतात.

यूट्यूब चॅनेल (YouTube Channel) :

गूगल नंतर ज्यांचा नंबर लागतो ते म्हणजे YouTube. यूट्यूब वर आजच्या काळात गूगल नंतर सर्वात जास्त Traffic आहे. आज प्रत्येक व्यक्ति त्याला हवी असलेली कोणतीही माहिती तो गूगल किंवा यूट्यूब वर शोधतो. यूट्यूब हा डिजिटल मार्केटींगचा एक असा पर्याय आहे जिथे आपल्या सेवेचा किंवा उत्पादनाचा प्रचार हा विडियो द्वारे करता येतो. हल्ली बऱ्याच कंपनी आपल्या Product चा प्रचार करण्यासाठी मोठ मोठ्या यूट्यूबर्सला Product Review करण्यासाठी देतात. यूट्यूब चॅनेल सुरू करणे हे विनामूल्य आहे.

सोशल मीडिया (Social Media) :

Digital Marketing करण्याचा हा सर्वात सोपा आणि लोकप्रिय मार्ग आहे. बऱ्याच कंपनी त्यांच्या जाहिरातीसाठी सोशल मीडियाचा वापर करतात. Face book, Twitter, Instagram वगैरे सोशल मीडियावर बऱ्याच कंपन्यांच्या जाहिराती आपण बघतो

गूगल अँडवर्ड्स (Google Adwords)-द्वारे जाहिराती आपल्याला दिसतात. उत्पादनाचा प्रचार करता येतो. ही एक सशुल्क सेवा आहे. ज्यासाठी आपल्याला पैसे द्यावे लागतात. Google Adwords च्या मदतीने आपण आपल्या उत्पादनास आपल्या ग्राहकां पर्यंत पोहोचवू शकतो. आपण गूगल अँडवर्ड्सद्वारे बऱ्याच प्रकारच्या जाहिराती चालवू शकता. जसे की

- » Display जाहिरात
- » Text जाहिरात
- » Image जाहिरात
- » जीआयएफ (GIF) जाहिरात
- » Text Image जाहिरात
- » Match Content जाहिरात
- » Video जाहिरात
- » Pop-up जाहिरात
- » Sponsored सर्च जाहिरात

याद्वारे येणाऱ्या जाहिराती बघून आपण बऱ्याचदा वस्तू खरेदी करतो. आणि विशेष म्हणजे या आपल्याला सुरक्षित वाटू लागल्या आहे. काही ग्राहकांना तर या साइट्सचे अक्षरशः वेड लागले आहे. असे म्हंटले तरी बावगे ठरू नये.

डिजिटल मार्केटींगचे प्रकार व माध्यमे :

जसे आपण गरजेच्या वस्तू खरेदी विक्रीला खात्रीशीर दुकाने बघतो तसे ONLINE पद्धतीने खरेदी विक्रीसाठी काही प्रकार आपण तयार केले आहे ते म्हणजे सर्च इंजिन ऑप्टिमायझेशन (SEO), सोशल

मीडिया मार्केटिंग, ई-मेल मार्केटिंग, यूट्यूब मार्केटिंग, अफिलिएट मार्केटिंग, पे पर क्लिक (PPC) मार्केटिंग, एप्स मार्केटिंग. तसेच काही माध्यमे देखील आहेत. पुढेही तयार होणार आहेत.

१. सर्च इंजिन ऑप्टिमायझेशन (SEO)
२. सर्च इंजिन मार्केटिंग (SEM)
३. सोशल मीडिया मार्केटिंग (Social Media Marketing)
४. पे पर क्लिक मार्केटिंग (Pay Per Click Marketing)
५. डिस्प्ले मार्केटिंग (Display Marketing)
६. कन्टेन्ट मार्केटिंग (Content Marketing)
७. अफिलिएट मार्केटिंग (Affiliate Marketing)
८. ई-मेल मार्केटिंग (Email Marketing)
९. विडिओ मार्केटिंग (Video Marketing)
१०. मोबाईल मार्केटिंग (Mobile Marketing)

१. सर्च इंजिन ऑप्टिमायझेशन (SEO) :

सर्च इंजिन ऑप्टिमायझेशन ही सर्च इंजिनांचे ऑर्गेनिक/नॉन-पेड सर्च परिणामांमध्ये आपल्या वेबसाइटचे रँकिंग करण्याची प्रक्रिया आहे. वेबसाइटचे रँकिंग ऑर्गेनिक सर्चमध्ये खालील घटकांवर अवलंबून असते

- » कन्टेन्ट स्ट्रॅटेजी
- » ऑन पेज ऑप्टिमायझेशन
- » ऑफ पेज ऑप्टिमायझेशन

२. सर्च इंजिन मार्केटिंग (SEM) :

सर्च इंजिन मार्केटिंग म्हणजे तुमच्या वेबसाइट ची दृश्यता नैसर्गिक पद्धतीने किंवा पेड जाहिरातींच्या माध्यमाने वाढवणे थोडक्यात SEM = SEO (नैसर्गिक) + पेड जाहिराती (पेड सर्च)

३. सोशल मीडिया मार्केटिंग (Social Media Marketing)

सोशल मीडिया मार्केटिंग मध्ये सोशल मीडिया माध्यमांचा वापर करतो. सोशल मीडिया माध्यमांमध्ये

- » फेसबुक
- » ट्विटर
- » यूट्यूब
- » लिंकडइन
- » पिंटेरेस्ट
- » स्नॅपचॅट
- » गुगल प्लस

सोशल मीडिया आपल्या प्रेक्षकांपर्यंत पोहचण्याचे, त्यांच्याशी सतत कनेक्टेड राहण्याचे आणि त्यांच्याशी सतत संवाद साधण्याचे एक प्रभावी माध्यम आहे.

४. पे पर क्लिक मार्केटिंग (Pay Per Click Marketing)

पे पर क्लिक मार्केटिंगलाच नेहमी PPC (पिपिसी) असही म्हंटले जाते. पे पर क्लिक मार्केटिंग, हा ऑनलाईन मार्केटिंगचाच एक प्रकार असून ज्यामध्ये, जितके ग्राहक जाहिरातींवर क्लिक करतील, तितकेच पैसे द्यावे लागतात. या मध्ये जाहिरात किती वेळा दाखवली,

याचा जाहिरातीच्या खर्चावर फरक पडत नाही, तर त्या जाहिरातीवर किती वेळा क्लिक केले गेले आहे यानुसार जाहिरातीचा खर्च ठरवला जातो.

५. डिस्प्ले मार्केटिंग (Display Marketing) :

डिस्प्ले मार्केटिंग म्हणजे प्रॉडक्ट किंवा सेवा यांची इमेज ऍड/बॅनर ऍड/डिस्प्ले ऍड याद्वारे मार्केटिंग करणे. डिस्प्ले जाहिराती झगुत किंवा उझच या प्रायसिंग तत्वावर चालवल्या जातात. डिस्प्ले ऍड करण्याच्या पद्धती:

- » गुगल ऍडस/गुगल ऍडवर्डस : गुगल ऍड च्या प्लॅटफॉर्म वरून केलेल्या ऍड्स.
- » डायरेक्ट ऍड खरेदी : पब्लिशरशी संपर्क करून त्यांना पैसे देणे.
- » ऍड नेटवर्क : ऍड नेटवर्क या तिन्हाईत कंपन्यां असून त्या भिन्न प्रकाशकांवर जाहिराती चालविण्यात मदत करतात.
- » प्रोग्रामॅटिक ऍड्स : प्रोग्रामॅटिक ऍड्स म्हणजे डिस्प्ले ऍड्स/विडिओ ऍड्स/रिच मीडिया ऍड्स यांची चालू परिस्थितीत खरेदी विक्री यांचे स्वयंचलन.

६. कन्टेन्ट मार्केटिंग (Content Marketing) :

कन्टेन्ट मार्केटिंग सेवा किंवा प्रॉडक्ट्सच्या बदलचे महत्वाचे संदेश एका स्वरूपात आणि आपल्या लक्षित प्रेक्षकांसोबत सुरवातीपासून संबंध तयार करण्यात मदत करते. आपल्या ग्राहकांसोबत संबंध प्रस्थापित करण्यासाठी, एक उत्कृष्ट कन्टेन्ट मार्केटिंगचा आरखडा बनविणे खूप गरजेचे आहे, ज्याने शेवटी बिसनेसला सेल्सच्या रूपात फायदा होऊ होतो. कन्टेन्ट मार्केटिंगच्या वेगवेगळ्या पद्धती :

- » ब्लॉग
- » व्हिडिओ (ध्वनी चित्रफीत)
- » इन्फोग्राफिक्स
- » वेबिनारस
- » पॉडकास्टस
- » ईबुक
- » व्हाईट पेपर

७. अफिलिएट मार्केटिंग (Affiliate Marketing) :

अफिलिएट मार्केटिंग हा एक मार्केटिंगचा प्रकार आहे, ज्यामध्ये आपण इतर कंपन्यांच्या उत्पादनांची ऑनलाईन विक्री करून त्यातून कमिशन मिळवू शकता. यात आपण ब्रँड च्या वस्तू किंवा सेवा लोकांना विकतो आणि त्या बदल्यात ब्रँड आपल्याला काही टक्के कमिशन देते. अनेक कंपन्यांनी हि संधी उपलब्ध करून दिली असून या द्वारे सर्वसामान्य व्यक्ती ब्रँड चे प्रॉडक्ट विकून त्याद्वारे पैसे कमावू शकतो.

- » त्रिवागो
- » कुपन दुनिया
- » कुपन राजा

८. ई-मेल मार्केटिंग (Email Marketing) :

ई-मेल मार्केटिंग हा डायरेक्ट मार्केटिंगचा मोठा भाग असून

इथे ई-मेल चा वापर संभावित ग्राहकाशी संपर्क करण्यासाठी होतो. हे ई-मेल प्रचाराचे, प्रॉडक्ट किंवा सेवेच्या माहितीचे, किंवा सेवेतील झालेल्या बदलाबाबतीत माहिती देणारे असू शकतात. ई-मेल मार्केटिंग हे चांगले मार्केटिंगचे मेडीयम आहे कारण यात आपण संभावित ग्राहकाशी प्रत्यक्ष बोलू शकतो. ई-मेल मार्केटिंग द्वारे तुम्ही ग्राहकांना व्यस्त ठेवू शकता, आणि सोबतच ग्राहकाला तुमच्या ब्रँडशी नाते जोडायला भाग पाडता. ई-मेल मार्केटिंगला ड्रीप मार्केटिंग असे ही म्हणतात. ई-मेल मार्केटिंग साठी वापरले जाणारे सॉफ्टवेअर

- » मेल चिप
- » सेंड ग्रीड
- » कॉन्स्टन्ट कॉन्टॅक्ट
- » हबस्पॉट

९. विडिओ मार्केटिंग (Video Marketing) :

विडिओ मार्केटिंग म्हणजे व्हिडिओच्या सहाय्याने आपल्या ब्रँड ची/प्रॉडक्टची किंवा सेवेची मार्केटिंग करणे. युट्युब हे विडिओ मार्केटिंगचे मुख्य साधन आहे. विडिओ मार्केटिंग, सोशल मीडिया चॅनेलद्वारे देखील केले जाते, ज्यामध्ये फेसबुक, इन्स्टाग्राम, स्नॅपचॅट, प्रोग्रामॅटिक व्हिडिओ इ. यांचा समावेश आहे.

१०. मोबाईल मार्केटिंग (Mobile Marketing) :

मोबाईल मार्केटिंग म्हणजे लोकांशी मोबाईल डिव्हाईस, टॅबलेट, मोबाईल साईट, QR कोड्स, पुश नोटिफिकेशन्स, SMS, व्हाट्सअप मेसेज आणि मोबाईल अ‍ॅप यांच्या साह्याने संपर्क ठेवणे आणि मार्केटिंग करणे. मोबाईल मार्केटिंग दिवसेंदिवस वाढत आहे. जाहिरातदार, ज्यांच्याकडे मोबाईल डिव्हाईस आहे अश्या ग्राहकांना टारगेट करणाऱ्या जाहिरात मोहिमा आखत आहे. ज्यामध्ये अ‍ॅड्रॉइड,

i-os वापरणारे युसर्सना टारगेट करता येते, आणि कमी खर्चात जास्त लोकांपर्यंत पोहचुन आर ओ आय वाढावंता येतो.

निष्कर्ष :

डिजिटल मार्केटिंग ही बदलत्या काळाची गरज आहे. प्रत्येक व्यवसायात अधिकतम फायदा प्राप्त करण्यासाठी डिजिटल मार्केटिंगचा वापर करणे गरजेचे आहे. खूप उद्योग व्यवसायात डिजिटल मार्केटिंग एजन्सीला काम दिले जाते किंवा स्वतः सेवा देणारा सेवा घेणाऱ्या पर्यंत जात असतो. हे करत असताना घेणाऱ्याचे मानसशास्त्र ओळखणे खूप गरजेचे आहे. खरेदी व विक्री करताना योग्य ती खबरदारी घेणे देखील तितकेच महत्वाचे ठरत आहे. काळानुरूप सर्वच बदल आपण बघत आलो स्वीकारत आलो. ग्राहकांचा विश्वास संपादन करणे हे महत्वाचे आहे.

संदर्भ :

१. महाराष्ट्रातील प्रसारमाध्यमे, प्रसाद कुलकर्णी, संजय कोल्हटकर, डायमंड पब्लिकेशन्स
२. प्रसारमाध्यमे आणि मराठी, डॉ. उज्वला भोर, प्रशांत पब्लिकेशन्स.
३. प्रसारमाध्यमची भूमिका आणि कायदे, विद्युला म्हैसेकर चव्हाण, विद्या बुक्स, औरंगाबाद.
४. व्यवहारिक उपयोजित मराठी आणि प्रसारमाध्यमे, डॉ. संदीप सांगळे, डायमंड प्रकाशन.
५. आधुनिक भारतीय भाषा : मराठी, डॉ. गीतांजली चिने, डॉ. हरीश शेळके, प्रशांत पब्लिकेशन्स.
६. सोशल मिडिया मार्केटिंग, विकिपीडिया (मराठी)
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Social Media Marketing: A New Era in Globalization

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Abstract:

Growing popularity of social media compelled the marketers to think about this media along with traditional functional areas of marketing. Social media is based primarily on the internet or cellular phone-based applications and tools to share information among people. The number of social media user's is more than the population of some of the countries today. Impact of social media on marketing can be judged by comparing marketing before social media and marketing after the introduction of social media and the type of technologies used in social media.

Keywords: Marketing, Social media, technology.

Introduction:

Social media marketing is the use of social media platforms and websites to promote a product or service. Although the terms e-marketing and digital marketing are still dominant in academia, social media marketing is becoming more popular for both practitioners and researchers. Most social media platforms have built-in data analytics tools, which enable companies to track the progress, success, and engagement of ad campaigns. Companies address a range of stakeholders through social media marketing, including current and potential customers, current and potential employees, journalists, bloggers, and the general public. On a strategic level, social media marketing includes the management of a marketing campaign, governance, setting the scope (e.g., more active or passive use) and the establishment of a firm's desired social media "culture" and "tone". When using social media marketing firms can allow customers and Internet users to post user-generated content (e.g., online comments, product reviews, etc.), also known as "earning media," rather than use marketer-prepared advertising copy.

Objectives of the Study :

- To study the impact of social media marketing on globalization.
- To study of Social Media Marketing.
- To study of Digital Marketing and Digital Marketing Trends.

Methodology:

Secondary data Collected through leading Journals, reviews, chapter Books, E-journals and Web.

Review of Literature :

1. **Chung and Austria (2010)** put forth objectives to find out, what gratifications are underlying the usage of social media, the attitudes towards social media marketing

messages, and the effectiveness of messages about online shopping value. The base was taken on the Uses and Gratification theory (Katz, Bluner & Gurevitch, 1974 and as enhanced by Ruggiero, 2000), to investigate consumer gratification in social media usage. Online shopping value was examined in a relationship with social media marketing messages. For social media gratifications, entertainment, information, and interaction were taken as exogenous variables. Attitude towards social media marketing messages and online shopping values were the endogenous variables.

2. **Minton, Lee, Orth, Kim, and Kahle (2012)** performed this very interesting research on sustainable marketing and social media, involving cross-culture populations (subjects) to analyze the motives for sustainable behaviors. South Koreans are representing collectivist culture and USA, Germany being more of individualistic culture, were studied based on their usage of Face book and Twitter about motives for sustainable behaviors. Using Kelman's (1958) functional motives as a basic theoretical foundation, online survey method was used to cover the subjects belonging to different cultures. The conceptual model for this study tried to analyze how functional motives (responsibility, involvement, and internalization) influence the sustainable behaviors such as recycling behaviors, organic food purchase, green transport use, anti-materialistic views, and charity.
3. **Vinerean, Cetina, Dumitrescu, and Tichindelean (2013)** explored research based

on primary data using university students in Romania to explore how to engage with different types of an audience on social media marketing platforms (based on their online behavioral aspects), to maximize the effect of online marketing strategy. A linear model was examined to find out how different predictors related to online users and social networking sites, have a positive impact on audiences perceptions of online advertisement.

- **Principles of digital marketing**

Content Capital:

With apparently endless quantities of content out there, it probably comes as no surprise that a disturbing amount of this content is total garbage. Successful digital marketing will set itself apart from the junk by resting its laurels on solid, engaging and sharable content. The Internet is free and available to everyone, so anyone can (and it can seem like everyone does) amass their own content – and not all of this content is quality. This influx of trash is why you want your customers to view your content as a shining beacon of light and reliability in a landfill of substandard waste. Don't contribute to the rabble; set yourself apart by offering your customers valuable content.

Simplicity = Efficiency:

Want people to thoroughly connect with your digital marketing message? Then keep it simple. All too often we see potentially amazing digital marketing initiatives miss the mark simply because they got a little overzealous and overcomplicated. Keep your message succinct. People have enough going on in their lives. When given something simple, customers will revel in its simplicity.

The Customer Connection:

You have to know your customer. This digital marketing principle may seem pretty basic, but it is often lost in the struggle to create the next 'big' idea. The best angle is one that captures and enraptures the attention of your customer by speaking directly, clearly, and as we've already stated, simply to them. Make sure your digital marketing campaign targets your specific audience. Go too broad and you will probably miss your mark – and market.

Pimp your Vitals:

The majority of customers visit your website to get the most basic of basic information, like location, street address, email address and phone number. Make sure these vital details are super easy to find.

Buddy Up:

Form advantageous alliances with other online businesses and initiatives that can help you promote and strengthen your online presence, your offline presence, and digital marketing efforts. This isn't to say you should slide into bed with your direct competition, rather you should find other brands that compliment your brand.

- **Significance of Digital Marketing:**

Equal opportunity for all kinds of business:

DM levels the online playing field and offers equal opportunities for all kinds of businesses. It is no more like the old days scenario when multinationals and big business houses mostly embraced digital Marketing. Now, DM really evens the odds, giving little and medium businesses the opportunity to compete against the established businesses and draw in their share of traffic. Small and medium scale businesses or startups now have the assets to perform sales and marketing processes that were beforehand accessible to big companies.

More Cost:

Effective than Traditional Marketing: Small businesses with no assets and capitalization find a superior and financially savvy marketing channel in digital marketing. As per Gartner's Digital Marketing Spend Report. The report further suggests that 28% of businesses studied will move advertising budget allocations from traditional marketing channels and put them into digital marketing channels.

Delivers Conversation:

Businesses measure accomplishment by the rate of approaching traffic gets converted into leads, supporters, subscribers, deals or sales. If there occurs no conversion, all your activity would amount to nothing and all your marketing endeavors will essentially go to squander. That is the reason entrepreneurs are streamlining their digital advertising efforts towards Conversion Rate Optimization, making it their top most priority.

Helps to generate better revenue:

Along with better conversion rates created by successful digital marketing strategies, DM also ensures great revenues. It conveys heaps of gainful advantages for you and your business appreciates better and higher incomes.

- **Tools in digital marketing**

Social media platforms:

Common part of any integrated marketing strategy, social media platforms like **Whatsapp, Facebook,**

Instagram, Tik-tok, Youtube and Snapchat are a great way for marketers to engage with their audiences and generate buzz around their brand. In addition to the standard features these platforms offer, there are also some features that are designed specifically for marketing.

Design tools:

Another key part of digital marketing is design and this is especially common when it comes to creating ads and content like social media posts and blog posts. Because digital marketing is such a design heavy field, doing it effectively wouldn't be possible without design tools like Canva and Photoshop, programs that allow those without extensive graphic design skills to add dynamic images to their content.

Analytics tools:

Another set of helpful tools for digital marketers are analytics tools. These include everything from Google Analytics (designed to track stats for web traffic to a particular site) to social media analytics tools like Facebook Insights and Twitter Analytics which provide metrics related to engagement and help marketers optimize their campaigns.

Content marketing tools:

For marketers who are more focused on content marketing, tools like Co-Schedule and Hubspot are a big help when it comes to content creation and curation. They can help marketers identify content opportunities and craft engaging blog and social media posts that will resonate with their audience.

• **The Platforms of Digital Marketing**

Social networking websites :

Social networking websites allow individuals, businesses and other organizations to interact with one another and build relationships and communities online. When companies join these social channels, consumers can interact with them directly. That interaction can be more personal to users than traditional methods of outbound marketing and advertising. Social networking sites act as word of mouth or more precisely, e-word of mouth. The Internet's ability to reach billions across the globe has given an online word of mouth a powerful voice and far reach. The ability to rapidly change buying patterns and product or service acquisition and activity to a growing number of consumers is defined as an influence network. Social networking sites and blogs allow followers to "retreat" or "repost" comments made by others about a product being promoted, which occurs quite frequently on some social media sites. By repeating the message, the user's connections can see

the message, therefore reaching more people. Because the information about the product is being put out there and is getting repeated, more traffic is brought to the product/company.

Mobile phones :

More than three billion people in the world are active on the Internet. Over the years, the Internet has continually gained more and more users, jumping from 738 million in 2000 all the way to 3.2 billion in 2015. Roughly 81% of the current population in the United States has some type of social media profile that they engage with frequently. Mobile phone usage is beneficial for social media marketing because mobile phones have social networking capabilities, allowing individuals immediate web browsing and access to social networking sites. Mobile phones have grown at a rapid rate, fundamentally altering the path-to-purchase process by allowing consumers to easily obtain pricing and product information in real time and allowing companies to constantly remind and update their followers. Many companies are now putting QR (Quick Response) codes along with products for individuals to access the company website or online services with their smart phones. Retailers use QR codes to facilitate consumer interaction with brands by linking the code to brand websites, promotions, product information, or any other mobile-enabled content. Also, Real-time bidding use in the mobile advertising industry is high and rising because of its value for on-the-go web browsing. In 2012, Nexage, a provider of real-time bidding in mobile advertising, reported a 37% increase in revenue each month. Adfonic, another mobile advertisement publishing platform, reported an increase of 22 billion ad requests that same year.

Conclusion :

The present study started with the aim to analyze the different issues related to digital social media marketing. Based on the discussion it has been found that in the case of digital marketing the most important aspect is to connect with the users. The ladder of engagement has shown the approaches to make an attachment with the customers. The study has also revealed that to utilize digital marketing effectively, the companies are required to design an effective platform. With the example of Interest, the effectiveness of a social media platform has been discussed. The current trends in digital marketing have also been discussed in the study. It has shown that in the current context, it has become important to integrate all the systems with that of the digital platform. The transition of a newspaper

from the printed version to the online version has been exemplified the current trends of the digitalization.

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Review on Bismuth Complexes : Biomedical Applications

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Abstract:

The present review reflects the biomedical applications of low toxic. Bismuth complexes and excellent medical performance. Biomedical applications as medicines for the treatment of helicobacter pylori induced gastritis and the treatment of syphilis, various cancers and other bacterial infections. Bismuth complexes have been extensively and ideally used in biomedicine, which is highlighted in this review.

Key Words: Bismuth Complexes, Biomedical Applications.

Introduction:

Bismuth is a silvery white-pink, crystalline, brittle metal. It is the most diamagnetic natural element. As a heavy metal element, bismuth belongs to the sixth period and the V main group in the periodic table, symbol as Bi with the atomic mass of 208.98 [1]. Bismuth compounds are less toxic than sodium chloride and it is the non-carcinogenic element. Its compounds can be used in medicine, catalysis, and organic synthesis [2-3]. They are used in the medicines for the treatment of parasitic and bacterial infections, treatment of gastrointestinal disorders due to their astringent, bacteriostatic and disinfectant actions [4-5]. Organo bismuth compounds have anti-fungal, anti-microbial, anti-cancer activities in various human cancer cell lines. Heterocyclic organo bismuth compounds have anti-proliferative effects on leukemia cells. Bismuth compounds to be useful as chemotherapeutic agents against tumors [6-7]. Bismuth (III) thiolato complexes derived from a variety of five membered N-heterocyclic thiones have anti-bacterial activities, including against Methicillin-resistant *Staphylococcus aureus* (MRSA) and Vancomycin-resistant *Enterococcus* (VRE) [8].

The discovery of *Helicobacter pylori*, gram-negative bacterium of the gastric mucosa caused gastric

and duodenal ulcers. There are three bismuth drugs such as bismuth subsalicylate, colloidal bismuth subcitrate, and ranitidine bismuth citrates are used as antibiotics to destroy *H. pylori* infection [9]. The anti-fungal activity of hypervalent Organobismuth (III) and (V) compounds against the yeast *Saccharomyces cerevisiae* [10]. Radioactive isotopes of bismuth (²¹²Bi and ²¹³Bi) have been shown to be targeted radio-therapeutic agents for cancer treatment. Bismuth was extended to include antiviral activities [11].

The bismuth compounds are effective cytotoxic agents when attached to a cloned anti-body as these can target leukemia, lymphoma and other tumors [12]. Due to these Characteristic of bismuth complexes has been encouraged in several fields including use in sensing applications, organic synthesis, biomedical applications like treatment of a variety of gastrointestinal disorders, antitumor, antimicrobial, antifungal, anti-cancer and antibacterial activities[13]. Therefore in this review recent progress of bismuth complexes as well as the use of their antitumor, antimicrobial, antifungal, anti-cancer and cytotoxic antibacterial activities in biomedicine will be reviewed.

Biomedical Applications:

The biological activities of the different bismuth Complexes were studied as follows :

Sr. No.	Biomedical applications	Bismuth complexes	Ref.
1.	Antimicrobial activity, Cytotoxic activity	[Bi(2AcPh)Cl ₂].0.5H ₂ O, [Bi(2AcpClPh)Cl ₂], [Bi(2AcpNO ₂ Ph)Cl ₂], Bi(2AcpOHPh)Cl ₂ .2H ₂ O, [Bi(H ₂ BzPh)Cl ₃].2H ₂ O, Bi(H ₂ BzpClPh)Cl ₃ , [Bi(2BzpNO ₂ Ph)Cl ₂].2H ₂ O [Bi(H ₂ BzpOHPh)Cl ₃].2H ₂ O	14
2.	Antimicrobial activity and	BiCl ₂ (C ₁₅ H ₁₂ N ₂ OX) and BiCl(C ₁₅ H ₁₂ N ₂ OX) ₂	15

	Antifungal activity		
3.	Antitumor activity	BiTPS	16
4.	Antitumor activity	CH ₃ Bi(p-SC ₆ H ₄ NH ₂) ₂ (SCH ₃) ₂ , CH ₃ Bi-(SCH ₃) ₂ and CH ₃ Bi(p-SC ₆ H ₄ NH ₂ CH ₃) ₂]2I ⁻ (III)	17
5.	Antimicrobial activity, Cytotoxic activity	[Bi(PzAm ₄ DH)Cl ₂].[Bi(PzAm ₄ M)Cl ₂ , [Bi(PzAm ₄ E)Cl ₂].[Bi(PzAm ₄ Cy)Cl ₂]3H ₂ O, [Bi(PzAm ₄ Ph)Cl ₂ .,	18
6.	Antimicrobial activity, Cytotoxic activity	[BrAr ₂ (O(O)PRR)]	19
7.	Cytotoxic activity	[BiBr ₂ (μ ₂ Br)(MMI) ₂]·2CH ₃ COCH ₃ ·H ₂ O], [BiBr ₂ (MBZIM) ₄]·Br·2H ₂ O, [BiBr ₂ (μ ₂ Br)(tHPMT) ₂]·2CH ₃ CN, [BiBr ₂ (μ ₂ (PYT) ₂) ₂]·2CH ₃ CN]and [BiBr ₂ (μ ₂ Br)(MBZT) ₂]·2CH ₃ OH]	20
8.	Cytotoxic activity	{[BiBr(Me ₂ DTC) ₂] _n }, {[BiBr ₂ (Et ₂ DTC)] _n }, {[BiI ₂ (Me ₂ DTC)] _n }, {[BiI(Et ₂ DTC) ₂] _n } and {[BiI(μ ₂ -I)(Et ₂ DTC) ₂] ₂] _n }	21
9.	Antimicrobial activity and Anticancer activity	[Bi(HL)(NO ₃) ₃]	22
10.	Cytotoxic activity	[Bi(L)(NO ₃) ₂ (CH ₃ CH ₂ OH)]	23
11.	Anti-Leishmanial activity	[Bi(Tol) ₃ (O ₂ CR) ₂]	24
12.	Antibacterial activity and Anticancer activity	[Bi(H ₂ L)(NO ₃) ₂]NO ₃	25
13.	Anti-ulcer activity	Ranitidine Bismuth Citrate(RBC)	26

Conclusion:

This review on Bismuth complexes reflects less toxic and excellent clinical performance. They are mostly used as drugs for antibacterial, antifungal, antimicrobial, anticancer, antiulcer and cytotoxic activities. Therefore, this area is certainly deserves further studies.

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The Chromones derivative and its Biological Activity's : A Review

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Abstract:

The chromone and its derivatives are the most important heterocyclic compounds, which is a common and integral feature of a variety of natural products and medicinal agents. Chromones are a group of compounds widely distributed in nature with wide range of biological activities, including antitumor, antimicrobial, antiviral, anti-inflammatory, antioxidant, and so on. Anti-metastasis, anti-angiogenesis, chemoprevention, immune regulation, etc. This paper describes. This review have been cover the literature on the biological activity of chromone derivative.

Key Words: Biological Activity, Chromone, antitumor, antimicrobial, anti-inflammatory, antioxidant.

Introduction :

Heterocycles plays an important role in the design and discovery of new pharmacologically active compounds. The chromone ring system, 1-benzopyran-4-one, is an important class of oxygen-containing heterocyclic compound with a benzoannulated γ -pyrone ring. Chromone derivatives are important intermediates in the manufacture of agrochemicals, pharmaceuticals and dyestuff industries, which possess low toxicity. Chromone fragment is classified as a privileged structure in drug discovery due to its wide variety of pharmacological activities like antibacterial, antifungal, anticancer, antioxidant, anti HIV, antiulcer, Immunostimulators, Biocidal, Wound healing, anti-inflammatory and Immune-stimulatory antitumor, antimicrobial, antiviral, anti-inflammatory. Chromone derivatives also inhibit the proliferation of breast cancer cells. Chromones exhibit various mechanisms including cytotoxicity, antimetastasis, antiangiogenesis, chemoprevention, immunomodulation and so forth [1, 2]. The combination of a pyrone ring with a benzene ring gives rise to two distinct type's benzopyrone ring. These rings are recognized namely benzo- α -pyrones called coumarines and benzo- γ -pyrones called chromones [3]. Also chromones, flavonoids and coumarins have been known for similar properties. These two facts prompted scientists to check whether complexes of those metals and ligands would be more active than the basic compounds [4]. Chromones and their structural analogs have motivated a great interest because of their usefulness as biologically active agents. The chromone moiety is the essential component of pharmacophores of a large number of bioactive molecules [5]. Chromones and chroman-4-ones constitute a naturally occurring class of substances which are classified as privileged structures as

compounds based on these scaffolds display a wide range of biological activities defined by the substitution pattern of the scaffold [6].

The approaches like molecular docking help to describe the molecular interactions of drug-targets with biologically important compounds. One such class of biologically important compounds are the organophosphorus type, particularly the α -amino phosphates (α -APs) which exhibit a wide range of biological properties such as HIV protease inhibitors, peptide mimics and pharmacological agents, enzyme inhibitors, antitumor agent as well as in antibody generation. The Vilsmeier Haack reaction is also an efficient and simple method since high yield products are formed. Although several methods for the synthesis of α -APs are documented, one of the most important is the Kabachnik-Fields (KF) reaction [7]. Chromones (1-benzopyran-4-one) are a group of naturally and widely distributed compounds which are ubiquitous in nature, especially in the plant kingdom. They are oxygen-containing heterocyclic compounds with a benzoannulated γ -pyrone ring. Molecules containing the chromone structure (such as flavonoids and chromones) receive considerable attention in the literatures recently [8].

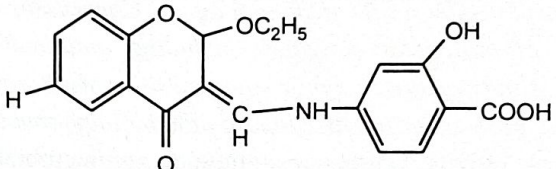
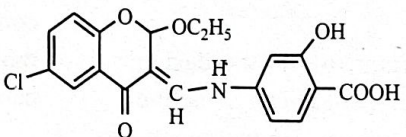
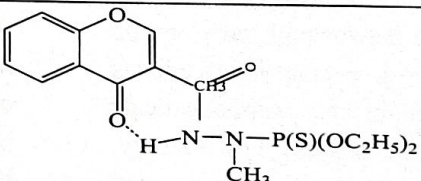
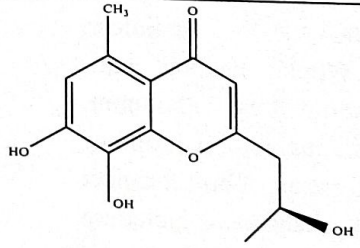
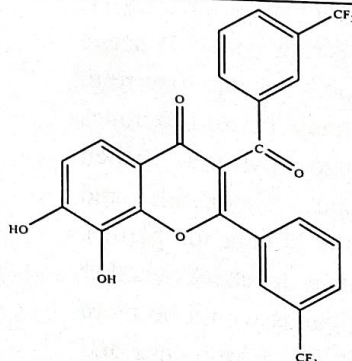
Chromone and its derivatives are plant metabolites of recognized medicinal importance. Recently others and our group have demonstrated that adequately designed metallochromones show anticancer and antibacterial activity, and that they can also be utilized as luminescent probes in bioimaging [9]. 4-chromanone derivatives represent privileged scaffolds in heterocyclic chemistry and for drug discovery. They are used as versatile intermediates for the synthesis of many natural products and constitute interesting building blocks in drug design and organic synthesis [10]. This

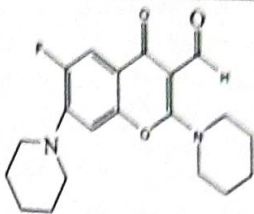
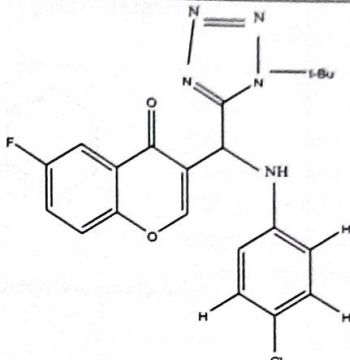
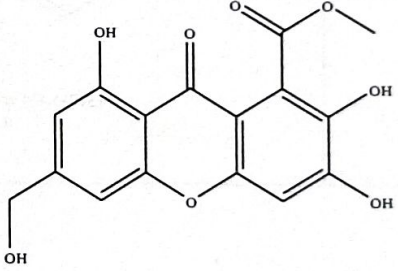
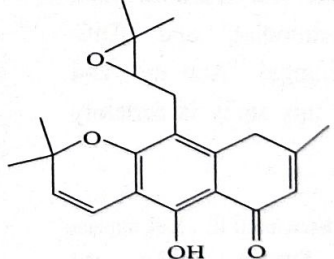
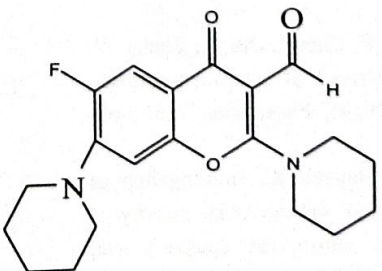
review summarizes researches on chromone derivatives with antitumor activity, antimicrobial activity, antibacterial activity, anti-HIV, anticancer, antifungal activity, anti-Oxidant, anti-Parasitic antiplasmodial,

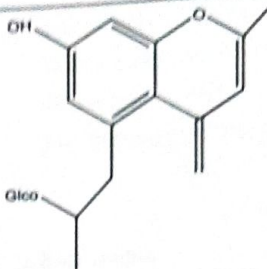
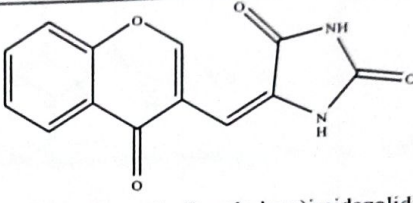
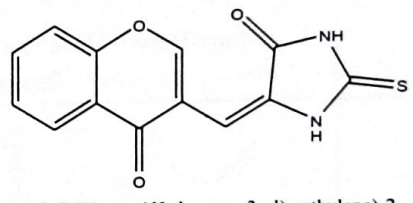
antidibatic during the past decades and briefly categorizes these compounds on the basis of their structures and also explains their underlying mechanisms at length.

Biological Activities :

Chromone Derivatives Shows Various Biological Activities Such As -

Sr. No.	Biological Activities	Chromone Derivatives	Ref.
1.	Antimicrobial Activity	 <p>4-((E)-(2-ethoxy-4-oxo-2H-chromen-3(4H)-ylidene)methylamino)-2-hydroxybenzoic acid</p>  <p>4-((E)-(6-chloro-2-ethoxy-4-oxo-2H-chromen-3(4H)-ylidene)methylamino)-2-hydroxybenzoic acid</p>	11
2.	Antitumor activity against leukemia	 <p>3-(((diethoxythiophosphoryl)methylhydrazino)carbonyl)-4H-1-benzopyran-4-one</p>	12
3.	Antibacterial Activity	 <p>(2'S*)-2-(2'-hydroxypropyl)-5-methyl-7,8-dihydroxy-chromone</p>	13
5.	Anti-HIV	 <p>7,8-dihydroxy-2-(30-trifluoromethylphenyl)-3-(300-trifluoromethylbenzoyl) chromone</p>	14

6.	Anticancer	 <p>6-fluoro-4-oxo-2,7-di(piperidin-1-yl)-4H-chromene-3-carbaldehyde</p>	14
7.	Antifungal Activity	 <p>3-((1-(<i>tert</i>-Butyl)-1H-tetrazol-5-yl)((4-chlorophenyl)amino)methyl)-6-fluoro-4H-chromen-4-one</p>	15
7.	Anti-Oxidant	 <p>6-fluoro-4-oxo-2,7-di(piperidin-1-yl)-4H-chromene-3-carbaldehyde</p>	16
8.	Anti-Parasitic	 <p>10-(2,3-epoxy-3-methylbutanyl)spathelia Chromen</p>  <p>10-(2,3-dihydroxy-3-methylbutanyl) methoxy spathelia Chromen</p>	17

9.	Antiplasmodial	 <p>2-methyl-5-propyl-7,12-dihydroxy chromone-12-O-β-D-glucopyranoside</p>	17
10.	Antidibatic	 <p>(SE)-5-((4-oxo-4H-chromen-3-yl)methylene)imidazolidine-2,4-dione</p>  <p>(SE)-5-((4-oxo-4H-chromen-3-yl)methylene)-2-thioxoimidazolidin-4-one</p>	18

Conclusion:

In this study Chromone derivatives have been found to exhibit and effective for Antimicrobial Activity, Antidibatic, Antiplasmodial, and Anti-Parasitic, Anti-Oxidant, Antifungal Activity and Anticancer activities. Therefore this study is certainly deserve more study.

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A Review on Ibuprofen and its Derivatives with different biological activity

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Abstract:

This review gives information about Ibuprofen and its derivatives as a medicinal drug with low systematic toxicity. It is non-steroidal anti-inflammatory drug which might be providing relief from symptoms of inflammation and pain. Ibuprofen shows variety of biological activities such as analgesic and antipyretic activity used for treatment for fever. It also shows antibacterial property to inhibit growth of bacteria. Ibuprofen derivatives shows numbers of biological activities with great efficiency describe in present review.

Key Words: Ibuprofen, Anti-inflammatory, Analgesic, Antipyretic, Antibacterial, Anti-microbial, Antimycobacterial.

Introduction :

Ibuprofen is a derivative of propionic acid it was introduced into medical practice as anti-inflammatory drug (1). Ibuprofen has major pharmacological properties. Inflammation is a biological response of the immune system that can be triggered by a variety of factors, including pathogens, damaged cells and toxic compounds. Non-steroidal, anti-inflammatory drugs (NSAIDs) are the category of drugs that can minimize pain, lower fever, prohibit blood clots and, in higher doses, lower inflammation. (2) Ibuprofen is effective in reducing high body temperature, and an anti-inflammatory which inhibits normal platelet function (3). Antimicrobial activities of non-steroidal anti-inflammatory drugs (NSAIDs) have been reported, the antimicrobial activity of these NSAIDs was enhanced when complexed with metals and other nitrogen-based ligands (4). Non-steroidal anti-inflammatory drugs (NSAIDs) comprise a group of medications for treatment of a large numbers of diseases, such as inflammation, pain, and fever ibuprofen is the oldest of the innovative NSAIDs and it possesses analgesic and antipyretic properties (2). The analgesic activity of ibuprofen has been shown to correlate with its serum concentration; the analgesic activity was conducted by the writhing method (5). Ibuprofen had significant effects to reduce some of body disorders after bacterial infections, antibacterial action of these agents for many species of pathogenic bacteria. Ibuprofen absorption is rapid and complete. Ibuprofen can inhibit growth of bacteria. Nitrogen-based ligand derivatives, carboxylate derivatives, and the Zn (II) cation are of interest due to their potential activity against different types of bacteria (2). It shows analgesic and antipyretic properties used for treatment of fever. It is effective in reducing high body temperature. Antimicrobial activities of ibuprofen

are normally achieved in the patient's blood upon administration of therapeutic dose. (6) The antibacterial activity was determined by measuring the diameter of complete growth inhibition zone in millimeters (5).

Ibuprofen shows different biological activities as follows :

Sr. No	Biological Activities	Ibuprofen and its derivatives	Ref.
1	Antibacterial activity, anti-inflammation and antipyretic drugs	Ibuprofen Compound	6
2	Anti-inflammatory activity	Oxothiazolidin-3-yl	4
3	Anti-inflammatory, analgesic effect	1,3-thiazolidine-4-one scaffold	7
4	Antimicrobial activity	1,3,4-thiadaizo,imidazo, [thiadiazoles, 1,3-oxazin-2-yl, quinazolin-2-yl, hydrazine, pyrazole, pyrazone, and oxadiazole	8
5	Analgesic activity	N-[2-(3-H/nitro-4-isobutyl phenyl) propanoyl]-N'-[4,6-bis-(2-Aryl aniline)-1,3,5-triazin-2-yl] hydrazine and N-[2-(3-H/nitro-4-isobutyl phenyl) propanoyl]-N'-[4,6-	9

bis-(2-Arylaniline)1,3,5-triazin-2-yl] hydrazine
--

Conclusion:

Recent studies have shown that there is considerable potential for ibuprofen derivative to have beneficial effects in a number of inflammatory and Antibacterial Antimicrobial Analgesic activates. More extensive investigations should be undertaken to determine the relative efficacy of ibuprofen derivative.

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Impact of Digital marketing and current scenario in India

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Abstract:

India is fastest growing large economy in the world, it still popularly known as the country of villages. Digital marketing industry in India is a booming career today. In a country with a rapid growth economy, it is expected to have a very high significant growth in Digital marketing career. The growth in the digital marketing trends is making a very substantial impact on marketing and advertisement. Digital Marketing industry in India is spread to almost all the business sectors. Some of the applications of E-Marketing are shopping and order tracking, online banking, payment systems and content management.

The power of digital marketing allows geophysical barriers to disappear making all consumers and businesses on earth potential customers and suppliers. It is known for its ability to allow business to communicate and form a transaction anywhere and anytime.

Keywords: Digital marketing, Technology and rural marketing, E-marketing.

Introduction:

Indian market for the consumer products is made up of two distinct parts, one is urban and other is rural market. Rural Marketing is the way toward taking specific goods and services to the provincial market prompting trades among urban and rustic markets at the same time fulfilling consumer need and accomplishing organisational goals. Around 70% Indians are still staying in 6.5 lakhs villages with 50% of nation's population heavily dependent on agriculture.¹ With improvement in infrastructure, villages came closer to cities. Mobile and, to some extent, internet brought villages closer to urban population further and hence, rural India became familiar to urban lifestyle. This motivated rural people to increase prosperity and improve their lifestyle. A number of telecom players have been trying to get grip on the rural market in a variety of ways. There is no doubt that rural market reveals opportunities and great attraction to service providers. But, it not as easy as it seems on surface. This rural marketing poses a variety of challenges, and, therefore, the service providers has to work hard to tackle these challenges tactfully. The main aim of the study to observe the potentiality of digital marketing effect on rural people and find various problems that are being faced by rural people.²

Digital Marketing:

Digital marketing is the use of the internet, mobile devices, social media, search engines, display advertising and other channels to reach consumers. As a subset of traditional marketing, digital marketing goes

beyond the internet to include Short Message Service (SMS), Simple Notification Service (SNS), search engine optimization (SEO), electronic challenges identified in the study were the non-homogenous and scattered nature of the market. Other challenges included seasonal marketing, low per capita income, transportation, and warehousing on the other hand, a huge population seen as huge consumer base in rural segment is admired as an opportunity for the marketers to channelize their efforts. Increase in purchasing power, as reported by Rural Marketing Association of India (RMAI) is another conclusion of the study which highlights that there indeed exists an untapped market in this segment.⁴

Objective of the Study:

To observe the potentiality of digital marketing effect on rural people and find various problems that are being faced by rural people. The study is to explore the results of digitization and impact of revolution on progress of private and public sectors with expert professionals in improvement of revolutionary target and make India Power County in globe.

Methodology:

This study methodology is descriptive in digital market by nature. Secondary data collection technique was implemented. The informative data is used in this study has been collected from various sources, different websites and published research papers.

Digital technology for HR professionals:

The recruitment process varies from organization to organization and institute to institute and depend on the

mission and vision of the organization/institute. The Society for Human Resource Management (SHRM) a largest HR professional society developed customized talent acquisition and benchmarking guide for talent acquisition, hiring and recruitment. This process can be used for all industry of all sizes of staff (SHRM, 2017). The Linked in Talent Solutions proposed a 12 metrics to measure recruitment impact for small and medium sized business houses (Recruitment Metrics Cheat Sheet, 2012). A new and proactive approach using metrics to build an effective hiring process, what to measure, how to measure and communicate results to senior management was develop by David Earle (2012). Dutta et al. (2015) critically reviewed and presented the results of his case study on improving the quality of hire through focused metrics. Davenport et al. (2010) emphasized the idea of competing of talent analytics and recruitment and its application in their review. The quality of hire was measured using the study that measured performance appraisal system using multinomial logistic regression analysis for agricultural research sector employees.⁵

Wide and scattered market:

Wide and scattered market is difficult to reach in both the aspects – promotion and distribution. Rural India is spread in the entire county in around 6 lakhs villages of different sizes while urban population is concentrated in around 3200 cities. Most of villages are extremely small with population less than 500 people. Only one percent (6300) villages have a population of more than 5000. It is challenging tasks to choose target markets and to serve them effectively.

Language problem:

Language is a main constrains in communication strategies. Multiplicity of languages spoken in rural areas makes marketing activities difficult. Languages differ from state to state, and area to area in the same state. While designing advertising, personal selling, and publicity strategies, marketers cannot fulfill linguistic expectation of all rural people. Promotion programme always lacks versatility.

Urban marketers v/s rural customers:

The executives in companies cannot understand the consumer psychology of rural markets. Lack of awareness and understanding about consumer behaviour in rural markets create problems in formulating marketing strategies. Rural and urban customers significantly differ in terms of habits, tastes,

uses, preferences, and other such aspects. So, attempt to satisfy rural customers with urban (marketing executives born and brought-up in urban climate) results into vain endeavor.

Worldwide advertisement:

This is one of the most significant highlights of advanced promoting. It empowers the organizations to promote worldwide and there is no hindrance, having such a significant number of land contrasts. Thus, an organization can undoubtedly grow its business with additional exertion. Sitting in a remote spot, an organization can spread its business all through the world. This will lead the organization to flaunt highlights to the remainder of the world. The worldwide ad will spread your company's notoriety around the world.

Conclusion:

Digital marketing in rural area is very immaculate zone and has lot of undiscovered potential but the techniques are yet being devised to explore this area. In long term, digital will help to increase the consumption in rural India and will also create employment opportunities, thereby increasing disposable income. This in turn will have positive effect on economic growth of the country. Present study reveals such opportunities for the marketers to grab untapped potentiality in rural market.

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E-Banking in India : Challenges and Opportunities

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Abstract:

E-banking, also known as online banking or virtual banking or internet banking is a system that enables banking transactions like transfer of funds, payment of loans and EMIs, deposit, and withdrawal of cash virtually with the help of the internet. The purpose of the study is to emphasize the concept of e-banking. The research method of this study used the secondary data listed in different databases of books, research papers, and related articles of e-banking available on the Internet. The present study has been undertaken to describe the present status of e-banking in India and examine the challenges & opportunities of e-banking. With the help of e-banking, the banking sector is gaining customer satisfaction and loyalty. Banks should provide their customers with convenience, meaning offering service through several distributions channels and the availability of online services becomes easier for the customer.

Keywords: E-banking, internet, electronic payment, challenges, opportunities.

I. Introduction:

Banking today has become easier and it has led to a secure way for people to keep their hard-earned money in their bank accounts. There are numerous of options available to people ranging from debit cards, credit cards, e-wallets, internet banking, and mobile banking and so on which have replaced the traditional methods of transactions. Earlier the payment through electronic mode was restricted to making huge and lump sum payments for large value transactions and cheques were the main instruments of transactions for a long time before technical innovations took place. Now even petty payments become easier through e-banking making it more convenient for users to settle their payments. The adoption of e-banking services by customers enables banks to get returns on their investment and provide them with a competitive environment.

1.1 Definition and concept of E-banking:

Often E-banking is defined as web-based banking (Hertzum et al., 2004).

According to UNCTAD, (2002) stated that deployment of retail or wholesale banking services over the internet is often referred to as E-banking which involves individual and corporate clients, and includes bank transfers, payments and settlements, documentary collections and credits, corporate and household lending, card businesses, and some others.

Research Methodology:

This research conducted research using second-hand data listed in different databases of books, research papers, and related articles on the Internet on e-banking.

II. Objectives of The Study:

- To know the concepts of e-banking.
- To study the current status of financial innovations in the Indian banking sector.
- To study the challenges faced in e-banking.
- To study the various opportunities available in e-banking.

III. Present Status of E-Banking In India:

E-banking has become an integral part of the banking system in India. Before the 90's, the traditional model of banking i.e. branch-based banking was prevalent, but after that non-branch banking services were started. The credit of launching internet banking in India goes to firstly ICICI Bank. After that Citibank and HDFC Bank followed with internet banking services in 1999. The Government of India enacted the IT Act, 2000 with effect from October 17, 2000, which provided legal recognition to electronic transactions and other means of e-commerce. The Reserve Bank is monitoring and reviewing the legal and other requirements of e-banking on a continuous basis to ensure that e-banking would develop on sound lines and e-banking related challenges would not pose a threat to financial stability. According to a report of RBI in Jan. 2016, there are 196079 ATMs and 1337310 points of sale devices in India. To cope with the pressure of growing competition, Automated Teller Machines (ATMs), Internet Banking, Mobile Banking, Phone Banking, Tele banking, Electronic Clearing Services, Electronic Clearing Cards, Smart Cards, Door Step Banking, and Electronic Fund Transfer.

According to the RBI in its Annual Report 2020-21 stated that the payment systems recorded a robust growth of 26.2% in terms of volume on top of the expansion of 44.2% in the previous year.

Challenges in E-banking:

E-banking is in its emerging stage of development in India. Most of them are basic services only the deregulation of the e-banking industry coupled with the emergence of new banking technology is enabling new competitors to enter the financial services markets quickly and efficiently. However, it needs to be recognized that perception norms and an improvement in the functioning of e-banking services.

- **Security Risk:** The problem related to security has become one of the major concerns for banks. A large group of customers refuses to opt for e-banking facilities due to uncertainty and security concerns. According to the IAMAI Report (2006), 43% of internet users are not using internet banking in India because of security concerns. So it is a big challenge for marketers and makes consumers satisfied regarding their security concerns, which may further increase online banking use.
- **Customer Awareness:** Awareness among consumers about the e-banking facilities and procedures is still on the lower side in the Indian scenario. Banks are not able to disseminate proper information about the use, benefits, and facility of internet banking. Less awareness of new technologies and their benefits is among one of the most ranked barriers in the development of e-banking.
- **Privacy risk:** The risk of disclosing private information & fear of identity theft is one of the major factors that inhibit consumers while opting for internet banking services. Most consumers believe that using online banking services makes them vulnerable to identity theft. According to the study consumers "worry about their privacy and feel that bank may invade their privacy by utilizing their information for marketing and other secondary purposes without the consent of consumers.
- **Implementation of global technology:** There is a need to have an adequate level of infrastructure and human capacity building before developing countries can adopt global technology for their local requirements. In developing countries, many consumers either

do not trust or do not have access to the necessary infrastructure to be able to process e-payments.

- **Non- Performing Assets (NPA):** Nonperforming assets are another challenge to the banking sector. Vehicle loans and unsecured loans increase N.P.A. which terms 50% of banks retail portfolio was also hit due to upward movement in interest rates, restrictions on collection practices, and soaring real estate prices. So that every bank has to take care of regular repayment of loans.

Competition: The nationalized banks and commercial banks have competition from foreign and new private sector banks. Competition in the banking sector brings various challenges before the banks such as product positioning, innovative ideas, and channels, new market trends, cross-selling ad at managerial and organizational part this system needs to be managed, assets and contain risk.

Opportunities in E-banking:

Despite various challenges that are prevailing in context with e-banking in India, the following opportunities are motivating the marketers for implementing e-banking:

- **Untapped Rural Markets:** Contributing to 70% of the total population in India is a largely untapped market for the banking sector. In all urban areas banking services entered but only a few big villages have the banks entered. So that the banks must reach in remaining all villages because the majority of Indians still living in rural areas.
- **Multiple Channels:** Banks can offer so many channels to access their banking and other services such as ATM, Local branches, Telephone/mobile banking, video banking, etc. to increase the bankingbusiness.
- **Competitive Advantage:** The benefit of adopting e-banking provides a competitive advantage to the banks over other players. The implementation of e-banking is beneficial for banks in many ways as it reduces costs to banks, improves customer relations, increases the geographical reach of the bank, etc. The benefits of e-banking have become opportunities for the banks to manage their banking business in a better way.
- **Increasing Internet Users & Computer Literacy:** The fast increasing internet users in

India can be a very big opportunity and the banking industry should encash this opportunity to attract more internet users to adopt internet banking services. The table shows evidence of an increasing number of internet users in India.

- **Worthy Customer Service:** Worthy customer services are the best brand ambassador for any bank for growing its business. Every engagement with customers is an opportunity to develop a customer's faith in the bank. While increasing competition customer services have become the backbone for judging the performance of banks.
- **Internet Banking:** It is clear that online finance will pick up and there will be increasing convergence in terms of product offerings banking services, share trading, insurance, loans, based on data warehousing and data mining technologies. Anytime anywhere banking will become common and will have to upscale, such up scaling could include banks launching separate internet banking services apart from traditional banking services.

Conclusion and Suggestions

In today's world of globalization, e-banking is a significant aspect of the development of the banking sector by solving major issues, challenges faced by e-banking. The Indian banking industry can develop customer loyalty towards the banking sector. This can be done through training and development and by

making the banking process easier and familiar to the customers. The Government of India and various government agencies are making an effort to make e-banking more safe, secure, and reliable with the convenience of digital channels. Most of the customers are visiting branches less often and they use online and mobile technology for their banking needs more often. Online and mobile banking are rapidly growing. Nowadays most of the people of India using e-banking for their transactions and make them stand with the current scenario of the country

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Relationship Between Digital Marketing and Economy Stability

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Abstract:

The world is drastically changing through time. Most people nowadays use technology likes Mobile phones and computers. Much technological advancement arises. People can do online shopping and many more through an internet connection since it saves a lot of time. The purpose of the undertaken study is to examine the effectiveness of online digital between digital marketing and the economic stability of online sellers as a strategic tool for building brand sustainability the researchers aim to identify the online sellers' factors that will produce a success of a good quality of the product. The results show a high level of online sellers between digital marketing it has also been found out that among indicators of online sellers' attention and satisfaction are two predictors of online marketing. Furthermore, the outcomes have significant industrial implications for the marketers and consumers that they can devise effective marketing strategies to maintain optimum market share and competitive advantages.

Keywords: digital marketing, economic stability, brand sustainability, online sellers, Marketers & consumers.

Introduction:

People today are exposed to internet. With how accessible the internet is today, the number of people who go online are still increasing Online shopping is one of the commonly used mediums for convenient shopping. It is in fact, a popular means of shopping among the Internet community (M. Bourlakis, *et. al*, 2008). No matter clothes, electronics, or pets, online shopping trend is becoming more popular with each passing day. Hundreds of websites and applications are being created and deployed every year to cater this rising demand of comfortable shopping trends (R. Bashir, I. Mehboob, W. Bhatti, 2015).. In such, most business that people got their selves into is online selling. Online selling is the act or process of selling goods, products or services via an internet or mobile app, auction site, online classified advertisement, online shop, social networking, social media, or web shop. Communication technologies have become advanced since last decade of the twentieth century that accelerated the process of globalization. It is necessary for different countries to develop specialized e-business strategies that exploit their unique capabilities and resources, and even geographic positions.

Companies must assess global markets and broaden online in developed countries as well as in the emerging economies of other nations like China, Brazil, and India to exploit the technology of global e-business. Companies may proactively utilize global e-business

opportunities and take benefits of e-commerce or may implement a protective approach to new global competition that intimidates their business. The internet symbolizes a new and important technology that has received more attention from academicians, entrepreneurs, business, and investors (M. Sawhney and J. Zabin. 2002). Efficient and affordable e-commerce can help sustain economic activities and drive growth as the country continues to manage COVID-19 risks and transitions to the new and better normal, the National Economic and Development Authority said "Online shopping and marketing platforms will play bigger role in the new normal as businesses and consumers increase the use of electronic transactions, including cashless payment system and other financial technology platforms.

Therefore, this study sought to address that problem by identifying and measuring the effectiveness of online business factors that successfully produce a good consumer and buyers specifically in shopping / e-commerce and will conform to the standards.

Economic stability means that people have the resources essential to a healthy life. Factors affecting economic stability include affordable housing, employment that provides a living wage; things that support employment, like worker protections, paid sick leave, and child care; and access to reliable transportation, using and food, and a job that provides a stable, living wage. Economic stability allows people

the ability to access resources essential to life, including financial resources, quality housing and food, and a job that provides a stable, living wage.

Hypothesis:

1. There is no significant difference on the level of economic stability of online sellers when group according to: Age, Gender, Marital Status and Occupation.
2. There is a significant relationship between digital marketing and the level of economic stability of online sellers.

Methodology:

In this research, the researchers investigated the significant relationship between digital marketing and the economic stability of online sellers. The research design used in this study allows the researchers to examine the relationship between digital marketing and the economic stability of online sellers.

Results and discussion:

Demographic Profile of online sellers in terms of Age, Gender, Marital status, and Occupation Digital marketing in terms of Quality, Pricing and Product Variety. Economic Stability in terms of Price Stability and Full employment. Digital marketing and economic stability have a strong connection to each other. The connection of these two has a huge impact in our economy's growth as it helps the online sellers to improve their business, make it bigger and bigger that help them reach other places and sell more products. Increasing the relationship between economic growth and marketing, is the outcome of the efficient ability of e-marketing companies and provides high productivity in the presentation of products and services on Internet pages dedicated to companies. The digital marketing and economic stability are interrelated to each other in which these two variables affect each other. The meteoric rise in online shopping poses both obstacles and opportunities for this crucial mission to be accomplished. Shopping online isn't going anywhere.

Conclusions:

The level of digital marketing in terms of quality, pricing, and product variety the results of descriptive

level are high. The overall descriptive level of this indicators is high. It implies that, the customers are satisfied with the pricing, quality, and product variety of the online sellers. The level of economic stability when it comes to price stability and full employment are all high. It implies that, online selling can affect the economic stability. The digital marketing and economic stability have a distinction. Based on the conclusions, the following Online Sellers who have a big business already may conduct a seminar regarding the importance of digital marketing in online selling and to promote positive engagement among online sellers in online business. To the online sellers, you may attend seminars and trainings that your place or barangay conducted regarding to online selling to help yourself boost your confidence and gain a positive mindset.

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“Studies on Saprophytic Fungi from Ahmednagar District, Maharashtra”

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Abstract:

Some fungi form mycorrhizal association with the roots of certain plants and help them in their nutrition, as a result fertile soil contains twice as much living fungus cell material as the material from bacteria and other soil microorganisms, so the slow decomposition process by saprophytic and soil fungi is so essential to maintain the fertility of soil. Their activity participates in the biodeterioration and biodegradation of toxic substances in the soil. All saprophytic fungi cannot be treated as beneficial because those which attack paper, leather, wood, food stuffs, oil, fats etc. are cause of economic loss. Thousands of diseases of plants and animals are caused by the parasitic fungi. It has been estimated that losses due to plant diseases were about 3 billion dollars per year. On the contrary the fungi are needed as essential items in brewing and baking industries, cheese making, and wine making, preparation of acids and in the production of antibiotics as well as many other drugs. Yeasts are the source of vitamin B-complex.

Key Words: Mycorrhizal association, biodeterioration, biodegradation, brewing and baking industries.

Introduction :

The fungi are ubiquitous in distribution covering tropics to the poles and mountain tops to deep ocean (Alexopoulos, et al. 1996) They exists in diverse habitat and vary according to substrates (Jamaluddin, 2011) Aquatic, arboreal and terrestrial fungi largely depend on fallen and decaying plant substrates for sustenance (Kendrick, 1992; Howksworth, 2001) Fungi are a major component of biodiversity, essential for the survival of other organisms and are crucial in global ecological processes (Hawksworth, 2002) After insects fungi are considered as the largest group among living organisms. (Sarbhoj et al., 1996) The study of fungi is important for common man as well as experts (Gray, 1959; Christensen, 1965). Fungal saprophytes along with bacteria decay the complex plant and animal materials into simple form, which is absorbed by the green plants. In absence of this dacying process the future generations of green plants would not be able to survive for too long (Burges, 1958) The debt that humans have to fungi is enormous and so all pervading that it is generally taken for granted and the bold statement “No fungi No future ”(Palm and Chapela, 1997). Present studies are concerned with systematic investigation of the saprophytic fungi occurring in Ahmednagar district belongs to East Maharashtra Region, Maharashtra. The area under investigation is very rich in biodiversity. The Ahmednagar district was practically neglected, and still remained unexplored. The review of literature showed that, there was no systematic recoding, no separate flora and authenticated record of saprophytic fungi of Ahmednagar district. The present investigation was also

aimed to focus on biodiversity; therefore it was felt to undertake the study and critical survey. The ecological factors greatly influenced the mycological flora from region to region and from locality to locality. With this conviction, the topic has been selected for present studies of 3 tehsils of Ahmednagar district viz, Sangamner, Rahuri and Rahata have been studied. The fungi were collected by periodical visits from these localities. All the fungi belonging to different classes were collected except the class Myxomycetes and studied taxonomically.

Materials and Methods:

Ahmednagar is a large city and economic center of the Maharashtra state, Central India. Its population is over 350,000 people. The city is a key transportation hub located on the crossroad of a few national highways. The latitude of Ahmednagar, Maharashtra, India is 19.101053, and the longitude is 74.740677. Ahmednagar, Maharashtra, India is located at India country in the cities place category with the gps coordinates of 19° 6' 3.7908" N and 74° 44' 26.4372" E.

The soil is mostly light and deep black with pH from 7.5 to 8.5. Climate is on the whole dry except during south west monsoon season (June-sept/Oct). The average rainfall of the area is 566 mm. The temperature ranges from 31.10C (max) to 21.50C (min). The temperature rises in the latter part of February.

Pravara and Mula are her tributaries. Rabbi jowar is the main crop of the district, bajra, groundnut, monastery, soyabean and moong in the kharif season. In rabi season jawar, wheat and gram are grown. Sugarcane is the major cash crop of the district; hence

the economic progress of the district has taken place. Grapes, Orange, Pomegranate Fruit production is also done in the district. Farmer cultivation of the district is mainly done on the water of the well. Gangapur, Bhandardara, Mula, Ghod, Kukadi dams have helped in getting the land under wetlands.

Most of the fungi were found growing saprophytically on the varied substrata like leaves, stems, roots, fruits, bark, wood, and humus rich soil. The substrates were considered as source of samples, used to isolate the associated mycoflora.

Generally samples were collected in the paper boxes or bags and polythene bags along with living part of the host for its proper identification and the date of sampling and location were noted. For fleshy and delicate forms were collected in glass bottles along with their substrates, especially the members of Agaricales and Pezizales. The colour, texture, and smell etc. were noted, because fading of colours of fruiting bodies was generally occurs in these specimens. As far as possible photographs were taken in the natural habits before the collection at their sites. Identification of host or substrate was done so far as possible on the spot or tallying them with the standard herbarium sheets with help of expert plant taxonomists of the known institutes.

The collected samples were brought to the laboratory and immediately examined under the Dissecting and compound microscope under artificial and natural light for fungal growth and sporulating structures. Scrapping off the materials and thin free-hand transverse sections were taken and mounted in lacto-phenol with or without cotton blue stain to enhance the contrast for a better observations. The slides were made semi - permanent by sealing them with colourless nail polish paint or paraffine wax and permanent by sealing with DPX mountant, using double coverglass method. (Kohlmeyer"s and Kohlmeyer"s, (1979) and Volkman - Kohlmeyer, B. and Kohlmeyer, J. (1996).

In the study of ascomycetes, Meltzer"s reagent was used and sometimes choloral hydrate is added to this reagent, which act as a clearing agent. It gives a blue colour to ascus tip (i.e. pore plug). For some fungi Delafield's haematoxyline stain was used to detect the presence or absence of sheaths or appendages of spores.

In the study of basidiomycetes members, especially the fleshy forms (Macro- fungi) morpho-taxonomic features were noted and anatomical studies of fresh fruit bodies were made. (i.e. gills, pileus, stipe and rhizomorphs) using cotton blue stain. Sometimes 10%

KOH solution was used for easy and clear observations of basidiospores, basidia, cystidia, cheilocystidia and Pleurocystidia. Squash preparations were also made in Meltzer"s reagent to observe the spore wall which gives a blue amyloid reactions or a red - brown dextroid reaction.

All the drawings were made with the help of mirror type of Camera Lucida using 10x, 45x and 100x objectives and 10x eyepiece. Choice of the objective and eyepiece was according to the size of fungal structures. Measurements of fungal structures were made by Ernst Leitz Welzar calibrated ocular micrometer and stage micrometer at 10x and 45x objectives. The units of measurement used in the measurements of microstructures and description of the present work were in mm. and μm . (micro-meter) because this system is most authentic and used in National and International Journals. Sketches were drawn on A-4 sized blank papers using waterproof black India ink. The classification given in The Fungi: An Advanced Treatise Vol. IV (Ainsworth 1973) is followed here, since it is simple and widely accepted.

Results and Conclusions:

In this study, 29 fungal species with 22 genera are being reported and documented by the researcher from different localities of Ahmednagar district. Extensive collections were made in different seasons at different localities. These collections were fruitful and as a good number of fungi are being encountered and these are illustrated in the present work. The classification given in "The Fungi: An Advanced Treatise" by Ainsworth, (1973) is followed here, since it is simple and widely accepted. The study area under investigation is very rich in biodiversity and practically this area on review of literature was neglected i.e. remain unexplored and hence, it was felt to undertake for investigation. The forms which have been studied in the present investigation belonged to the Zygomycotina, Ascomycotina, Basidiomycotina and Deuteromycotina

Diversity of fungi studied:

Sr. No.	Sub-division	No. of genera	No. of species
1.	Zygomycotina	2	3
2.	Ascomycotina	8	10
3.	Basidiomycotina	8	9
4.	Deuteromycotina	4	07

Substrate and fungal records:

Name of the fungi	Substrate/Host
<i>Mucor hiemalis</i>	On unidentified dead twigs.

<i>Mucor mucedo</i>	On Onion bulb (<i>Allium cepa</i> L. bulb).
<i>Rhizopus stolonifer</i>	On decayed fruits and spoiled food.
<i>Chaetomium globosum</i>	On dead fruitwall of <i>Albizia lebbek</i> , Benth
<i>Chaetomium saecineum</i>	On dead fruitwall of <i>Albizia lebbek</i> , Benth
<i>Aylaria polymorpha</i>	On dried wood of unidentified plant
<i>Daldinia concentric</i>	On unidentified dead wood.
<i>Peziza repanda</i>	On humus rich soil
<i>Didymosphaeria sp.</i>	On dead twigs of <i>Croton parviflorum</i> , Morong
<i>Pleospora herbarum</i>	On unknown debris of dicot plant.
<i>Ganoderma lucidum</i>	On grass lawn
<i>Deadalea quercina</i>	On dead wood of unidentified plant
<i>Agaricus impudicus</i>	On humus rich Soil.
<i>Agaricus biotorquis</i>	On humus rich Soil
<i>Agaricus tabescens</i>	On dead unidentified tree trunk / bark
<i>Agaricus tigrinus</i>	On humus rich soil
<i>Agaricus rotalis</i>	On humus rich soil.
<i>Coprinus micaceus</i>	On dead and decaying unknown wood,
<i>Phallus impudicus</i>	On roots of <i>Ficus glomerata</i>
<i>Hendersonula toruloidea</i>	On dead & decaying bark of <i>Ipomea fistulosa</i>
<i>Epicoccum purpurascens</i>	On dead & decaying internodes of <i>Saccharum officinarum</i>
<i>Helicomyces hydrabadense</i>	On unidentified rotten twigs of grass species.
<i>Penicillium digitatum</i>	On dried and decaying <i>Citrus aurantium</i> fruit wall
<i>Tetraploa aristata</i>	On dead and decaying culms of <i>Saccharum officinarum</i>
<i>Verticillium cinnabarium</i>	On dead and decaying wood of <i>Cassia siamea</i>
<i>Pestalotia mangiferae</i>	On dead and decaying leaves of <i>Mangifera indica</i>
<i>Melanconium sp.</i>	On dead & decaying twigs of <i>Prosopis julifera</i> .
<i>Verticillium cinnabarium</i>	On dead and decaying wood of <i>Cassia siamea</i>
<i>Memnoniella echinata</i>	On dead and decaying stems of

Dendrocalamus strictus

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कृषी विज्ञान केंद्राचा संकल्पनात्मक अभ्यास

डॉ.नवले (कदम) प्रमोदिनी बाळासाहेब

मार्गदर्शक

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गोषवारा - कृषी क्षेत्रातील कृषी विज्ञान केंद्र हा एक नाविन्यपूर्ण उपक्रम असून त्याद्वारे शेतकरी व कृषी उद्योजकांना मार्गदर्शन केले जाते. तळागाळातील शेतकऱ्यांना त्यांच्या गरजेनुसार प्रशिक्षण देऊन ग्राम विकास साधण्याचा हा प्रकल्प आहे. शास्त्र शुद्ध मार्गदर्शनासाठी कृषी विज्ञान केंद्राने एका 'आदर्श शेता'ची निर्मिती केली आहे. कृषी विज्ञान केंद्राच्या प्रशासकीय इमारतीत माती व पाणी परीक्षण प्रयोग शाळा, फायटो डायग्नोस्टिक्स, पोस्ट हार्वेस्ट टेक. प्रयोगशाळा आणि कृषी तंत्रज्ञान माहिती केंद्र आहे. 30 शेतकऱ्यांची निवास व्यवस्था या ठिकाणी आहे. या केंद्रात अत्याधुनिक शेतीचे प्रशिक्षण देण्या बरोबरच कीड नियंत्रण, रोग नियंत्रण याचेही प्रशिक्षण दिले जाते. गांडूळखत तयार करण्याचे प्रशिक्षणही दिले जाते. बहुसंख्य शेतकऱ्यांच्या सहभागाने ग्राम दत्तक योजनेद्वारे मोठ्या प्रमाणावर आधुनिक शेतीचे प्रशिक्षण दिले जाते.

शोधनिबंधातील मुलभूत शब्द - कृषी विज्ञान केंद्र, आय.सी.ए.आर.

प्रस्तावना - 1951 पासून पंचवार्षिक योजनेच्या माध्यमातून कृषी क्षेत्राकडे लक्ष देण्यात आले. कृषी क्षेत्राची उत्पादकता वाढविण्यासाठी वेगवेगळे प्रयोग करण्यात आले. यातून काही ठिकाणी सकारात्मक बदल झाले. मात्र काळाच्या ओघात काही आव्हाने निर्माण झाली. आज दिवसेंदिवस शेती क्षेत्रात समस्या वाढत आहे. नवीन संशोधनास मर्यादा येत आहेत. या पार्श्वभूमीवर कृषी विज्ञान केंद्रांचा अभ्यास व संशोधन करणे गरजेचे आहे. कृषी विज्ञान केंद्राच्या स्थापनेस 50 वर्षांपेक्षा जास्त काळ होऊन गेले आहे. या 50 वर्षात शेती क्षेत्रावर काय परिणाम झाला ? या काळात शेती क्षेत्राची प्रगती योग्य झाली किवा नाही ? या प्रश्नांची उत्तरे मिळविण्यासाठी कृषी विज्ञान केंद्रांचा अभय महत्वाचा आहे. तसेच कृषी विज्ञान केंद्राने जे कार्यक्रम राबविलेले आहेत त्यांची प्रत्यक्ष परिणामकारकता तपासण्यासाठी महाराष्ट्रातील निवडक चार विभागातील सात जिल्ह्यातील कृषी विज्ञान केंद्रांचा कृषी पूरक विकासावर झालेल्या परिणामाचा अभ्यास हा विषय संशोधनासाठी निवडलेला आहे.

संकल्पना - भारत आजही कृषी प्रदान देश म्हणून ओळखला जातो. भारतात सर्वाधिक लोकसंख्या ग्रामीण भागात राहते. भारतीय अर्थव्यवस्थेत शेतीचे स्थान अत्यंत महत्वाचे आहे. उद्योग आणि सेवा क्षेत्र या दोन क्षेत्रांना मदत करण्याचे काम शेतीक्षेत्रातून केले जाते. असे असले तरीही या शेती क्षेत्रात अनेक समस्या उभ्या आहेत. देशाला स्वातंत्र्य मिळाल्यानंतर शेती आणि शेतकरी यांच्यासाठी अनेक योजना आणि कार्यक्रम राबविण्यात आले. त्यात महत्वाचे म्हणजे कृषी विज्ञान केंद्र होय. या कृषी विज्ञान केंद्रांना भारतीय संशोधन परिषदेकडून मंजुरी दिले जाते. कृषी विज्ञान केंद्र हे खाजगी स्वयंसेवी संस्था म्हणून उल्लेखनीय कामे करत आहे. भारतीय कृषी अनुसंधान परिषदेच्या संस्था, कृषी विद्यापीठाने आणि इतर संशोधन संस्था यांनी कृषी व सलग्न क्षेत्रात केलेले संशोधन शेतकऱ्यांच्या बांधापर्यंत पोचविण्यासाठी भारतात सर्वप्रथम 1962 साली पॉन्डेचेरी येथे कृषी विज्ञान केंद्राची सर्वप्रथम स्थापना झाली. महाराष्ट्रात 44 कृषी विज्ञान केंद्रे आहेत. त्यापैकी अहमदनगर जिल्हात राहाता तालुक्यात बाभळेधर येथे 1992 साली कृषी विज्ञान केंद्र स्थापन झाले तर शेवगाव तालुक्यात दहेगाव येथे 2011 साली कृषी विज्ञान केंद्र स्थापन झाले. तर पुणे जिल्ह्यात बारामती येथे 1992 साली स्थापना झाली. 2010 साली नारायण गाव येथे कृषी विज्ञान केंद्र स्थापन झाली. 1992 साली अंबाजोगाई (बीड), 1984 साली जळगाव, 1992 साली सांगली, 1976 साली ठाणे, 2016साली यवतमाळ अश्या प्रकारची काही महत्वाची कृषी विज्ञान केंद्रे महत्वाची कामगिरी बजावत आहे. ही सर्व केंद्रे खाजगी स्वयंसेवी संस्थेमार्फत चालविली जातात आणि याचा मुख्य उद्देश शेतकऱ्यांना शेतीविषयक आधुनिक पद्धतीने शिक्षण देणे हा होता.



भारतीय कृषी संशोधन परिषद (आय.सी.ए.आर.) यांनी 1994 मध्ये या विद्यापीठात कृषी विज्ञान केंद्राची स्थापना केली. कृषी विज्ञान केंद्र हे भारतातील एक कृषी विस्तार केंद्र आहे. केंद्रे स्थानिक कृषी विद्यापीठाशी निगडित आहेत, आणि भारतीय कृषी संशोधन परिषद आणि शेतकरी यांच्यात कृषी संशोधन व्यावहारिक, स्थानिक परिसरामध्ये लागू करण्यासाठी दुवे म्हणून काम करतात. सर्व कृषी विज्ञान केंद्र संपूर्ण भारतातील 11 कृषी तंत्रज्ञान अनुप्रयोग संशोधन संस्थांपैकी एकाच्या अधिकारक्षेत्रात येतात. मे 2021 पर्यंत, संपूर्ण भारतात अंदाजे 725 कृषी विज्ञान केंद्र आहेत.

संशोधन विषयाची उद्दिष्टे -

1. कृषी विज्ञान केंद्रांचे कृषी विकासातील महत्व अभ्यासणे.
2. महाराष्ट्रातील निवडक सात कृषी विज्ञान केंद्रांच्या कामगिरीचा अभ्यास करणे.
3. कृषी विज्ञान केंद्रामार्फत राबविण्यात येणाऱ्या विविध कार्यक्रमाचा चार विभागातील पिक रचनेवर झालेल्या बदलाचा अभ्यास करणे.
4. कृषी विज्ञान केंद्राद्वारे प्रशिक्षण दिलेल्या शेतकऱ्यांच्या शेती उत्पादनात राहणीमानात आणि रोजगारात झालेल्या बदलत अभ्यास करणे.
5. कृषी विज्ञान केंद्रांच्या कार्यपद्धतीमध्ये समस्या आणि दोष याचा शोध घेऊन त्या सोडविण्यासाठी आवश्यक उपाययोजना सुचविणे.

संशोधन विषयाची गृहीतके -

1. कृषी विज्ञान केंद्राने केलेले संशोधन शेतकऱ्यांपर्यंत पोहोचले आहे.
2. कृषी विज्ञान केंद्रामुळे शेतकऱ्यांच्या राहणीमानात सुधारणा झाली आहे.

संशोधन पद्धती -

प्रस्तुत संशोधनात प्राप्त तथ्याच्या आधारे सखोल अध्ययन करण्यासाठी सामाजिक शास्त्राच्या संशोधन पद्धतीपैकी तथ्य संकलन व मूल्यांकनात्मक संशोधन पद्धतीचा वापर केला जाणार आहे. यात माहिती संकलनासाठी प्राथमिक व दुय्यम सामुग्रीचा वापर केला आहे.

तथ्य संकलन -

संशोधन पद्धतीच्या स्रोतापैकी प्राथमिक माहिती संकलन करण्यासाठी निरीक्षण, प्रश्नावली, मुलाखत या पद्धतीचा वापर केला आहे. दुय्यम माहितीसाठी संशोधन विषयाशी संबंधित संदर्भ ग्रंथ व पुस्तके, अहवाल, संशोधन प्रबंध मासिके, साप्ताहिके, वर्तमानपत्रे इत्यादी माध्यमातून विषयाशी संबंधित तथ्य व आकडेवारी गोळा केली आहे. संशोधन साहित्याचा आढावा - कृषी विज्ञान केंद्र यांची कृषी विकासातील भूमिका, योगदान व परिणामकारकता तपासण्यासाठी अनेक संशोधकांनी सखोल अभ्यास केलेला आहे. या संदर्भातील संशोधन साहित्याचा आढावा या प्रकरणात घेतला आहे.

1. डॉ. भास्कर गायकवाड (2005) - यांनी "अॅग्रीकल्चरल कम्युनिकेशन थ्रू आय टी : अ केस स्टडी" या विषयावरील अध्ययन कृषी विज्ञान केंद्र बाभळेश्वर जि अहमदनगर यांच्या द्वारे कृषी विषयक माहिती शेतकऱ्यांपर्यंत पोहोचवण्यासाठी थेट इंटरनेटचा वापर केलेला आहे.
2. जितेंद्र सिंग व सुजान डी के (2006) - जून 2006 मध्ये यांनी "रोल ऑफ कृषी विज्ञान केंद्र इन रुरल अँड अॅग्रीकल्चरल डेव्हलपमेंट" या शीर्षकाचा प्रबंध संशोधकाने कुरुक्षेत्र या मासिकातून प्रकाशित केला. त्यांनी या संशोधन लेखात कृषी विज्ञान केंद्राद्वारे राबवले जाणारे नवनवीन तंत्रज्ञान व उपक्रमामुळे पिकांची विविधता निर्माण झाली आहे.
3. डॉ. सिताराम उत्तमराव अनपट (2008) - यांनी जालना कृषी विज्ञान केंद्राची कृषी विकासातील भूमिका एक चिकित्सक अभ्यास या शीर्षकाचा प्रबंध 2008 मध्ये डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ औरंगाबादला सादर केला होता. या अध्ययनात त्यांना असे दिसून आले कि कृषी विज्ञान केंद्राने पाणलोट क्षेत्र व्यवस्थापन कार्यक्रम राबविल्यामुळे लाभार्थ्यांच्या एकूण लागवडीखालील क्षेत्रापैकी (201.2 हेक्टर) बारमाही बागायती क्षेत्र 25.6 हेक्टर (12.8%) असल्याचे दिसून आले म्हणजेच नमुना लाभार्थ्यांचे सिंचन क्षेत्र लक्षणीय वाढले आहे.
4. www.kvk.pravara.com (2007) - कृषी विज्ञान केंद्र बाभळेश्वर च्या संकेत संकेत स्थळावर कृषी विज्ञान केंद्राची स्थापना, कार्यपद्धती, स्वरूप याविषयी माहिती दिलेली असून शेतकरी गट या लेखात कृषी विज्ञान केंद्रांतर्गत शेतकरी मंडळ योजनेची भूमिका स्पष्ट केलेली आहे.



5. एम आर दत्तात्रय के. सुधाकर एन, (2004) -या संशोधकाने रोल अँड एम्पॅक्ट ऑफ कृषी विद्यान केंद्र इन वाटरशेड डेवेलपमेंट या विषावर आपले विचार मांडले आहे यात त्यांनी महाराष्ट्र व आंध्रप्रदेश या राज्यात पाणलोट क्षेत्रात केलेल्या विकासाची परिणामकारकता शोधण्याचा संशोधकाने प्रयत्न केला आहे.

6. डॉ. सय्यद अहमद (1994) - यांनी 1994 साली आपला बिगर सरकारी संस्था ग्रामीण आर्थिक परिवर्तनासाठी साहाय्य करी प्रारूप हा प्रबंध पुणे विद्यापीठात सादर केला या विषयाचा अभ्यास करताना असे दिसून आले कि बिगर शासकीय संस्था या शासकीय संस्थांच्या तुलनेत अधिक प्रभावशाली आहे.

निकष-

कृषी विद्यापीठे, राज्य विभाग, ICAR संस्था, इतर शैक्षणिक संस्था किंवा स्वयंसेवी संस्थांसह विविध यजमान संस्थांच्या अंतर्गत कृषी विज्ञान केंद्र स्थापना केली जाऊ शकते. ICAR वेबसाइटवर कार्यरत असलेले 700 कृषी विज्ञान केंद्र आहेत. 458 राज्य कृषी विद्यापीठांतर्गत, 18 केंद्रीय कृषी विद्यापीठांतर्गत, 64 ICAR संस्थांतर्गत, 105 NGO अंतर्गत, 39 राज्य विभाग किंवा इतर सार्वजनिक उपक्रमांतर्गत, आणि 16 इतर विविध शैक्षणिक अंतर्गत संस्था नवीन कृषी तंत्रज्ञानाची चाचणी घेण्यासाठी कृषी विज्ञानकेंद्राकडे सुमारे 20 हेक्टर जमीन असणे आवश्यक आहे.

जबाबदाऱ्या - प्रत्येक कृषी विज्ञानकेंद्राकडे ICAR संस्थांनी विकसित केलेल्या बियाण्याच्या जाती किंवा नाविन्यपूर्ण शेती पद्धती यासारख्या नवीन तंत्रज्ञानाची चाचणी घेण्यासाठी एक लहान शेत चालवते. यामुळे नवीन तंत्रज्ञान शेतकऱ्यांना हस्तांतरित करण्यापूर्वी स्थानिक पातळीवर तपासले जाऊ शकते. कृषी विज्ञानकेंद्राकडे शेत आणि आजूबाजूच्या गावांच्या जवळ असल्यामुळे, ते शेतकऱ्यांच्या शेतात नवीन तंत्रज्ञानाची परिणामकारकता दर्शविण्यासाठी कार्यक्रम आयोजित करते. क्षमता वाढवणे, नवीन तंत्रज्ञानाचे प्रदर्शन जबाबदाऱ्या आहेत.

सर्वसाधारणपणे पुढील समस्या भेडसावतात

1. आर्थिक समस्या
2. कमी प्रतीचे राहणीमान
3. वाढता उत्पादन खर्च
4. घटते उत्पादन

शेती हा एक महत्वाचा घटक आहे कृषी संस्कृती महान आहे. त्यामुळे कृषी विज्ञान केंद्राचा शेती विकासावर झालेल्या परिणामाचा सविस्तर अभ्यास करणे आवश्यक आहे.

सारांश - भारतातील अर्थव्यवस्था शेती क्षेत्रावर मोठ्या प्रमाणात अवलंबून आहे. मात्र शेती क्षेत्राचा विकास हा औद्योगिक क्षेत्राएवढा झालेला दिसत नाही त्याचे प्रमुख कारण म्हणजे भारतीय शेती अजूनही परंपरागत पद्धतीने केली जाते. भारतीय शेतकरी असंघटीत असल्यामुळे त्याच्या शेतमालाला योग्य ती किंमत न मिळाल्यामुळे त्याचे आर्थिक उत्पन्नाचे प्रमाण नेहमी जेमतेम राहते. सध्याच्या राष्ट्रीय सरकारच्या कार्यक्रम " 2022 पर्यंत शेतकऱ्यांचे उत्पन्न दुप्पट करणे" मध्ये कृषी उत्पादकता वाढवणे, प्रधानमंत्री कृषी सिंचाई योजना आणि प्रधानमंत्री फसल विमा योजना यासारखे विकास उपक्रम तसेच तांत्रिक नवोपक्रमावर अधिक लक्ष केंद्रित करणे आवश्यक आहे. कृषी विज्ञान केंद्र या नवीन सरकारी उपक्रमांबद्दल माहिती आणि पद्धतींचा प्रसार करण्यासाठी मदत करावी अशी सरकारची अपेक्षा आहे.

संदर्भसूची

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Financial Literacy in Economics

Editors

**Dr. Sanjay Chakane,
Prof. Jugal D. Naik,
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Khadki, Pune

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Financial Literacy in Economics

◆ Editors ◆

Dr. Sanjay Chakane,
Prof. Jugal D. Naik,
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E-BANKING IN INDIA: Overview

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Abstract:

E-banking, also known as online banking or virtual banking or internet banking is a system that enables banking transactions like transfer of funds, payment of loans and EMIs, deposit, and withdrawal of cash virtually with the help of the internet.

The purpose of the study is to emphasize the concept of e-banking. The research method of this study used the secondary data listed in different databases of books, research papers, and related articles of e-banking available on the Internet.

The present study has been undertaken to describe the present status of e-banking in India and examine the challenges & opportunities of e-banking. With the help of e-banking, the banking sector is gaining customer satisfaction and loyalty. Banks should provide their customers with convenience, meaning offering service through several distributions channels and the availability of online services becomes easier for the customer.

Keywords: - E-banking, internet, electronic payment, challenges, opportunities.

Introduction:

Banking today has become easier and it has led to a secure way for people to keep their hard-earned money in their bank accounts. There are numerous of options available to people ranging from debit cards, credit cards, e-wallets, internet banking, and mobile banking and so on which have replaced the traditional methods of transactions. Earlier the payment through electronic mode was restricted to making huge and lump sum payments for large value transactions and cheques were the main instruments of transactions for a long time before technical innovations took place. Now even petty payments become easier through e-banking making it more convenient for users to settle their payments. The adoption of e-banking services by customers enables banks to get returns on their investment and provide them with a competitive environment.

Definition and concept of E-banking:

Often E-banking is defined as web-

impressive figures of micro-finance in India as have exposed in tables. It is still too small to create a massive impact in poverty alleviation. However, India's experience in the case of Micro-finance and SHG is shown that this strategy is a suitable strategy for developing and under

developed countries against poverty.

9. Reference:

This is a descriptive research paper based on secondary data. Data have been found out from different reference books, websites, research paper and journals

○○○

Implementation of National Education Policy - 2020 (Industry Institute Linkage)

Editor

Dr. A. S. Waghmare

Mr. S. N. Borude

Dr. B. N. Navale



Advent
Publishing

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8. Enhancing Students Skill Development in Higher Education through the Implementation of the National Education Policy 2020

Dr. Sushma A. Unde

Assistant Professor, Department of Commerce
Arts, Commerce, Science and Computer Science College, Ashvi Kd.

Abstract:

Skills and knowledge are driving forces of economic growth and social development for any country. Countries with higher levels and better standards of skills adjust more effectively to the challenges. If we have to promote the development of our country then our mission has to be 'skill development' and 'Skilled India'. Millions and millions of Indian youth should acquire the skills which could contribute towards making India a modern country. National Education policy 2020 can help to develop multidisciplinary skills in the students of higher education.

Keywords: NEP, Skill development, Policy, Higher education

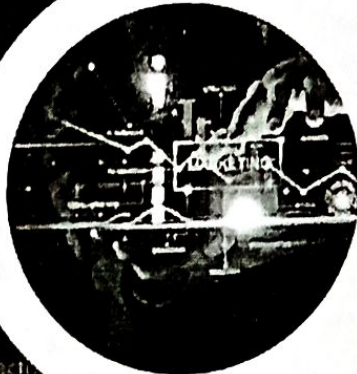
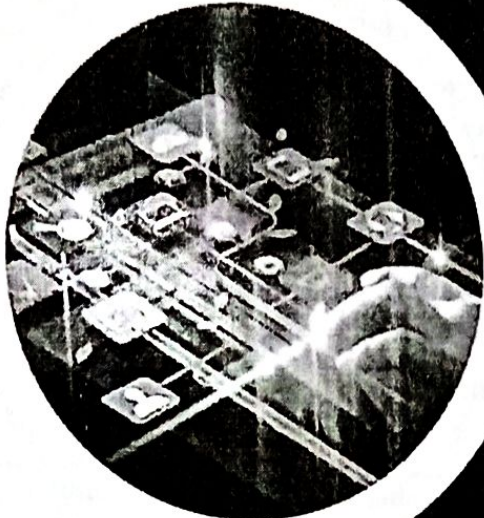
Introduction:

The National Educational Policy 2020 has been a bold move that has revolutionized the Indian education industry. It is expected to improve the educational standards for students both in schools as well as in colleges. The transition of the market from a learning-based approach to a skill-based model has been attributed to the policy. Through actions like establishing better standards for schools and colleges as well as continuous and standardized assessment tools, NEP 2020 aims to strengthen elementary education, improve secondary and tertiary education, develop skills among youth, and enable effective tracking of learning outcomes. Today, the world and India need skilled workforce. India is one of the youngest nations in the world with more than 62% of its population in the working age group (15-59 years), and more than 54% of its total population below 25 years of age. Its population pyramid is expected to bulge across the 15-59 age group over the next decade. It is further estimated that the average age of the population in India by 2020 will be 29 years as against 40 years in USA, 46 years in Europe and 47 years in Japan. In fact, during the next 20 years the labour force in the industrialized world is expected to decline by 4%, while in India it will increase by 32%. This poses a formidable challenge and a huge opportunity. To reap this demographic dividend which is expected to last for next 25 years, India needs to equip its workforce with employable skills and knowledge so that they can contribute substantively to the economic growth of the country.

National Policy for Skill Development and Entrepreneurship 2015 supersedes the policy of 2009. The primary objective of this policy is to meet the challenge of skilling at scale with speed, standard (quality) and sustainability. It aims to provide an umbrella framework to all skilling activities being carried out within the country, to align them to common standards and

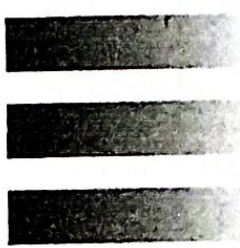


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डिजिटल मार्केटिंगच्या संधी आणि आव्हाने

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गोष्टवारा:

व्यवसायांमध्ये नवीन तंत्रज्ञानाचा समावेश झाल्यानंतर डिजिटल मार्केटिंग अधिक प्रसिद्ध झाले आहे. याने नुन्या मार्केटिंग पद्धती पूर्णपणे बदलल्या आहेत आणि मार्केटर्सना त्यांची उत्पादने आणि सेवा विकण्यासाठी त्यांच्या खरेदीदारांशी किंवा ग्राहकांशी इंटरनेटद्वारे कनेक्ट राहण्यास भाग पाडले आहे. परिणामी, सर्वोत्कृष्ट विपणनाची योजना आखताना आणि व्यवसायाची उद्दिष्टे सेट करताना विपणकांनी डिजिटल मार्केटिंगचे फायदे आणि तोटे या दोन्हीचा विचार आणि विश्लेषण करणे आवश्यक आहे. उच्च कार्यक्षमतेमुळे आणि परिणामकारकतेमुळे, डिजिटल मार्केटिंगला सर्व व्यावसायिक संस्थांनी ओळखले आहे आणि आता ते प्रत्येक उत्तीर्ण दिवसाबरोबर वेगाने वाढत आहे.

लवकरच, लहान व्यवसायांसाठी एकाच व्यासपीठावर त्यांच्या मोठ्या प्रतिस्पर्धांशी स्पर्धा करणे सोपे होईल. त्यामुळे डिजिटल मार्केटिंग ही आजच्या डिजिटल वातावरणात लहान आणि मोठ्या प्रमाणावर व्यवसायांची एक महत्त्वाची गरज बनली आहे.

डिजिटल मार्केटिंगच्या संधी

विविध साधने आणि तंत्रांचा वापर केल्यानंतर डिजिटल मार्केटिंग यशस्वी आणि संधी असू शकते. ही साधने विक्रेत्यांना डिजिटल मार्केटिंगचे जास्तीत जास्त फायदे मिळविण्यात मदत करतात जसे की:

• अंतिम ग्राहकाकडे वस्तू व सेवा पोहचविणे.

एकाच वेळी मोठ्या संख्येने संभाव्य ग्राहकांना लक्ष्य करण्यासाठी कंपन्यांसाठी डिजिटल मार्केटिंग हा संवादाचा एक प्रभावी मार्ग आहे. मार्केटिंगसाठी इंटरनेट चॅनेल वापरणे हा एकाच वेळी जगभरातील अनेक संभाव्य ग्राहक आणि संभावनांना लक्ष्य करण्यासाठी एक हुत दृष्टीकोन आहे. सोशल मीडिया मार्केटिंगने या मार्केटिंग क्रियाकलापांमध्ये फेस बुक, ट्विटर, लिंकडइन, पिन इंटेरेस्ट इत्यादी विविध सोशल मीडिया प्लॅटफॉर्मवर देखील क्रांती केली आहे.

• थेट जाहिरात

डिजिटल मार्केटिंग थेट जाहिरात सक्षम करते आणि उत्पादन किंवा ब्रँडबद्दल जागरूकता निर्माण करते. आता कंपन्या विविध डिजिटल चॅनेलवर उत्पादने आणि सेवांच्या जाहिराती सहजपणे दाखवू शकतात. परंतु एक चांगली ऑनलाइन जाहिरात धोरण आणि प्रचारात्मक साधने डिजिटल मार्केटर्सना अत्यंत स्पर्धात्मक मार्केटिंग वातावरणात चांगली कामगिरी करण्यास मदत करू शकतात.

• सतत जाहिराती प्रदर्शित करणे

डिजिटल मार्केटिंग जाहिरातींना कोणत्याही वेळी किंवा कोणत्याही ठिकाणी लक्षित ग्राहकांना अधिक सुलभ बनवते. कोणत्याही वेबसाइटला थेट वेबपेक्षासाठी आणि जाहिराती पाहण्यासाठी संभाव्यतेसाठी वेळ आणि ठिकाणाची मर्यादा नाही. सतत प्रदर्शित होणाऱ्या जाहिराती आपल्याशी संपर्क साधण्यासाठी आणि त्यांच्या गरजेची उत्पादने आणि सेवा शोधण्यासाठी संभाव्य लोकांना आकर्षित करतात. परंतु या जाहिराती वेबपृष्ठावर प्रदर्शित करण्यासाठी कार्यक्षमतेने व्यवस्थापित केल्या पाहिजेत. वेबपृष्ठावर जाहिराती प्रदर्शित करण्यासाठी चार-चरण प्रक्रिया देखील पहा.

• सुलभ ब्रँड जाहिरात

नवीन तंत्रज्ञानाच्या विकासामुळे आणि व्यवसायात इंटरनेटचा वापर केल्यामुळे, ब्रँड ग्राहकांच्या पोहोचण्याचा मोठा फायदा घेऊ शकतात आणि त्यांच्या ग्राहकांशी यशस्वीपणे संवाद साधू शकतात

• खर्च प्रभावी घनित

इंटरनेटचा वापर करून, डिजिटल मार्केटिंग हे T.V, रेडिओ, मासिके, वर्तमानपत्रे आणि बॅनर्स इत्यादी पारंपारिक मार्केटिंग घनितच्या तुलनेत किफायतशीर आणि स्वस्त जाहिरातीचे स्रोत आहे. डिजिटल मार्केटिंगमुळे विक्रेत्यांना त्यांच्या बजेटच्या उपलब्धतेच्या अधीन राहून त्यांच्या जाहिरातीची मोहीम सेट करता येते. मुख्यतः, वेबसाइट्स आणि व्यवसाय प्रोफाइल (जाहिराती आणि उत्पादने किंवा सेवानेदल माहिती प्रदर्शित करणे) विनामूल्य प्रचंड रह्यारी निर्माण करतात. सोशल मीडिया, त्याच्या असंख्य फायद्यांसह डिजिटल मार्केटिंग क्रियाकलापांना प्रोत्साहन देण्यासाठी महत्त्वपूर्ण भूमिका बजावली आहे. सोशल मीडिया मार्केटिंग प्लॅटफॉर्म जसे की Facebook, Twitter, Google+, LinkedIn, WhatsApp, Blogs, Yelp, Instagram, आणि YouTube इत्यादी देखील एक मोठा ट्रिप्लिक स्रोत प्रदान करतात.

• ऑनलाइन खरेदी करण्यासाठी ग्राहकांची सोय

डिजिटल मार्केटिंगच्या अधिक लोकप्रियतेमुळे आणि क्षमतांमुळे, दुकाने ओलांडली किंवा सीमा ओलांडली तरी ग्राहकांना कधीही (24/7 आधारावर) ऑनलाइन खरेदी करणे अधिक सोयीचे झाले आहे. डिजिटल मार्केटिंगने कंपन्या आणि किरकोळ विक्रेत्यांना त्यांच्या ग्राहकांना ऑनलाइन स्टोअरच्या आउटलेटकडे निर्देशित करण्याची संधी दिली आहे.

• विपणन क्रियाकलापांची जबाबदारी

डिजिटल मार्केटिंग कंपन्यांना त्यांच्या विपणन क्रियाकलापांचे मोजमाप करण्यास सक्षम करते जसे की डिजिटल विपणन कार्य करत आहे की नाही, क्रियाकलापांचे प्रमाण आणि त्यात समाविष्ट असलेले संभावण. डिजिटल मार्केटिंग मार्केटर्सना त्यांच्या ऑनलाइन सामग्रीचे गुणवत्तापूर्ण हेतूसाठी मूल्यांकन आणि ऑडिट करण्यास देखील मदत करते.

• विपणकांच्या करिअरला मदत करणे.

डिजिटल मार्केटिंग स्ट्रॅटेजी अंमलात आणण्यासाठी आणि कंपन्यांना इंटरनेटद्वारे ग्राहकांना लक्ष्य करण्यासाठी त्यांचे ब्रँड विस्तारित करण्यात मदत करणाऱ्या व्यक्तींसाठी डिजिटल मार्केटिंग हे फायदेशीर करिअर बनले आहे.

डिजिटल मार्केटिंगची आव्हाने

डिजिटल मार्केटिंग हे व्यवसायांसाठी एक विस्ताराचे साधन आहे. परंतु त्याला काही आव्हाने किंवा अडथळे येत आहेत. यातील काही आव्हाने अशी आहेत:

• इंटरनेट प्रवेशाची मर्यादा

डिजिटल

विपणन इंटरनेटवर अवलंबून आहे. काही भागात ग्राहकांना इंटरनेट सुविधा उपलब्ध होऊ शकत नाही किंवा खराब इंटरनेट कनेक्शन आहे. डिजिटल मार्केटिंग अशा क्षेत्रांमध्ये अयशस्वी ठरू शकते जिथे इंटरनेट सुलभता नाही किंवा मर्यादित आहे.

• मर्यादित ग्राहक दुवा आणि संभावण

डिजिटल विपणन इंटरनेटवर अत्यंत अवलंबून असल्याने, विक्रेत्यांना त्यांच्या जाहिराती अधिक व्यापक बनविणे आणि कंपनीची ब्रँड प्रतिमा किंवा उत्पादनांबद्दल त्यांच्या ग्राहकांशी संभावण सुरू करणे कठीण होऊ शकते.

• ब्रँडची उच्च स्पर्धा

डिजिटल

मार्केटिंगमध्ये एक कमतरता असते जेव्हा एखादा ग्राहक इंटरनेटवर एखाद्या विशिष्ट कंपनीचे विशिष्ट उत्पादन शोधतो, अनेक प्रतिस्पर्धी वस्तू आणि समान विपणन रणनीती असलेल्या सेवा ग्राहकांच्या होम पेजवर दिसतात. हे ग्राहकांना संघर्ष करते आणि दुसऱ्या कंपनीचे स्वस्त आणि चांगल्या दर्जाचे उत्पादन निवडण्यासाठी पर्यायी पर्याय प्रदान करते. परिणामी, काही ग्राहकांना वेबसाइट किंवा सोशल मीडियावर दिसणार्या बऱ्याच जाहिरातींवर विश्वास नसतो आणि ते फसवणूक मानतात.

• हॅकिंग रणनीतीचा धोका

एखाद्या

कंपनीची जाहिरात रणनीती हॅक करण्याचा धोका नेहमीच डिजिटल चॅनेल्सवर (इंटरनेट) असतो जो डिजिटल मार्केटिंगच्या कमतरतेपैकी

एक आहे. हॅकर्स किंवा स्पर्धक एखाद्या प्रसिद्ध कंपनीच्या मौल्यवान जाहिरात घोरणांचा सहजपणे मागोवा आणि कॉपी करू शकतात आणि त्यांच्या हेतूसाठी वापरू शकतात.

एटी-ब्रांड गतिविधिया (डॉपेलगॅंगर)

मार्केटिंगची आणखी एक कमतरता म्हणजे एखादी व्यक्ती किंवा व्यक्तींचा समूहही 'डॉपेलगॅंगर'च्या माध्यमातून मान्यताप्राप्त ब्रँडच्या प्रतिमेला हानी पोहोचवू शकतो. ब्रँडविरोधी कार्यकर्ते, ब्लॉगर्स आणि ओपिनियन लीडर्स एका विशिष्ट ब्रँडची प्रतिमा नाकारण्यासाठी 'डॉपेलगॅंगर' हा शब्द पसरवतात.

डिजिटल

मर्यादित उत्पादनांची जाहिरात

मार्केटिंगची आणखी एक व्यावहारिक कमतरता म्हणजे ती केवळ ग्राहक वस्तूसाठी फायदेशीर आहे. औद्योगिक वस्तू आणि औद्योगिक उत्पादने डिजिटल चॅनेलद्वारे विपणन करता येत नाहीत. वरील माहिती डिजिटल मार्केटर्सना डिजिटल मार्केटिंगची बलस्थाने आणि कमकुवतपणा समजून घेण्यास मदत करू शकते.

डिजिटल

निष्कर्ष

गेल्या अर्ध्या दशकात डिजिटल मार्केटिंग हा चर्चेचा शब्द म्हणून उदयास आला आहे. ई-कॉमर्सने व्यवसायाच्या संकल्पनेला वितरणाच्या भौतिक पैलूपासून विपणन आणि विक्रीच्या आभासी पैलूपर्यंत पुनरुज्जीवित केले आहे. डिजिटल क्रियाकलाप कोणत्याही विपणन आणि विक्री घोरणाचा एक महत्वाचा भाग आहेत. पारंपारिक मॉडेलवरून ई-कॉमर्स मॉडेलकडे व्यवसाय कसा चालवला जातो, यात बदल झाला आहे. उत्पादने आणि बाजारपेठेचा विस्तार सुरू आहे आणि त्याच वेळी खेळाडू बनविण्याची आव्हाने निर्माण होत आहेत, क्षेत्रात अधिक स्पर्धात्मक. आज, बहुतेक कंपन्या एकतर डिजिटल बदलाच्या उपक्रमांचा विचार करीत आहेत किंवा पुढे जात आहेत. प्रत्येक कंपनीची एक वेबसाइट असते आणि सोशल मीडियाचा समावेश न करता काही विपणन घोरणांवर स्वाक्षरी केली जाते. सोशल मीडिया हा कोणत्याही डिजिटल घोरणाचा एक महत्वाचा घटक आहे हे नक्की, परंतु डिजिटल बदलाला सर्वंकष प्रतिसाद देणे खूप पुढे जाणे आवश्यक आहे.

डिजिटल जग बदलत आहे आणि प्रगती रेखीव नाही. अशा जगात जिथे स्मार्टफोन आता केवळ स्मार्टफोन नाही, तर एक संभाव्य क्रांती आहे, आम्ही संस्थांना त्यांच्यासाठी डिजिटल प्रगतीचा अर्थ शोधण्यासाठी आमंत्रित करतो आणि त्यांच्या भागधारकांसाठी आम्ही अधिकाऱ्यांच्या मताचे समर्थन करतो जे डिजिटलकडे जोखीम म्हणून पाहण्यापेक्षा वापरण्याची संघी म्हणून अधिक पाहतात. प्रत्येक डिजिटल उपक्रम प्रत्येक संस्थेसाठी कार्य करेल असे नाही आणि डिजिटल रणनीती लागू करण्यापूर्वी बदलाची क्षमता आणि क्षमतेचे मूल्यांकन करणे महत्वाचे आहे. सर्वसाधारणपणे हा उपक्रम जितका सर्वांगीण असेल, तितका यशस्वी होण्याची शक्यता अधिक असते. आमचा असा विश्वास आहे की जे सर्वसमावेशकपणे वागतात आणि आता कृती करतात त्यांना सर्वांत जास्त स्पर्धात्मक फायदा मिळतो.

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E- BANKING IN INDIA: Overview

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Abstract:

E-banking, also known as online banking or virtual banking or internet banking is a system that enables banking transactions like transfer of funds, payment of loans and EMIs, deposit, and withdrawal of cash virtually with the help of the internet.

The purpose of the study is to emphasize the concept of e-banking. The research method of this study used the secondary data listed in different databases of books, research papers, and related articles of e-banking available on the Internet.

The present study has been undertaken to describe the present status of e-banking in India and examine the challenges & opportunities of e-banking. With the help of e-banking, the banking sector is gaining customer satisfaction and loyalty. Banks should provide their customers with convenience, meaning offering service through several distributions channels and the availability of online services becomes easier for the customer.

Keywords: - E-banking, internet, electronic payment, challenges, opportunities.

INTRODUCTION

Banking today has become easier and it has led to a secure way for people to keep their hard-earned money in their bank accounts. There are numerous of options available to people ranging from debit cards, credit cards, e-wallets, internet banking, and mobile banking and so on which have replaced the traditional methods of transactions. Earlier the payment through electronic mode was restricted to making huge and lump sum payments for large value transactions and cheques were the main instruments of transactions for a long time before technical innovations took place. Now even petty payments become easier through e-banking making it more convenient for users to settle their payments. The adoption of e-banking services by customers enables banks to get returns on their investment and provide them with a competitive environment.

According to UNCTAD, (2002) stated that deployment of retail or wholesale banking services over the internet is often referred to as E-banking which involves individual and corporate clients, and includes bank transfers, payments and settlements, documentary collections and credits, corporate and household lending, card businesses, and some others

RESEARCH METHODOLOGY

This research conducted research using second-hand data listed in different databases of books, research papers, and related articles on the Internet on e-banking.

OBJECTIVES OF THE STUDY

- To know the concepts of e-banking.
- To study the current status of financial innovations in the Indian banking sector.
- To study the challenges faced in e-banking.
- To study the various opportunities available in e-banking.

PRESENT STATUS OF E-BANKING IN INDIA

E-banking has become an integral part of the banking system in India. Before the 90's, the traditional model of banking i.e. branch-based banking was prevalent, but after that non-branch banking services were started. The credit of launching internet banking in India goes to firstly ICICI Bank. After that Citibank and HDFC Bank followed with internet banking services in 1999. The Government of India enacted the IT Act, 2000 with effect from October 17, 2000, which provided legal recognition to electronic transactions and other means of e-commerce. The Reserve Bank is monitoring and reviewing the legal and other requirements of e-banking on a continuous basis to ensure that e-banking would develop on sound lines and e-banking related challenges would not pose a threat to financial stability. According to a report of RBI in Jan. 2016, there are 196079 ATMs and 1337310 points of sale devices in India. To cope with the pressure of growing competition, Automated Teller Machines (ATMs), Internet Banking, Mobile Banking, Phone Banking, Tele banking, Electronic Clearing Services, Electronic Clearing Cards, Smart Cards, Door Step Banking, and Electronic Fund Transfer.

According to the RBI in its Annual Report 2020-21 stated that the payment systems recorded a robust growth of 26.2% in terms of volume on top of the expansion of 44.2% in the previous year.

Challenges in E-banking:

E-banking is in its emerging stage of development in India. Most of them are basic services only the deregulation of the e-banking industry coupled with the emergence of new banking technology is enabling new competitors to enter the financial services markets quickly and efficiently. However, it needs to be recognized that perception norms and an improvement in the functioning of e-banking services.

- **Security Risk:** The problem related to security has become one of the major concerns for banks. A large group of customers refuses to opt for e-banking facilities due to uncertainty and security concerns. According to the IAMAI Report (2006), 43% of internet users are not using internet banking in India because of security concerns. So it is a big challenge for marketers and makes consumers
- Satisfied regarding their security concerns, which may further increase online banking use.
- **Customer Awareness:** Awareness among consumers about the e-banking facilities and procedures is still on the lower side in the Indian scenario. Banks are not able to disseminate proper information about the use, benefits, and facility of internet banking. Less awareness of new technologies and their benefits is among

one of the most ranked barriers in the development of e-banking.

- **Privacy risk:** The risk of disclosing private information & fear of identity theft is one of the major factors that inhibit consumers while opting for internet banking services. Most consumers believe that using online banking services makes them vulnerable to identity theft. According to the study consumers' worry about their privacy and feel that bank may invade their privacy by utilizing their information for marketing and other secondary purposes without the consent of consumers.
- **Implementation of global technology:** There is a need to have an adequate level of infrastructure and human capacity building before developing countries can adopt global technology for their local requirements. In developing countries, many consumers either do not trust or do not have access to the necessary infrastructure to be able to process e-payments.
- **Non- Performing Assets (NPA):** Nonperforming assets are another challenge to the banking sector. Vehicle loans and unsecured loans increase N.P.A. which terms 50% of banks retail portfolio was also hit due to upward movement in interest rates, restrictions on collection practices, and soaring real estate prices. So that every bank has to take care of regular repayment of loans.

Competition: The nationalized banks and commercial banks have competition from foreign and new private sector banks. Competition in the banking sector brings various challenges before the banks such as product positioning, innovative ideas, and channels, new market trends, cross-selling ad at managerial and organizational part this system needs to be managed, assets and contain risk.

Opportunities in E-banking

Despite various challenges that are prevailing in context with e-banking in India, the following opportunities are motivating the marketers for implementing e-banking:

- **Untapped Rural Markets:** Contributing to 70% of the total population in India is a largely untapped market for the banking sector. In all urban areas banking services entered but only a few big villages have the banks entered. So that the banks must reach in remaining all villages because the majority of Indians still living in rural areas.
- **Multiple Channels:** Banks can offer so many channels to access their banking and other services such as ATM, Local branches, Telephone/mobile banking, video banking, etc. to increase the banking business.
- **Competitive Advantage:** The benefit of adopting e-banking provides a competitive advantage to the banks over other players. The implementation of e-banking is beneficial for banks in many ways as it reduces costs to banks, improves customer relations, increases the geographical reach of the bank, etc. The benefits of e-banking have become opportunities for the banks to manage their banking business in a better way.
- **Increasing Internet Users & Computer Literacy:** The fast increasing internet users in India can be a very big opportunity and the banking industry should encash this opportunity to attract more internet users to adopt internet banking services.

The table shows evidence of an increasing number of internet users in India.

- **Worthy Customer Service:** Worthy customer services are the best brand ambassador for any bank for growing its business. Every engagement with customers is an opportunity to develop a customer's faith in the bank. While increasing competition customer services have become the backbone for judging the performance of banks.
- **Internet Banking:** It is clear that online finance will pick up and there will be increasing convergence in terms of product offerings banking services, share trading, insurance, loans, based on data warehousing and data mining technologies. Anytime anywhere banking will become common and will have to upscale, such up scaling could include banks launching separate internet banking services apart from traditional banking services.

CONCLUSION AND SUGGESTIONS

In today's world of globalization, e-banking is a significant aspect of the development of the banking sector by solving major issues, challenges faced by e-banking. The Indian banking industry can develop customer loyalty towards the banking sector. This can be done through training and development and by making the banking process easier and familiar to the customers. The Government of India and various government agencies are making an effort to make e-banking more safe, secure, and reliable with the convenience of digital channels. Most of the customers are visiting branches less often and they use online and mobile technology for their banking needs more often. Online and mobile banking are rapidly growing. Nowadays most of the people of India using e-banking for their transactions and make them stand with the current scenario of the country.

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