

Prahladrai Dalmia Lions College of Commerce & Economics



April 2022

STUDENT RESEARCH
CONFERENCE
PROCEEDINGS

CONFERENCE PROCEEDINGS

Virtual National Conference for student researchers on 'Changing Media Landscapes and their Impact on Culture, Society and its Economics'

on 27 April 2022

organized by

Department of Business Communication and Student Research Cell of

Prahladrai Dalmia Lions College of Commerce & Economics and

D.T.S.S. College of Commerce under the aegis of IQAC.



Editor Ms. Emelia Noronha – IQAC Coordinator

Ms. Sheetal Kanojiya - Student Representative - IQAC

Dr. Sunita Tidke, Convenor, Student Research Cell

Chairman's Message

...we behold what we are, and we are what we behold... _Essence of Chapter 11, Sri'md Bhagavat Gi'ta

2022 holds very dear to us as Prahladrai Dalmia Lions College is celebrating the Golden Anniversary. We have almost come out of Covid19 pandemic impact-1 covering about 3 waves of various levels of disruption in our life. What better an opportunity would there be, to enumerate our 50 years of long and glorious legacy, and also to pave way to a brighter future?

The entire education sector has seen an array of massive challenges while we were facing the peak of the pandemic. It also provided us with a retrospection as to how much and how fast can we respond to such global and national threats. Whether it was the technology access or up gradation of the classroom or strategic and timely inputs from the universities, we have seen that the sector requires fundamental improvements, especially in our approach to education.

As if the pandemic disruption was not enough we are soon going to face another major sector disruptor, this time, a positive one. With whatever little I could gather speaking to subject experts, the National Education Policy (NEP) is being implemented aggressively with tight deadlines. Though the direction is welcome, it occurs to me as pre-mature, as the systemic weaknesses have not been addressed adequately. To call the shot for 'Perform or Perish' like that in the industrial sectors through an urgent decentralisation could lead to unpalatable setbacks.

However PDLC like before have tried to be a notch ahead as we realised that the way forward is skill based competency development. In this backdrop we re-commit ourselves to improvising the subject delivery, student service and choice of trades. We have in concept agreed to dedicate more resources in this prospect of being future ready.

A capability to achieve holistic Students' Development is what we at PDLC aspire to. This would mean the curricular, co-curricular and industrial development providing a 360 competitive environment for the budding talent. Numerous initiatives are enlisted to this effect, and additions and suggestions are always welcome. I recognise that the college has a stellar battery of alumni and alumnae. Their representation as well as contribution to the institution would be vital to its development.

Our staff team, teaching and non-teaching, have stood fast in the bumpy ride during the disruptions, which deserves a roaring round of applause. The institution leadership under Dr. Lt. Kiran Mane and his immediate team of functional heads Mr. J. Golmes, Dr. Madhavi Nighoskar, Ms. Subhashini Naikar, Ms. Kiran Mishra and Mr. Anil Bagade have ensured that the college operations proceed seamless, and the students are affected the least. There are yet rooms for improvements that we are looking forward to.

My own team-mates in the Governing Council and our Patron-Trustees of Lions Club of Malad-Borivli College Charity Trust have been my source of inspiration and energy. This 50 long year partnership speaks volumes about the steadfast will, and commitment to the cause of education. I offer respects and appreciation for the honour of serving with these supportive custodians. A respectful mention for the departed souls, our Founding Fathers and Elder members is due in the grand Golden Anniversary. I thank you all, and may God bless. Jai Hind.

Lion Dr. Sharad S. Ruia

Chairman, Governing Council, Prahladrai Dalmia Lions College of Commerce & Economics

Secretary's Message

Dear Readers,

In this Golden Jubilee Year of Prahladrai Dalmia Lions College of Commerce and Economics, I convey my greetings and best wishes to all the readers of 'SPECTRUM' Magazine.

I thank one and all for their relentless efforts and selfless services towards the noble cause of facilitating quality education to the thousands and thousands of students.

With whole hearted support given by everyone, we have sailed through smoothly in this difficult time of lockdown.

We have traveled five decades together and seek to continue our journey with optimism and enthusiasm, for better future.

Today the future of the world belongs to commerce education. Prahladrai Dalmia Lions College of Commerce and Economics has now opened its doors to yet another venture of Research. Students can now pursue their PhD in Accountancy, Economics and Commerce under able and recognized guides of Mumbai University.

The College's academic success comes from well-trained teachers and able administrative staff.

For parents, my humble advice is don't pressure your child to chase marks. Ultimately it is learning which is more important, not marks.

PDLC is one of the leaders in Commerce College that encourages Scholarships, independent thoughts and effective learning habits through coherent and balanced teaching programs.

I take this opportunity to thank one and all who stood by me and extended whole hearted support in discharging my responsibilities.

Together each one achieves More (TEAM).

In our college we have an International Social Club - Leo Club of Malad Borivli Dalmia College, which gives our students - Leadership opportunities and means to serve the community.

I invite all our Alumni to participate in the Golden Jubilee Year Celebration of the college.

Yours in Education,

Lion Kanahaiyalal G. Saraf

Hon. Secretary, Governing Council, Prahladrai Dalmia Lions College of Commerce & Economics

Principal's Message

Adversity and challenge were the two words that each of us faced amidst the Covid 19 crisis. Every household, every individual faced the challenges put forth by the crisis. All our stakeholders – students, their parents, staff, members of the management, too faced them with daunting courage. These times of adversity taught us many things. All our staff braced the challenges of the online teaching-learning process with great alacrity.

Learning may begin in the classroom, but it certainly doesn't end there. Teachers set up the signs for the road ahead inspiring students to learn wherever life may take them. This was enunciated boldly by our staff. The coming back to offline teaching was accompanied with fear and doubt but I am proud that our staff took up the cudgels to fight back with great enthusiasm. The online-offline combined mode of teaching had its own set of difficulties hitherto unknown but our staff was undeterred. Our management upgraded the technological support and made provision of internet in all classrooms to provide our students with continued learning process without any hassles. I am very grateful for the timely decisions taken by our proactive, management in supporting the staff to meet all adversities.

This year too saw a number of webinars and virtual conferences. Our MOU with DTSS College and Vocskills helped our students grow in the field of research and enhanced their career related skills. The highlight of the year was the Intercollegiate 'Dalmia Stock Exchange' conducted in the offline mode.

I am indeed proud of our outreach efforts – The Lions Club of Malad-Borivali project "Inspire to Serve", the Corona Virus Vaccination Drive (CVVD), visit to an old age home, "Art of Giving" event by teaching staff reaching out to give joy to the inmates of Community Development Centre, Malad which is a Home for protecting and rehabilitating vulnerable children in despair, to name a few. These were proof to the fact that, "Adversity in our life may seem like a problem, however, adversity can make us grow and learn, an opportunity that we may never have experienced. It all depends on how you look at it" (Catherine Pulsifer).

I am indeed blessed that with the help and cooperation of a proactive teaching faculty and administrative staff, a very supportive and encouraging management at my side, I am sure that Prahladrai Dalmia Lions College will be successful in "creating icons of tomorrow" that will keep aloft "the values of humanity and social responsibility".

Dr. Kiran Mane

I/C Principal,

Prahladrai Dalmia Lions College of Commerce & Economics

Papers presented at the Virtual National Conference for student researchers on

'Changing Media Landscapes and their Impact on Culture, Society and its Economics'

on 27 April 2022

	TRACK 1 (1:30PM-3:30PM)					
Sr No.	Code No.	Name Of Participant	Title Of Research Paper			
1	T1-01	Suha Riyaz	A Study of investment prefernce with respect to equity and mutual funds			
2	T1-02	Tanmay Kamble	Representation of gender (power) in media and society.			
3	T1-03	Subhaangi Singh	Social media for start-ups - an effective marketung tool			
4	T1-04	Nikkhil Chettri	crypto currency and media			
5	T1-05	Gauri Narayan Gavas	Sexual Politics & Media			
6	T1-06	Dhruvi Mehta	The Use Of Social Media In Education			
7	T1-07	Bains Gurwinder Kaur	Media And Smart Finance			
8	T1-18	Oshra Yeheal Kolatkar	IAS 19 - Employee benefits- a study on employee benefits in pvt ltd. Co.			
9	T1-09	Bhoomi Nagda	Code Of The Ethics and professional conduct			
10	T1-10	Vedant Gupta	Drone Technology's Impact on Various Industries			
11	T1-11	Ritika manral	A study on merges and acquisitions in banking sector			
12	T1-12	Suraj Prasad	MEDIA AND SHARE MARKET			
13	T1 - 13	Nidhi Mer	Use of Fintech in India			

TRA	CK 2 (1:3	0PM-3:30PM)	
Sr No.	Code No.	Name Of Participant	Title Of Research Paper
14	T2 - 01	Ayushi Singh	A study on individual awareness towards cryptocurrencies
15	T2-02	Shubham Gothankar	Non-Fungible Token (NFT): Overview, Evaluation, Opportunities and challenges
16	T2-03	Navin Mittal	An Analysis of the Instagram Users and Their Demography with Special Reference to Mumbai Metropolitan Region.
17	T2-04	Nidhish Tripathi	Role of media in the growth of gaming industry.
18	T2-05	Mohan Avdhesh Gupta	Child Sexual Abuse
19	T2-06	Kale Tushar Shivaj	A study on impact of media on an individual's physical and mental health.
20	T2-07	Shreyash Shrikant Vedak	A study on influence of social media on stock market
21	T2-08	Yashvi Mahesh Gudhka	A study on perspective of public about media
22	T2-09	Vivek Anand Pandey	A study on impact of social media on Politics
23	T2-10	Shashank Awadhesh Kumar Singh	A study on impact of media on investment decisions
24	T2-11	Anjali Rajkumar Lohar	Impact of media on education in India.
25	T2-12	Anurag Ramesh Mishra.	Impact of social media platforms on college students
26	T2-13	Anjali Ajay Gupta	Impact of media with reference to Smart Finance
27	T2- 14	Rebekah Cardoza	Social Media and children

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A STUDY OF INVESTMENT PREFERENCE WITH RESPECT TO EQUITY ANDMUTUAL FUNDS

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ABSTRACT

There has been a gradual increase in the financial literacy in India, the reason being the coming up of wealth management agencies as well as various financial institutions providing people with investment- related services. There can be seen an evident shift in the mindset of people where earlier they used to save and keep money in banks or at home now, they want to invest that money and grow. Different types of investment avenues or options are accessible to investors in today's highly competitive environment. Each investment method has its own set of benefits and drawbacks. Before investing in different investment modes, an investor strives to strike a balance between their rewards and drawbacks. The purpose of this research is to investigate the investment options selected by investors in Mumbai, as well as to assess the investor's preferences, notably for equity and Mutual funds, when other investment options are available in the market.

Key words - Investors, Investment Avenue, Equity Fund, Mutual Fund, Returns

INTRODUCTION

Saving is a crucial element of everyone's life, and it also plays a significant role in the economy of a country. Every person on the planet wishes to spend a portion of their earnings in some form of investment tool in order to increase their returns and prepare for future ambitions and challenges. The main goal is to learn about the investment preferences of India's young generation, to see if they are moving toward investment avenues such as Mutual Funds and Equity Markets, or if they are continuing to invest in gold, real estate, and post office

deposits, as older generations have done. One of the most important reasons why one should invest is to beat the cost of inflation. Inflation is nothing but when the value of money drops by which it means that the money won't buy you the same amount of the goods which it used to buy. Financial Products act as an investor safety on the grounds of their risk appetite and financial status and also the risk and return from the financial product. In India, investors have

traditionally employed "Bank Deposits, Post Office Deposits, LIC Schemes, and Gold" as investment vehicles. However, the rise of India's finance industry in recent years has shifted the preferences of the young generation, who are now gravitating toward investment channels such as mutual funds, equity markets, and commodities.

Mutual fund is a vehicle for mobilizing investor money, investing in various industries and securities, in line with agreed investment goals, between the mutual fund and shareholders. In other words, a tiny investor can use professional wealth management services provided by an asset management company through investment in a mutual fund. Their fundamental function is to help investors earn revenue or build their assets by engaging in the possibilities available in different securities and markets. Mutual funds can structure a scheme for any type of investment goal. Thus, through its different systems, the mutual fund structure enables a big corpus of cash from varied investors to be taped.

An equity market is one in which shares are issued and traded through exchanges or over-the-counter markets. It is also known as the stock market, and it is one of the most important fields in a market economy since it gives firms access to cash and investors a piece of ownership in a company with the possibility to profit based on future results. One of the most risky fields is equity. At the same time, though, this is a place where an investor can get a higher rate of return. On the other hand, investing necessitates a long-term strategy that will absorb the funds for a longer period of time.

REVIEW OF LITERATURE

Gupta (2001) - studied the preferences, future intentions and experiences of Indian family investors and discovered that bonds were considered an investment for retired individuals but had little attraction to young individuals. For all age groups, the market penetration attained through mutual funds was discovered to be significantly smaller than equity shares.

Verma (2008) studied the impact of demographics and personality on Indian investor investment choices and discovered that mutual funds were common among practitioners, students and self-employed people. By not investing in mutual funds and equity shares, retirees exhibited their risk aversion. It was also discovered that the level of comprehension of investment complexities was greater in higher education. Graduates and above preferred to invest in both equity and mutual funds.

OBJECTIVES OF THE STUDY

- To study the investor's perceptions towards mutual fund investment and equity sharesinvestment.
- To know, the preferred mode of investment (SIP/ one time investment) for mutual funds.
- To know, which market (primary/ secondary), individual investor prefer for investment in equity share.

STATEMENT OF THE PROBLEM

Most Indian investors have this strange love-hate relationship with the stock market. Most investors love when it constantly clocks upward trends and hate it when it goes downhill. A majority of Indians avoid investing their money in equity markets. Investors often cite a lack of understanding, financial risk, or other reasons for not investing their money in the stock market. Other short-term investors enter stock trading to earn a "quick buck" and also exit the market forever after a bad experience. Hence, based on the above issues, the following research questions are probed.

- 1. What is the level of awareness of the individuals in the light of investments?
- 2. What are the factors influencing the investment behavior of individuals?

SIGNIFICANCE OF THE STUDY

The significance of the research is to understand the investment avenue selection among the investors and to understand the investor's perceptions towards mutual fund investment and equity shares investment. The study area is featured by a good number of individuals i.e. students, salaried, businessmen, housewives and retired individuals. Further, this study can help find ways for improving the attractiveness of capital market investment.

METHODOLOGY OF THE STUDY

Data Type - The structured questionnaire was prepared to collect the primary data from the investors.

Sampling Technique - The quality of the research output and the validity of its finding depend upon appropriateness of the sample design selected of the study. It was needed to apply inferential statistical analysis; hence Probability sampling was chosen to be essential. Chi Square test was performed to test the hypothesis.

Sample Size - The study was conducted on 100 respondents in Mumbai city.

LIMITATIONS OF THE STUDY

The study is based on random sampling method instead of consensus method. The Study considered only few factors to analyze investment behavior of Individual investor. Respondents may have given biased answers required for the data.

DATA ANALYSIS AND HYPOTHESIS TESTING

Demographic Variables	Category	Percentage
Gender	Male	56
	Female	44
	21 to 30	26
Age	31 to 45	38
	46 to 60	28
	Above 60	8
	Government Employee	10
Occupation	Private Firm Employee	36
	Self- employed	9
	Business Person	12
	Retired	8
	Student	10
	Housewife	10

Criterion	Category	Percentage
Investment Option Preferred	Equity	34
	Debenture	45
	Both	21
Mode of investment in Mutual	One time Investment	13
fund	SIP	37
	Both	17
Mutual fund scheme preferred	Income	26
	Growth	29
	Balanced	12
Preferred mode of trading in	Online	7
equity	Offline	49
Preferred market for trading in	Primary	8
equity	Secondary	48

	Savings	40
Purpose of Investment	Tax Benefit	32
	Wealth Maximization	28
Factors that influence	Liquidity	34
investment	Return on Investment	43
	Risks	23
	Banking Funds	59
Sources savings are invested	Gold/Silver	43
	Shares/ Debentures	55
	Mutual Funds	65

From the above table, it is understood that out of 100 respondents, 45% of respondents invest in Mutual Funds, followed by 34% investing in Equity. About 21% of the respondents invest in both Equity and Mutual Fund. Out of 44 females, only 20 invest in mutual funds, 17 invest in equity and 7 invest in both. Out of 56 male around 25 invest in mutual, 17 invest in equity and 14 invest in both.

H0: Investors give equal preference to SIP and One time Investment as a mode of investment in mutual funds.

H1: Investors do not give equal preference to SIP and One time Investment as a mode of investment in mutual funds.

In hypothesis 1, H0 (null hypothesis) is proved to be wrong as it is clearly visible from the data collected from 100 respondents through questionnaire that 67 invest in mutual funds of which 37 respondents have given preference to SIP, 17 have given preference to one time investment and around 13 have given preference to both. Hence H1 (alternative hypothesis) proved to be right.

H0: Individual investors are independent of type of market i.e.; primary and secondary, in case of investment in equity shares

H1: Individual investors are not independent of type of market i.e.; primary and secondary, in case of investment in equity shares

In hypothesis 2, H0 (null hypothesis) is proved to be right as it is clearly visible from the data collected from 100 respondents through questionnaire that 56 invest in equity of which 48 respondents have given preference to secondary market, and around 8 have given preference to primary market. Hence H1 (alternative hypothesis) proved to be wrong.

${\bf H0}$ - There is correlation among the Genders while choosing Investment Avenue like Equity and Mutual Fund.

H1 - There is no correlation among the Genders while choosing Investment Avenue like Equity and Mutual Fund.

Row Labels	Mutual Fund	Both	Equity	Grand Total
Female	20	7	17	44
Male	25	14	17	56
Grand Total	45	21	34	100

Chi-square test of independence was performed on the collected data.

Observed Value-

	Equity	Mutual Fund	Both	Total
Male	17	25	14	56
Female	17	20	7	44
Total	34	45	21	100

Expected Value-

	Equity	Mutual Fund	Both
Male	19.04	25.2	11.76
Female	14.96	19.8	9.24

Expected Frequency = Row Total * Column Total / Grand Total

Chi- Square Method

	Equity	Mutual Fund	Both
Male	0.219	0.00159	0.427
Female	0.28	0.002	0.543

 $X2 = Observed \ Frequencies \ - \ Expected \ Frequencies \ / \ Expected \ Frequencies$

Degrees of Freedom (df) = (number of rows - 1) * (number of columns - 1)

$$= (2-1) * (3-1) = 2$$

Chi-Square Test Statistic Value	1.47259
Degrees of Freedom	2
Level of Significance (95%)	0.05
Table Value	5.991

Since the Chi-Square Value of 1.47259 is less than the Table Value of 5.991, p-value = 0.001, p < 0.05, the null hypothesis is rejected. Hence H1 alternative hypothesis is right. There is no correlation among the Genders while choosing Investment Avenue like Equity and Mutual Fund.

FINDINGS AND CONCLUSION

According to this study, mutual funds are the favored investing option in Mumbai, outperforming equities shares by 11 percent. Returns are proven to be the most significant factor to consider while investing. In comparison to wealth maximization and tax benefits, saving for the future is the most desired rationale or objective of investment. SIP investments are preferred by mutual fund investors over one-time investments. When it comes to investing in equities shares, individual investors are unaffected by the type of market, such as primary or secondary. Individual investors prefer online trading to offline trading when it comes to equity securities. Young investors, as opposed to middle-aged or older persons, are willing to take more risks and invest in equities shares, as evidenced by the fact that they are more motivated to take on more risk. Individuals who are retired prefer to invest their money in less risky mutual funds. Investors seek higher returns, and liquidity is an important factor to consider when making an investment.

RECOMMENDATION

Shares, mutual funds, and other investment tools were among the most popular among investors. As a result, there should be a variety of additional methods for raising awareness of the possibilities of other instruments and tools that can be more helpful to investors. There should be reasonable thinking so that the investor can determine when capital appreciation is more important than risk reduction and when return is more important than liquidity. The preferred time span for investment by investors is determined

by the investor's needs, such as whether they want fast and big profits or consistent returns. Many investors believe that investing in the stock market is risky, and as a result, many of them do not invest at all or only invest a small portion of their income. As a result, organizations should educate them on ways to reduce risk, such as planning investments in such a way that the investor does not lose anything and many other non-investors are attracted to invest in the stock market.

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Representation of gender (power) in society v/s media.

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Abstract:

Our paper mainly highlights the representations of gender [power] in media and society. It can also define has virtual and reality .in India there are many types of media

- Paper media, social media, broadcasting media and many more but today we will focus mainly on two medias which are highly contacted with many human being Broadcasting media (television, t.v serial, movies)

 Social media (Instagram, Facebook, internet media, YouTube)
 - Mostly prominent used of this sector of media are used by the human being
- This all media's are coming with the new ideology of represent the women as a superior In front of cameras for example a women is shown as a working women in office and men as shown as working in house as well as in the officebut in our society which we lives we never heard or saw that men's are working in the kitchen but in theadvertisement, movie or serial it as shown because to change the mind-set of our society and bringbroad mind concept towards the society.
- ❖ As we all know that media is the fourth largest pillar of democracy and eighth pillar of society so this media had started contributed with the help of Government and NGO were in every serial a women had a work position as compared to men.
- ❖ But till now in some areas of this countries the workman ship had give for the men's and woman's are used only in the object form were they didn't have any rights against the men's community.
- ❖ This is how we had the huge gap Between media and society to fill this gap media as contributed some facts with the society by television, social media, and many more things to connect the people with their good ideology.
- ❖ But however this topic get into the controversy and makes the noise by the Indianyouth but they never understand that its start from their own house world.

Introduction:

- Sexual politics refer to sociology were it refer that the difference between male andfemale in terms of power. It was first introduces by first American feminist writer know as **KateMillett** were she had describe about the rights and discrimination towards women in America and world wide also.
- Kate Millett and many more writers had describe the feminism into 4 waves .
- First wave was introduces in 1860. To 1910. In this period mainly the feminist act was focused on the challenges and problems regards of rights, voting pattern and many more rights.
- Second wave was introduced in 1960 and 1980. In this period mainly focused on the workplace equality and it was critics by the lower class women's because this feminist act was mainly focused on upper class.

- Third wave was introduced in 1990 to 2013. In this period focused was mainly on the lower sector were to develop more benefit them in empowerment and against of discrimination on the gender part.
- Fourth wave was introduced in 2015 to on going current years.

 This current waves are used to protect the women's from discrimination and mainly focused on the development towards their workplace and maintained it.

 The literature which were published in the countries are with help of media.
- In earlier period there were no connection of visual media but there was print media
 were the literature was printed toward all the local paper of America but today we
 have got all connection all over the world by using visual media and trends of social
 media came into existence like Facebook
 Twitter Instagram and YouTube were we get all the information which we had to get
 from the printed media .which Started ending from theconcept of media
- So now we see some facts in our society and How media tackle the representation of gender in virtual media v/s reality Society in India

BROADCASTING MEDIA:

As we all know the India is a land of pluralism were many religious are together staying and knows as Indians .

As our India is known for the land of pluralism were many families follows the traditional rules and regulation but this had became the old version of women nowadays social media as started contributed in the women (youth) which are not following the traditional but they follows the trends which they see on social media platforms.

Now we will classified some sector society were media mainly focused to break the chain of partiality and tackle the points which had given the controversy concept.

Division Public/Private DivisionFor labour Equality:

- In India the first movement was taken as feminist movement were the result of this division of labour in India is that though women constitute half of humanity, their role in public life, especially in workplace, is minimal in most societies. Earlier, only men were allowed to participate in public affairs, vote and contest for public offices. Gradually the gender issue was raised. It demanded to enhance the political and legal status of women and improve their educational and career opportunities. The movements which were raised by women to get equality in personal and family life are called **Feminist movements**.
 - The expression of gender division and mobilisation helped to improve women's role in public life. As India is a male-dominated, PATRIARCHAL society, women face disadvantage, discrimination and oppression in various ways:
 - i. The literacy rate among women is only 54 per cent compared with 76 per cent among men.
 - ii. On an average, an Indian woman works one hour more than an average man every tday and yet much of her work is not paid.

- iii. The Equal Remuneration Act, 1976 provides that equal wages should be paid to equal work.
- iv. In India, sex-selective abortion led to a decline in child sex ratio (number of girl children per thousand boys).
- v. Urban areas have become particularly unsafe for women.

Our media played an important role against this feminist movement were many film were published on girls child and their superiority in the film and make understand the society how girl child is also superior like boy child.

For example movies like Mardani, Dangal, and Mary Kom etc.

Women's Political Representation:

- I. In India there are many such like not giving equal stand and many more but this Issues related to women are not given adequate attention. This has led many feminists and women's movements to the conclusion that unless women control power, their problems will not get adequate attention.
- II. In India, the percentage of elected women members in Lok-Sabha touched 12 percent of its total strength for the first time in 2014. Their share in the state assemblies is less than 5 per cent.
- III. The way forward for the representation of women in political One way to solve women's problem is to have a fair proportion of women in the elected bodies. In Panchayats and Municipalities, one-third of seats in local government bodies are reserved for women. Now there are more than 10 lakh elected women representatives in rural and urban local bodies. Gender division is an example that some form of social division needs to be expressed in politics. This also shows that disadvantaged groups do benefit when social divisions become a issue of political controversy.
- IV. In this field the media as also played a role in a debate form were every citizen had got the new ideology concept to build or develop politics and get partition of new young generation but than also the controversy had taken place and man dominant society had describe the woman's characters and media failed to promote it
 - V. But there were many films on politics were women are represented as MLA, and role played of PM (prime minister) also.

For example: Rajniti movie etc.

❖ InvestmentOnGirlsLesserThan Boys For The Education :

- Gender inequality still exists in India within the households, workplaces and in larger society. As per 2011 data, effective literacy rates (age 7 and above) were 82.14% for men and 65.46% for women.
- In certain developing nations like India, gender inequality starts manifesting itself very early, a girl child starts facing discrimination right from the womb and it ends in female foeticide. Female child is treated inferior to male child and this is deeply engraved in the mind of the female child. This is more predominant in India as well as other lesser developed countries. A male child is considered a blessing and his birth is celebrated as opposed to a female child where her birth is not celebrated and is considered more of a burden. The 2011 Indian census shows that there are 940 females per 1000 boys.

- Educating a boy is seen as an investment as they are expected to earn and provide for their ageing parents. Whereas, an educated girl will have a higher dowry expense because they need an educated partner. It is also believed to be a waste of resources to educate a girl child as she will eventually get married and be a homemaker. If a family cannot afford to educate all their children, the male child will get preference.
- The media had also run many campaign to preserve and give education facility And broadcasted many articles to give and promote the education at least till primary school. So basically media had given lots of contirbution against every act or movement were media had got stable and success to promotes this ideology in the period from 2010 to 2015 the rapid increase of literacy rate, and number of girl child increased in the period and also given the awareness of self defence though the collaboration of defence academic and much more
- After reading the side we got that the transformation was like this Society> Media > Society.

SOCIAL MEDIA:



- Socialmedia is a kind of connection toward the world wide and this help to connect people and gets information about them it is a type of entrainment, social active, social chats and many more thing.
- Social media started in the early 2000 the first social media site to reach a million monthly active users was my space it achieved this milestone around 2004. This arguably the beginning of social media.
- As now we will see some of the social media platform were teenager are using a lot to connect world for the trends and many more purposes.
- So some are the social media:
- Facebook.
- Instagram.
- YouTube.
- Twitter.

This abovechart clearly mentioned that how a human are addicted toward this and left the reality society. Which connect people face to face etc.

Facebook



Is an American online social media and social networking service owned by Meta Platforms. Founded in 2004 by Mark Zuckerberg with fellow Harvard College students and roommates, Eduardo, Dustin Moskovitz, and Chris Hughes, its name comes from the face book directories often given to American university students. Now we all see how Facebook effect the society and emotional health.

Mental and emotional health

- Studies have associated Facebook with feelings of envy, often triggered by vacation and holiday photos. Other triggers include posts by friends about family happiness and images of physical beauty—such feelings leave people dissatisfied with their own lives. A joint study by two German universities discovered that one out of three people were more dissatisfied with their lives after visiting Facebook and another study by Utah Valley University found that college students felt worse about themselves following an increase in time on Facebook Professor Larry D. Rosen stated that teenagers on Facebook exhibit more narcissistic tendencies, while young adults show signs of antisocial behaviour, mania and aggressiveness.
- Positive effects include signs of "virtual empathy" with online friends and helping introverted persons learn social skills A 2020 experimental study in the *American Economic Review* found that deactivating Facebook led to increased subjective wellbeing In a blog post in December 2017.
- Mainly this social media hacks the society by showing western culture and now as we are from the traditional countries than also we most of human being started live in the nuclear families and wear a attire of western countries and our 1st language preference is also a English but it was adopted by the united kingdom.

CRITICISM AND CONTROVERSY OF SOCIAL MEDIA TOWARD THE POST ARE:

"Here today because I believe Facebook's products harm children, stoke division, and weaken our democracy. The company's leadership knows how to make Facebook and Instagram safer, but won't make the necessary changes because they have put their astronomical profits before people."

• So this criticism small text explains the situation of our society which had started participated towards virtual society.

Now second highest used of social media platform is

INSTAGRAM:



Is an American photography and video sharing social networking service founded by Kevin Systrom and Mike Krieger. In April 2012,. The app allows users to upload media that can be edited with filters and organized by hashtags and geographical tagging. Posts can be shared publicly or with preapproved followers. User cancontent by tag and location, view trending content, like photos, and follow other users to add their content to a personal feed.

Effect of Instagram social media platform are Impact on people:

ADDICTION:

In a study focusing on the relationship between various psychological needs and addiction to Instagram by students, Foroughi et al. 2021 found that the desire for recognition and entertainment were predictors of students' addiction to Instagram. In addition, the study proved that addiction to Instagram negatively affects academic performance Gezgin & Mihci 2020 quantified Turkish students' Instagram use's contribution to overall smartphone addiction, and concluded that frequent Instagram usage correlates with smartphone addiction.

BODY IMAGE:

Multiple studies confirmed that Instagram usage is associated with body surveillance and body self-image. In particular, following appearance-focused Instagrammers corresponded with the desire to look thin. Comments related to appearance on Instagram are leading to higher dissatisfactions with one's body. Based on Facebook's leaked internal research, Instagram has negative effects on body

Conclusion:

Oue paper had shown two types of media in that the media of broadcasting is a positive impact towards the society but the social media had came into existence most of the people refer this media for negative purpose of this media were for example it has shown that body show and mental health.

Because of addiction of this media the youth of our countries are in the dangerous situation because of this methodology of media to society is harmful for us so mainly the representation of woman are done In the negative form used and got negative impact. And last but not lease our generation gets less contact in face to face method

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SOCIAL MEDIA FOR START-UPS-AN EFFECTIVE MARKETING TOOL

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ABSTRACT:

Social computing involves the use of online social media tools such as Facebook, Twitter, YouTube and LinkedIn to reach consumers in innovative ways. Businesses of all types are getting involved in social media in an attempt to reach to a new audience and reinforce their ties with existing customers. As one is starting a new business, the major concern is with creating a product or service offering, finding first customers, building partnerships to help grow more quickly and ensuring one has enough money to sustain the company. The question in hand is, does social media play a role in helping one get their business off the ground. Is it worth investing your time in social media early in your start-up? Do social media really make a difference in marketing efforts?

The purpose of this study is to investigate how marketing efforts in social media can be successful in attracting customers for start-up companies. It also tries to understand how an owner of a start-up, recognize using social media to grow its business and uses social media to engage with its customers. The paper has shown that Facebook is more efficient and that social media is effective in spreading word-of-mouth and communicating with customers.

This was reinforced by several case studies and two live start-ups which were examined. As a result, suggestions for social media marketing strategies are recommended to the companies. The

conclusion of this study is that Facebook is an effective tool for start-up companies, to reach new

consumers and also to retain current customer.

KEYWORD: Social Media, Start-ups, Marketing, Customers, Engagement

INTRODUCTION:

Social computing is not a fad, nor is it something that will pass us by. It has revolutionized the

way we interact with the world around us. It has developed an appetite for new ways to

communicate and to the increasingly flexible ways that we can go online. This has led to global

changes, huge shifts in ideologies and a transformation in how we absorb and process information.

Gradually social computing will impact almost every role, at every kind of company, in all parts

of the world.

Social media offer plenty of services on the internet. The types of social media include: social

networks (Facebook, and LinkedIn), micro-blogs (Twitter), reviews and ratings (Yelp, Amazon,

and Trip Advisor), video (YouTube and Vimeo), and more.

Social media let consumers "friend" or "follow" favorite brands and comment or post

questions as a form of engagement. Through the use of social media sites, managers can find out

what is being said about a brand and they can also connect with consumers (Reyneke, Pitt, &

Berthon, 2011). Consumers are able to generate new business and promote or help a brand by

tweeting, blogging, reviewing, following, etc. Loyal customers also help generate online word of

mouth which is very important for businesses today.

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OBJECTIVE OF THE STUDY:

The objective of this research study is to find out if social media is an effective marketing tool for start-ups or budding entrepreneur. To reach the stated purpose the following questions will be answered:

- To identify and analyze the appropriateness of social media in marketing for start-ups.
- Analysis of start-up owners who have used social media tools.
- To measure the effectiveness of social media tools for marketing.
- Understand which tool is the most effective and can be further leveraged.

LITERATURE REVIEW:

- Marketing is a crucial activity for the survival and success of a business. Businesses today have more marketing opportunities than ever (Bresciani & Eppler, 2010).
- In the last several years social networking has received a great deal of attention and has gained acceptance across numerous economic, demographic and geographic segments. Social networks have become invasive as they touch us in our homes, while we travel and even in our workplaces (Perlstein, 2010).
- Kaplan and Haenlein (2010) describe social media as a group of internet based applications that build on the ideological and technological foundations of Web 2.0, and that allow the creation and exchange of user-generated content. Web 2.0 technologies on the social web permit two-way conversations with consumers enabling brands to listen to consumers and respond (Fournier & Avery, 2011). Consumers and organizations alike are increasingly using the web to discuss, share, and collaborate (Jones, 2010).

- Social media is best understood as a group of new kinds of online media which share most or all of the following characteristics such as participation which encourages contributions and feedback from the audience, an openness that allows voting, comments and sharing of information, conversation that is seen as one to one, communities which can be formed quickly to share common interest and connectedness that makes use of links to other sites, resources and people(Mayfield, 2008).
- Social media enables firms to engage consumers in a constant and direct manner at relatively low cost and higher level of efficiency than with more traditional communication tools. Businesses want their message to reach as many people as possible. To maximize this reach, a business must have a presence where customers are hanging out. Increasingly, they are hanging out on social networking sites (Halligan, Shah, & Scott, 2009).
- This makes social media not only appropriate for large organizations, but for startups as well (Kaplan & Haenlein, 2010).

Social media marketing offers many advantages for a start-up. They include:

- Promote products and services
- Deliver content
- Reach out to a huge audience
- Drive sales through social commerce
- Build quality back links to the company's website

Establish trust and reputation

As mentioned previously, social media is a great equalizer: big brands can be outsmarted without making huge investments, and small brands can make big names for themselves. The following paragraph shows how companies have leveraged the use of social media to market their products and services.

RESEARCH METHODOLOGY:

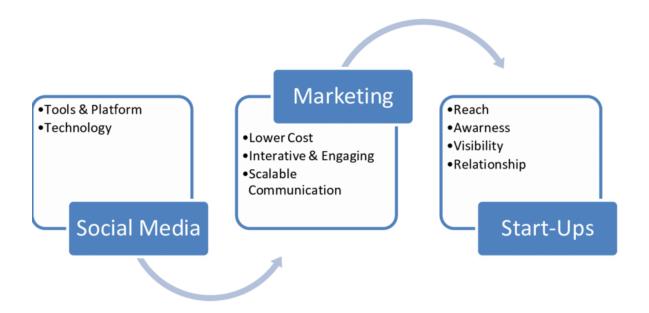
The used methodology in this study is qualitative with a focus on different case studies of start-up companies. The reason for choosing case study as a research method is to examine complex and special subject in detail. Case studies are particularly useful where one needs to understand a particular problem or situation in great depth, and where one can identify cases rich in information. As a method it is applied to real business situations and its focus on investigating a contemporary phenomenon within its real-life context (Soy, 1997). This study uses start-up from various sectors to get a broader idea of marketing communication usage of social media. Multiple cases enable comparisons that clarify whether an evolving finding is simply distinctive to a single case or consistently. Multiple cases also create a more robust theory because the propositions are more deeply grounded in varied empirical evidence (Ahlberg, 2010). They also enable broader exploration of research questions and theoretical elaboration.

The lessons learned from the case are assumed to be informed about the practices of a start-up that has experienced growth through social media.

This study is based on different sources of data. Secondary data was collected from different articles, journals, books, and internet sites. Furthermore, existing thesis and reports assisted in clarifying the ongoing trends of social media.

THEORETICAL MODEL

Based on the literature we have created a theoretical model and the continuation of this paper will be focused around this framework. The model provides linkages for the use of social media as a marketing tool for start-up companies.



The model above shows the relationship between social media, marketing and start-up. Social media is a powerful marketing tool provided to start-up looking to increase their reach and interaction with customers.

The concept of social media has brought the tools and underlying technology, which provide startups with the interface to continuously converse about their products and services. Using the social media tools and technology such as Face book, Twitter, and YouTube for social sharing of content, videos, and images, start-ups can market at a lower cost. Social media is a great platform for two-way communication. It allows consumers to discuss ideas, post comments, ask questions and share links. This facilitates open communication, leading to enhanced information discovery and delivery. The start-ups expect their marketing effort to be cost effective, interactive, engaging and scalable to a large audience. This is because they would need better and faster reach to create awareness and visibility to offering and to build long lasting relationships with customers.

TABLEWALLA

Tablewalla allows real-time, online bookings for the restaurant of your choice. The portal prevents the pain of calling individual restaurants to check the availability by providing a single destination known as Tablewalla. They heavily relied on social media tools such as Face book, Twitter and website for pre-launch marketing activities.

Since the service was yet to be launched, the website was up for preview and integrated with their blog. Users can register themselves with Tablewalla by filling up a quick form. The website gives a clear indication about what its motives are. The blogs are about new restaurants, chefs in town, events, recipes and everything related to food. Face book page content is wisely chosen and relevant to their expertise. They are not just promoting food, but restaurants too. They have also managed to get the attention of restaurants and food bloggers on Twitter.

Examining the results through the conversations, users have already started asking about the brand. This is a good sign and indicates that they will be looking forward to using the service.

They have generated lots of word-of-mouth buzz and have had many sign-ups as a result of our social media efforts. The brand has achieved in bringing visibility and building relationships with their users.

FOILED CUPCAKES

Foiled Cupcakes are a Chicago-based company that has used social media to deliver gourmet cupcakes. It has launched its business primarily using Twitter and LinkedIn, and has not used a single traditional marketing initiative yet.

The firm has used Twitter as a new way to meet people, follow people in their target demographic and start a conversation prior to the launch of their website. Something that worked really well in terms of growing their base, was just talking individually to people and generate interest about the business. It also used LinkedIn to meet new people and offered to donate cupcake to generate the awareness of the brand.

To date, 93 percent of the business has come from social media leads and they have surpassed initial revenue target numbers by over 600 percent. Using Twitter, Foiled Cupcakes went from zero to 2,200 targeted followers in less than six weeks. Twitter has been used to engage the audience, talk about things that they are interested which resulted in followers spreading the word about the business.

SHEEPSTOP

SheepStop is an eco-friendly, designer T-Shirt brand that crowd-sources its designs from a large community of artists across the world. The designs are taken from freelance designers which are put on the website and the company's Face book page.

SheepStops business model survives on the web and they have been very smart in embracing Social Media. They use social media tools such as Facebook and Twitter.

SheepStop has posted Face book comments with ever design displayed. SheepStop has placed the share button and like button to be shared across platforms. They are constantly active and keep engaging their community with tips and links. Tips could be about different eco-friendly designs, fashion trends in the market, etc. It has decent conversations going on in Twitter with its followers. The conversations are meaningful discussions with the sharing of helpful articles and they display a great humour while showcasing designs. They have pioneered concepts like bidding for a T-Shirt on Twitter through our #TwitBid platform.

It has a community of 1890 fans on Face book and around 600 followers on Twitter. The owners put in a seed capital of Rs. 0.3 Million and launched Sheep-Stop and now the company reported a turnover of Rs. 6 million.

MARINATION MOBILE

Marination Mobile is food-truck business that mainly sells tacos on the go. It included social web strategies in their marketing efforts four months prior to when their food truck served its first taco.

They build their relationships from scratch with positive face-to-face interactions, word-of-mouth marketing and a strategic digital presence. With no permanent street address, Marination Mobile utilizes social media as its storefront, building a virtual community of neighbors and supporters solely through online engagement. Using Twitter handle (@curb_cuisine) for a restaurant constantly on the move, Twitter is a perfect tool for keeping in touch with customers and letting them know where to find some good grub.

They have well over 10,000 people between Facebook and Twitter. Each social media tool has a different usage and purpose depending on what it is trying to accomplish.

HOKEY POKEY

Hokey Pokey is a premium ice cream brand which gives the freedom to create your own ice cream by selecting a flavour & mixing it with various add-ons.

They followed a seven-step process to develop their online social strategy. The steps are: monitor social media conversations, identify influential individuals who can spread messages, identify the factors shared by influential individuals, locate, recruit & incentivize those influencers who have interests relevant to the campaign (How Startup Hokey Pokey Sells More Ice Creams With Social Media, 2013).

The social media tools that they use are Facebook, Twitter.

Hokey Pokey features morning news network on their Facebook page where they share wonderful stories every day. They also share cute and funny pictures as well as posts on their brand page.

Initially when they got on Twitter they just monitored and listened to people's conversations. They would listen to the chatter on Twitter and react to any opportunities. If someone says they had a great dinner, they would recommend an ice cream dessert at a nearby branch. The company then identified influencers and started speaking to them. They also invited a few followers to try their ice cream.

Hokey Pokey's social media campaign resulted in substantial increases in brand awareness, social media ROI and sales revenue growth rate for the company. Hokey Pokey has over 100,000 likes on Facebook.

ANALYSIS

After doing a study of various case studies, the important and prominent elements of four social media tools have been identified and explained below. The models describe the nature of the tool and how it can be used by start-ups for effective marketing.

FACEBOOK

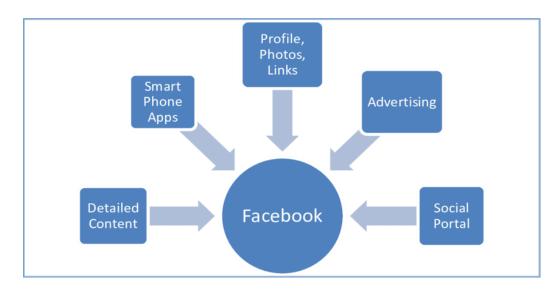


Fig. 1 Marketing Kit for Start-ups using Facebook

Facebook is a popular medium for social marketers both for everyday conversations and organizations of engaging promotions and contests for fans.

Facebook allows you to put a large amount of content on its site through its posts, walls, instant messages, e-mailer, etc. The content will be different from brand to brand, as well as the tone of

voice used, but it should be factual, relevant, timely and interesting to members of the target audience. Facebook offers its own form of advertising with Facebook ads, which appear in the side columns on the Facebook site. They include a headline with copy, an image, and a click-through link to a Facebook page.

All the Android and iPhone users can get official apps on Facebook to stay in touch with their social community all the time. This allows constant interaction between the user and the brand even on the go.

TWITTER

Twitter works in real time where you can ask a question and get an instant response. Its search features can be efficiently used to monitor what people are saying about a company, service, product and competitors. Increasing or declining trends and patterns can be tracked effectively as well. In contrast from Facebook where you become friends with people you know, on Twitter you follow the people and institutions you find interesting. Friends included, but also companies, celebrities reaching out a huge audience.

YOUTUBE

People appreciate a visually appealing marketing approach. Uploading videos on YouTube will make it visible to thousands of people within minutes. One can reach out to a huge market without having to resort to expensive techniques that require a lot of time and work.

YouTube can be utilized for presentations, webinars, testimonials, and any announcements you need to make to your audience. YouTube also has a "subscribe" button where viewers can subscribe to the channel of their choice and see the latest videos that they upload. This allows one

to keep their target audience updated with recent offers and development which in turn builds a loyal fan base. The comments and feedback section can be activated so that individuals can give their comments and reviews about the company and products.

YouTube has introduced a new channel tool that allows consumer goods brands to connect consumers directly with retailers. The new channel gadget will enable shoppers to purchase products through videos and find which retailers carry them, check the availability and price with just a few clicks.

LINKEDIN

A LinkedIn profile is basically like an online resume where you can list your experience, schooling, interests and more. LinkedIn users try to connect with as many people as they can, so when they need a new job or they're looking for someone to hire, they can search through a vast network.

LinkedIn also allows you to join groups that are relevant to your industry and expertise and then join the conversation. One key difference between LinkedIn and other networks recommendations and endorsements. Recommendations are just an online review of you and your services. Endorsements are a way for your connections to verify the skills and expertise you list on your profile. LinkedIn has become useful in recruiting industries looking for potential job candidates. In many professional circles, a potential client or business partner will take a close look at your LinkedIn profile before doing business with you. LinkedIn is a tool geared to help people connect primarily for business purposes and marketing.

CONCLUSION

From the paper we can conclude that it is essential for start-ups to understand social media tools and the strategies behind using social media for growing their business. Social media enables companies to show what they offer and to see what consumer's value. Companies need to find out which ways of connecting are most effective for their business, what information they are looking to share, and how to keep customers engaged.

It has been shown that Facebook is a more effective type of social media for start-up companies comparatively as it accomplishes to fulfill to capture reach, awareness, visibility and relationship. Facebook users are more likely to share information with friends, like company pages, and comment on posts made by companies. These activities both create word-of-mouth and allows for communication between the company and the consumers. This shows that marketing on Facebook can be effective for start-up companies in both reaching and retaining customers.

FUTURE SCOPE

This paper studies the effects of social media in reaching consumers by start-ups through various sources. The next step would be obtaining more primary data through face to face interviews of start-ups. This would help to get detailed information on how the owner/manager uses social media and could be analyzed deeply. To get a more complete picture of the results of social media marketing research should also be conducted to see more tangible results of social media marketing. This could be done by for example calculating return on investment or in other ways try to measure what the effects of social media marketing have on sales in start-up companies.

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Crypto Currency and Media

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Abstract

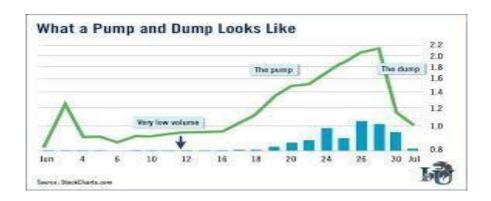
This Paper identifies the understanding of Crypto Currencies and its impact from Media. In the history, humans have evolved with Barter system. Fiat currency is a recent development used many years back and used till date. But this is not the end of the monetary history in human mankind. We all have heard of this term "Crypto Currency" Somewhere in the news or in some social media sites. It's a digital currency that can operate as a medium of exchange and are decentralized. However at the moment they are mostly used as store of value.

Blockchain technology has generated a great deal of interest in recent years, as has the associated area of cryptocurrency trading, not only on the part of individuals but also from traditional financial institutions and hedge funds. However, there is currently limited knowledge as to how to predict future cryptocurrency price movements. This thesis investigates whether online indicators, especially from social media, can be harnessed to predict cryptocurrency price movements. Interest surrounding cryptocurrencies, digital or virtual currencies that are used as a medium for financial transactions, has grown tremendously in recent years. The anonymity surrounding these currencies makes investors particularly susceptible to fraud—such as "pump and dump" scams—where the goal is to artificially inflate the perceived worth of a currency, luring victims into investing before the scammers can sell their holdings. Because of the speed and relative anonymity offered by social platforms such as Twitter and Telegram, social media has become a preferred platform for scammers who wish to spread false hype about the cryptocurrency they are trying to pump.

INTRODUCTION

The inception of blockchain technology gave birth to the popular cryptocurrency Bitcoin (symbol BTC). That does not mean bitcoin is the first cryptocurrency project. There were many others like digicash, e-gold, Hashcash and e-money. However, they did not succeed as they were not fully decentralized and not very secure and also could not solve the problem of double spending which was solved with Bitcoin later. Bitcoin originated with the white paper that was published in 2008 under the pseudonym Satoshi Nakamoto. It was published via mailing system for cryptography and a similar appearance to an academic paper. The creators original motivation behind bitcoin was to develop a cash like payment system that permitted electronic transaction but that also included many of the advantageous characteristics of physical cash. Since then, thousands of cryptocurrencies have emerged, and their hype has caused massive price swings on the trading markets. In December 2017, BTC quadrupled in market value in just over a month, then within a few days started a gradual decline until it reached half of its peak value. These price changes allowed some investors to realize huge profits, contributing to the allure of cryptocurrencies. Even though most investments are made in relatively established cryptocurrencies, including Bitcoin (BTC) and Ethereum (ETH), there are thousands of other smaller cryptocurrencies. These currencies are prime targets for manipulation by scammers, as evidenced by the proliferation of pump and dump schemes. Although in the early days of cryptocurrencies, pump and dump schemes were taking place by marketing teams in ICOs (Initial Coin Offerings), they are taking different forms nowadays. Pump and dump schemes have three major components: a group of scammers; (2) a private or semi-private communication medium where scammers coordinate their illicit activities; and (3) a social media platform for conducting orchestrated campaigns to hype a given coin. In a typical scenario, scammers create groups on platforms such as Telegram or Reddit to coordinate group purchases of a particular cryptocurrency, while creating false hype around it by making public posts (i.e., pump) on social media platforms such as Twitter. Normal traders, who only see the rise in the price and are unaware of malicious activity, might buy the coin hoping to anticipate the next trend, thus boosting the price even

further. Once a certain price target is met, the scammers start to sell (i.e., dump) their holdings, leading to a precipitous drop in the price



Social media has a profound influence on all industries. In particular, the cryptocurrency and blockchain industry has found exponential growth on the back of forums and social media. Since 2009, when the first cryptocurrency was founded, its prevalence within social channels has shifted from small online forums to mainstream social media platform success. The masses have seen and heard about cryptocurrency, with businesses starting to accept crypto as payments. However, there is still a significant opportunity for the relationship between social media and cryptocurrency to grow. Even though cryptocurrency is starting to see mainstream adoption, social media still has a prominent role. As well as growing the cryptocurrency space, social media is beginning to educate people on blockchain technology and the impact it can have on all industries. If you wish to be updated with news in the blockchain and cryptocurrency space, you must turn to social media. In particular, Reddit is exceptionally active in Bitcoin; the Bitcoin subreddit will teach you everything you need to know on the topic. When you read breaking cryptocurrency news, journalists probably pulled the information from Reddit. Social media will continue to drive up interest and adoption in cryptocurrency and blockchain. Even further, blockchain technology could be responsible for entirely decentralized social media. If this happens, the public will run the platform, and there will be no censorship on what can be posted. Blockchain social media would spell the epitome of the relationship between the two.

Data Sources and Acquisition

Choice of social media data sources

The popularity of social media services has exploded over the last decade; such services, although varying in exact functionality, generally allow users to share content (including text, video and pictures) with one another. There are now hundreds of services—accessed either via a web browser or mobile application—that fall under the broad umbrella of social media. In this chapter, three possible social media platforms are evaluated for use in later work. Twitter is naturally considered due to it being the most commonly chosen social media platform for similar analysis. Alongside Twitter, two other social media platforms are considered: Reddit and Facebook. Both Reedit and Facebook are novel and unexplored in cryptocurrency price prediction related literature. The characteristics of each platform are examined, then accessibility of data is considered before a final decision is made as to which data sources should be used.

An introduction to Reddit

Reddit, an online social media platform, is a collection of communities dedicated to the discussion of different subjects. It was launched in June 2005, amassing over 250 million users and achieving 8 billion page views per month. Unlike other social networks where the focus is mostly on social interaction with individuals with which one already has a shared connection, people on Reddit congregate together based on their shared interest in a particular topic. Different topics have their own subreddit. On accessing a subreddit, a list of posts is visible. Posts can be links to content elsewhere on the internet or original content produced by the author of the post. Users can subscribe to a particular subreddit. Posts made in that subreddit and other subreddits the user has subscribed to will appear on the user's personalised Reddit homepage.

Data acquisition

Reddit message data

The history of content on Reddit can be retrieved from publicly accessible APIs. Reddit offers their own API; however, the endpoints they offer are targeted towards programmatic interaction (for example, for third-party applications to allow users to interact with their Reddit accounts) rather than data retrieval. A common choice and more suited to extensive data retrieval is to use an external service called pushshift.io, built by Reddit moderators, which contains an API allowing access to the full history of content on Reddit. Its dataset is updated in real time, hence always expanding, as more content is submitted to Reddit. The pushshift.io API has a number of different endpoints allowing for a range of queries to request different types of data.



Impact of Google Trends and Telegram Sentiment

The Google Trends¹ search analysis service and the Telegram² messaging platform are investigated to determine their respective relationships to cryptocurrency price behaviour. It is shown that, in contrast to earlier findings, the relationship between cryptocurrency price movements and internet search volumes obtained from Google Trends is no longer consistently positive, with strong negative correlations detected for Bitcoin and Ethereum during June 2018. Sentiment extracted from cryptocurrency investment groups on Telegram is found to be positively correlated to Bitcoin and Ethereum price movements, particularly during periods of elevated volatility. The number of messages posted on a Bitcoin-themed Telegram group is found to be an indicator of Bitcoin price action in the subsequent week. A long shortterm memory (LSTM) recurrent neural network is developed to predict the direction of cryptocurrency prices using data obtained from Google Trends and Telegram. It is shown that Telegram data is a better predictor of the direction of the Bitcoin market than Google Trends. The converse is true for Ethereum. The LSTM model produces the most accurate results when predicting price movements over a one-week period



Wikipedia views

Most cryptocurrencies have their own Wikipedia page providing an introduction to the cryptocurrency. There is not one single location for Wikipedia views data covering the historical data interval required. Wikipedia views data from the start of 2015 onwards can be retrieved using the official mwviews Python library which connects to Wikipedia's pageview API. Previous historical daily data can be retrieved in one-month buckets from a separate website (http://stats.grok.de). Data was programmatically retrieved here from both sources and then merged to produce a single time series.

Google search volume

The volume of searches for particular terms is retrieved from the Google Trends service, a service provided by Google. Search volumes returned from Google Trends are scaled from 0 to 100, where 100 represents the highest search volume within the time frame queried. In this work, the search term used is the name of each cryptocurrency, for example the volume of searches for "Bitcoin". Google Trends returns data with different granularity depending on the historical time interval queried: daily search volumes are returned for queries of duration under 90 days, and weekly search volumes for queries of duration over 90 days. However, it is possible to reconstruct daily data for long time intervals using a combination of daily and weekly data. The method is described and validated by .In this method daily data is retrieved in buckets of under 90 days, and weekly data is also retrieved for the complete time interval of interest. Then, using the daily data, the percentage change of each day in a week from the first day of the week is calculated; these percentage changes are finally applied to the weekly data to build a daily time series over a more extended period.

Twitter data

Twitter has recently redesigned their mechanism of provision of historical data. Previously gaining access to historical Twitter data involved purchasing it from certified reseller companies (who commonly quoted amounts in the tens of thousands of dollars). Recently, however, Twitter has devised a new mechanism to retrieve the data directly from them via paid API access, whichfor certain needs (depending on the data required) is much more affordable. Interested parties are able to access a number of APIs which provide access to different datasets coming from the Twitter platform. For the work presented within this thesis, the 'Search API' is the most relevant API as it allows historical tweets to be retrieved based on matching particular user-specified filters. Count-based daily data was queried from the paid 'Search API' endpoint. The endpoint only returns 30 results for each query (e.g. if daily counts are requested, approximately a month of counts are returned), meaning a number of queries (at a cost of \$1 each) are required spanning the whole required data duration, for each cryptocurrency.

Cryptocurrency market data

Earlier academic work in the area (2010 – 2016) tends to focus on Bitcoin, due to Bitcoin being the first, best-known and largest valued cryptocurrency. However, over the years, other cryptocurrencies have risen to prominence, and academic work has started to reflect this with other major cryptocurrencies being considered alongside Bitcoin. Analysing more cryptocurrencies than Bitcoin alone has the advantage that findings for one cryptocurrency can be compared with other cryptocurrencies to see if the findings hold across a broader spectrum. In this work, Bitcoin, Ethereum, Litecoin and Monero are chosen for evaluation. This choice is made based on the public exposure of these cryptocurrencies, their high market capitalisations and high liquidity on exchanges and their relatively large communities/followings. The experiments undertaken in this work could be extended, without modification, to a wider universe of cryptocurrencies, assuming those cryptocurrencies have an active subreddit from which information can be retrieved and that they are traded on exchanges.

Correlation

1. Bitcoin and Musk

Figure below showcases the correlation between the tweets and pricing. The last three tweets were considered and time frames of the tweets were compared with the price of bitcoin for the next few days! It is evident that slight peaks were found for 1–4 days at a stretch right after the tweets were posted. And spiraled down with time based on the liquidity of the assets.



Fig. showing. Correlation of Musks' tweets and bitcoin pricing

2. Dogecoin and Musk

Whereas, the same can't be stated for Dogecoin. Nothing drastic or worth noting can be found from the last 8 tweets, here. Thus, the claims can be termed irrelevant and illogical



CONCLUSION

Cryptocurrency is an impressive technical achievement but it remains a monetary experiment. In this paper we present a novel computational approach for identifying and characterizing cryptocurrency pump and dump operations that are carried out in social media. Specifically, given financial and Twitter data pertaining to a particular coin, our method is able to detect, with reasonable accuracy, whether there is an unfolding attack on that coin on Telegram, and whether or not the resulting pump operation will succeed in terms of meeting the anicipated price targets. We also analyzed activities of users involved in pump operations, and observe a prevalence of Twitter bots in cryptocurrency-related tweets in close proximity to the attack. We have also tried to show a correlation between the influencer and the cryptocurrency how their small comment can effect the crypto market adversely. There are still some advantages and disadvantages of cryptocurrency like the fact that one's digital fortune can be erased by a computer crash, or that a virtual vault may be ransacked by a hacker – may be overcome in time through technological advances. What will be harder to surmount is the basic paradox that bedevils cryptocurrencies – the more popular they become, the more regulation and government scrutiny they are likely to attract, which erodes the fundamental premise for their existence. A cryptocurrency that aspires to become part of the mainstream financial system would have to satisfy very divergent criteria. While that possibility looks remote, there is little doubt that Bitcoin's success or failure in dealing with the challenges it faces may determine the fortunes of other cryptocurrencies in the years ahead.

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	END

SEXUAL POLITICS & MEDIA

By Gauri Narayan Gavas

Abstract

The topic 'sexual politics and media' was undertaken to study how gender discrimination takes place even though the world is developing and how media is positively and negatively influence on it. Today we all are living in the same society. It may seems that everyone in the society are treated equally but not in all cases. We are looking I from bird's eye- view where everything looks better from height. The study concludes that human mentality about gender should be change. If we want development, first it needs to take place in our mind, in our thought process. It is mainly used for the purpose of making presentation followed by assignment update, better research and connectivity.

Keywords: Media, sexual politics, gender discrimination, development, psychology.

Introduction

Sexual politics in general are ideas and activities that are concerned with how power is shared between men and women and how this affects their relationship. As Kate Millett writes, "the 'Politics' in 'sexual politics' is not defined by the politics that relatively narrow and exclusive world of meeting chairman and parties." The 'Politics' instead refers to power structured relationship in which one group is controlled by another. In other words sexual politics is the difference in the amount of power between sexes in a group or society and principles governing those differences.

How does it relate to media?

- The media is a main source of gender expectations as stereotypes individuals and groups based on specific genders and sexual preferences. Men are often portrayed as adventurous, dominant and sexually aggressive, which women tend to be portrayed as young, beautiful, emotionally passive, dependent and sometimes unintelligent.
- As when children at their growing stage learn the gender stereotypes because media is one of the source from where they learn such things and it gives shape to their thought process.
- In the field of journalism mostly men are more likely to be presented as senior journalists, professionals, expertise in particular projects than women and even though today women are well educated than men but they have to face problems like safety, career progression and mostly portrayed underrated.
- In television media, fairness beauty product's advertisement shows women with beautiful and clean face, showing her boldness to attract people towards that product, their target audience is not only the women but also the men who may see the ad and convince their wife to be like the lady in the advertisement.
- As it was said that media is the face of truth and equality and justice but now just to be a part of competition some people have change the definition of media.

Objectives:

- To study how the media is responsible for sexual politics.
- To study how sexual politics affects the society.

Hypothesis:

- 1. People aware about sexual politics
- 2. Media is responsible for sexual politics
- 3. Sexual politics takes place in corporate sector.
- 4. Advertisement shown in Television, purposefully focused on women beauty and Boldness.

Literature Review:

Sexual Politics- book by Kate Millett. The basis of <u>Sexual Politics</u> (1970) was an analysis of patriarchal power. She developed the notion that men have institutionalised power over women, and that this power is socially constructed as opposed to biological or innate. This theory was the foundation for a new approach to feminist thinking that became known as radical feminism. She explain in her book that "Sex is deep at the heart of our troubles ..." wrote Millett, "and unless we eliminate the most pernicious of our systems of oppression, unless we go to the very centre of the sexual politics and its sick delirium of power and violence, all our efforts at liberation will only land us again in the same primordial stews."

Research Methodology

The primary data was collected from newspaper, magazine, online journals, etc.

The secondary data was collected through survey among the youth within the age group of 18-25 years to understand their perception of using social media as an educational tool. For this, questionnaire was used as a tool and was filled by 100 respondents which were picked up randomly.

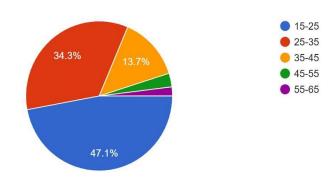
The primary data was collected from online journals.

The secondary data was collected through survey among the age group of 15-65 years to understand their perception of about sexual politics and media. For this, questionnaire was used as a tool and was filled by 102 respondents which were picked up randomly.

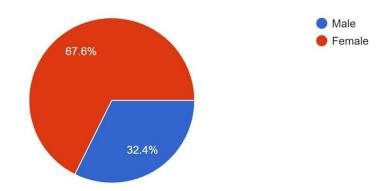
Results:

Data collected from respondents has been presented below. Results can be summarised in terms of answers to the following question.



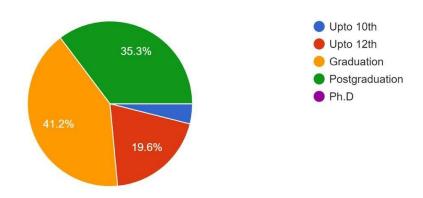


Gender 102 responses



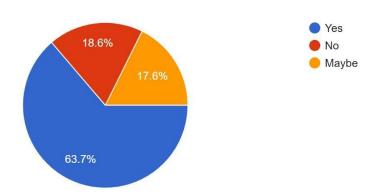
Highest Education

102 responses

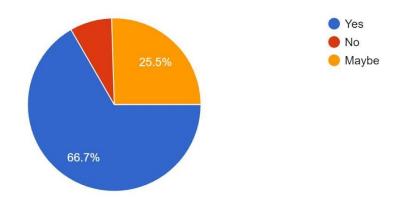


Are you aware of Sexual Politics

102 responses

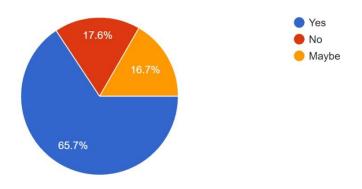


Do you think media is indirectly responsible for Sexual Politics/ gender discrimination? 102 responses

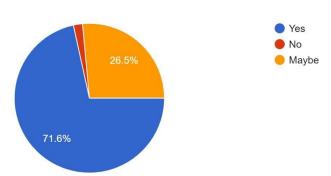


Do you think that advertisement shown in Television, purposefully focused on women beauty and Boldness?

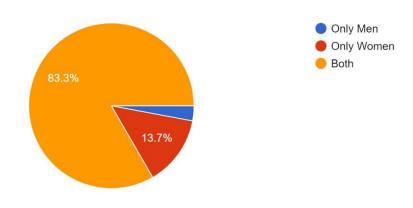
102 responses



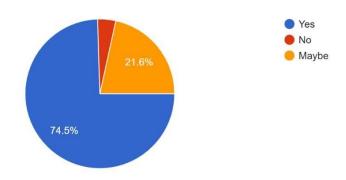
Do you think sexual politics also exists in corporate sectors? 102 responses



What do you think, to whom sexual politics affects the most? 102 responses



Do you think sexual politics is increasing day by day? 102 responses



Conclusion:

It is concluded that Hypothesis no. 1 **People aware about sexual politics** is accepted as per the survey pie chart no.4, 63.7% people aware of sexual politics so it is more than 50%, therefore accepted.

Media is responsible for sexual politics Hypothesis No.2 is accepted as 68 people out of 102 respondents are agree with this statement and 26 people are partly agree with the statement as per pie chart no.5

Hypothesis no. 3 is accepted that **sexual politics also exist in corporate sector** as per pie chart no. 7

Hypothesis no.4 is accepted that **Advertisement shown in Television**, **purposefully focused on women beauty and Boldness** as per pie chart no.6

Discussion of Results:

Majority of people aware about sexual politics and somewhere media is responsible for it as in advertisements women are always portrayed beautiful and chosen for soap advertisements whereas men are always portrayed as adventures and chosen for adventures or challenging jobs.

As in corporate sector, sexual politics majorly takes place such as appointment of male member for higher posts, appointing beautiful women for marketing and receptionists job so that client will find them attractive.

As we know we cannot get rid of sexual politics as stereotypical mentality has been already taken place in our mind but if we will think to change our thought process it will definitely give us positive response towards rid of sexual politics in society. As per the survey and researches we find that media is indirectly responsible for sexual politics, in the same way Media can be the reason for reduction in sexual politics as well, but it is only in our hand everyone need to change their thinking, needs to understand the definition of 'gender equality'. Giving reservation for women is not only the gender equality but giving them equal importance and identifying their potential is necessary. As media is the strongest weapon we all have, so we should know where and how to use that weapon.

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THE USE OF SOCIAL MEDIA IN EDUCATION

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Abstract:

In this paper, researcher analyse the emerging trend of using social media in education by

Surveying students of higher secondary school, undergraduate and post-graduate from

Mumbai. These Results are interpreted using statistical tools that link education, academic

performance and self directed learning process with use of social media. This allows us to

understand how growth in use of social media in education improves self learning process

among students.

Keywords: Social media, Education, Academic performance, Self directed learning process.

Introduction

Nowadays media is used in almost everywhere whether it is business, education, profession,

nation development, etc. Which shows that Media works on a broad scale. Media has brought

the world closer in terms of connectivity and communication. Media is medium used for

providing information to public, create awareness about any social cause, spreading required

message to public, it also educates and entertain the public which ultimately impacts the

society. However is today the use of media limited to this only?

Earlier use of digital media in education was very limited. However unpredictable COVID-19

pandemic Shifted all Education system to online learning. Use of Digital media become so high

50

in education. This has been studied, researched, and discussed for many times, and there have been Proposed various solutions and applications for it. A previous studies have suggested that teachers were using various New media techniques for delivering lectures and Connecting with the students on the Internet via Various new media platforms, though the Interaction between students and teachers was Limited in using this source. But among all available form of media there has been emerging trend found in use of Social media. However, question here is whether Social media is used in education?

Social media are tools which encourage cooperation, and commitment between the users. Social media sites are part of web Based applications that are very helpful for educational purposes. Social media are encouraged to students and educators to boosting the teaching and learning programmed. Some famous applications that are proposed for Support in the education includes- Instagram, Twitter, Facebook, YouTube all of these aid In communicating using sound clips, video clips and pictures. social networks has helped pupil to Learn through numerous on-line learning platform accessible to them. With the Help of using YouTube to observe academic videos has helped pupil to increase. Thus, The current Study would like to examine Whether emerging trend of social media, a digital technologies have impact on students and on their academic performance, whether students are using any particular social media extensively for Self learning process both inside the classroom and outside of it.

Review of literature

Malik, Neha (2020) social media is a very useful for online communication tool and enhanced their social skills while check the updates on the newsfeed, messages and photos shared by their friends and relative social media is a very useful for online communication tool and enhanced their social skills while check the updates on the newsfeed, messages and photos shared by their friends and relative social media can be used a good educational tool. Pre

service teachers gave a positive opinion utilization of social media in a good way for completion of their project work or home assignment and attended various online webinar or conferences..

Harshit Lad (2017) analysis of positive and negative effect of social media on Education, teenagers, business and society. The study concluded that social Media Had an effect on various fields, both positive and negative. The results of study Showed that social media helps society to communicate with each other more effectively.

Objectives

- To analyse the use of social media among learners.
- To study the relationship between social media and academic performance.
- To study the relationship between social media and Self directed learning process.

Hypothesis of the study

- 1) H0: There is no significant relationship between Social media and Academic performance.
 - H1: There is significant relationship between Social media and Academic performance.
- H0: There is no significant relationship between Social media and Self directed learning process.
 - H1: There is significant relationship between Social media and Self directed learning process.

Research Methodology

This study has a sample of 100 respondents from Mumbai city, which is selected at convenience to know their opinion on using social media in their education. Data has been collected using primary and secondary method of data collection. Primary data was collected

through the structured questionnaire of Google forms and the secondary data was collected from various journals, articles, newspapers, magazines, and websites. For this study questionnaire was prepared to satisfy the aim of research paper. The collected data were further analyzed by using simple statistical tool like percentage, charts, and graphs.

Scope of Research

The present study aims at analyzing the analyse the use of social media among learners with help of survey. Relationship between social media, Academic performance and Self directed learning process is studied. Study Compare Pre and Post COVID-19 pandemic use of social media in education.

Limitations of Research

The primary data collected is limited to the Mumbai only. Primary data may get biased and may influence by the behavior and mood of the respondents Of whom survey is conducted.

Data analysis & interpretation

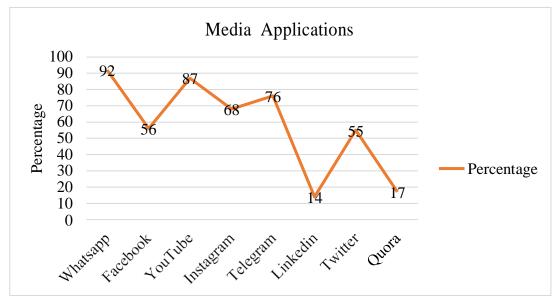
Demographic Profile of respondents

- **Gender:** Among the respondents, 52% of respondents were female 1 and 48% of respondents were male.
- **Age:** In order to get clarification of respondents they are bifurcated on the basis of their age. Here large number of respondents are between the age of 15 to 20 years of about 80%. 12 respondents are between the age of 21 to 25.
- Stream: Here considerable number of respondents are of commerce stream about 78%.
 12% of respondents are from Arts & Humanities stream and respondents from Science were 8%.

• **Study level**: Here considerable number of respondents are Undergraduate of about 79%. 15% of respondents are Postgraduate and 6% of respondents are of Higher secondary education.

Media Applications

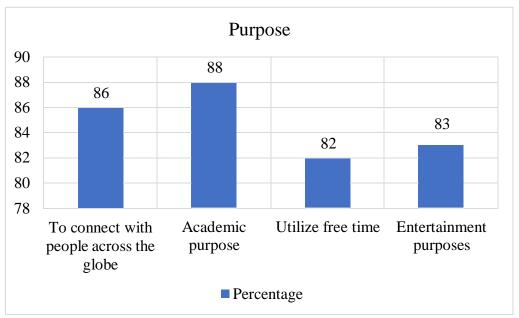
Large number of respondents uses WhatsApp for communication purpose (i.e. 92%). 87% of respondents are using YouTube for their education. 76% of respondents also use Telegram as interaction channel with teachers. 68% of respondents uses Instagram, 56% of respondents uses Facebook and Twitter is used by 55% of respondents. Quora is also used by 17% of respondents.



• **Findings:** It can be observed from above figure that most popularly used Social Media App is WhatsApp. The similarly YouTube, Telegram and Instagram are also used in wide range. YouTube has become a platform which provides free video lectures to students. Here students get almost all kind of study related guidance for preparation of their exams. Telegram is also another social media application which connects many of the facilities/teachers and students across the globe.

Purpose

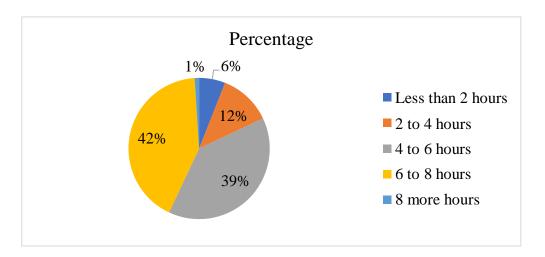
The researcher has analyzed the purpose of using Social Media based on the data collected. 88% of respondents said that they are using media for their academic purpose. 86% of respondents said their purpose of using social media was to connect with people across globe. To communicate with their peer groups, teachers and tutor. 83% and 82% of respondents said entertainment and utilization purpose is their main purpose of using social media.



Findings: Major purpose of using social media is now becomes their academic purpose.
 Using social media for completion of assignments, getting required information, updating knowledge, connecting with tutors all such academic purpose are fulfilled by the social media.

Time Spend

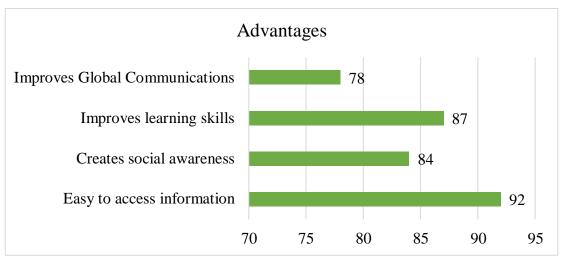
The researcher has analyzed the time spend by the respondents for using the social media. Based on the data collected it was found that 42% spend time 6-8 hours, 39% spend time 4-6 hours and 12% spend time 2 or 4 hours on social media.



• **Findings:** The finding can concluded as that students spend their time 6 to 8 hours a day on social media which means that most of the time were invested in online social activities more than other activities.

Advantages of Using social media

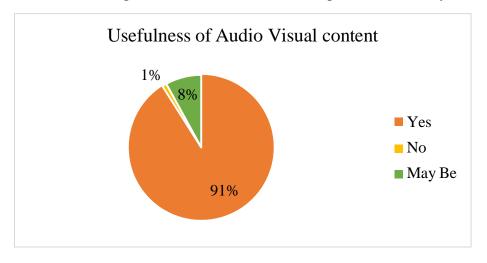
Respondents were asked about advantages they experienced while using social media. Large number of respondents said that most important advantage of using social media is easy access to all information i.e 92% of respondents. Social media is very useful for spreading the information among friends, teachers and colleagues this helps to get access to their required information anytime from anywhere. 87% of respondents said social media Improves learning skills. 84% of respondents said it helps to creates social awareness. Social media always keep students updated with all kind of current affairs, news to student. 78% of respondents said it Improves global communications.



• **Findings:** The finding can be conclude as students have the opinion that using social media for for educational purpose has given major benefits of easy use and accessibility of information anytime and anywhere. It is useful for spreading the information, sharing notes, eBooks, articles and news among their friends and teachers as well. Students can easily be connected with global experts and tutors. In this way students keep themselves always updated.

Use of Audio and Video Visual Content

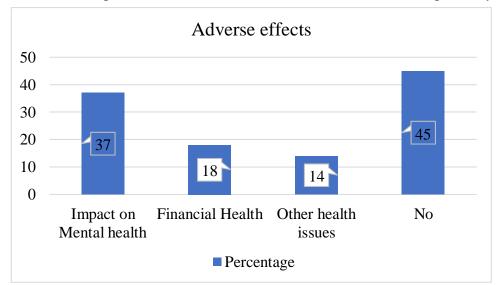
Respondents were asked whether addition of audio visual content in Education through Social media is useful for them or not. Here 91% of respondents said Yes that audio visual content are useful. Whereas 8% of respondents said No and 1% of respondents said may be.



• **Findings:** Social media applications such as YouTube has helped students with providing Audio and Visual content. This helps students in understanding the concept easily. 91% of respondents said application of audio video content has become useful for them in understanding the concepts. It has positive impact on students for their education.

Adverse effects of Social Media:

Here the respondents were asked about adverse effects of social media experienced by them while using it. 45% of respondents said that they have not experienced many major adverse effects with using at proper time and manner. Whereas 37% of respondents said they have experienced harmful impact on mental health. 18% and 14% of respondents have also experienced harmful impact on Financial Health and Other health issues respectively.

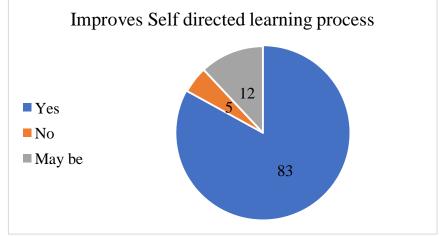


• **Findings:** The researcher came too analyzed that the respondents had spent most of their time on social media. Using it till late night and engages in social media for more than the longer hours that affected to physically and mentally. Social media can easily distract their minds and can leas to lower grades. Students were not able to concentrate on their studies for completion of their home assignment or work. Students also were feeling bored, lazy, irritated and frustrated while non availability of social media. This

shows that respondents were depending too much on social media and that lead become to frustration. Nowadays using social media applications becomes more expensive. Rate of internet packages are becomes too high which impacts respondents financially as well.

Relationship between Social media and Self directed learning process

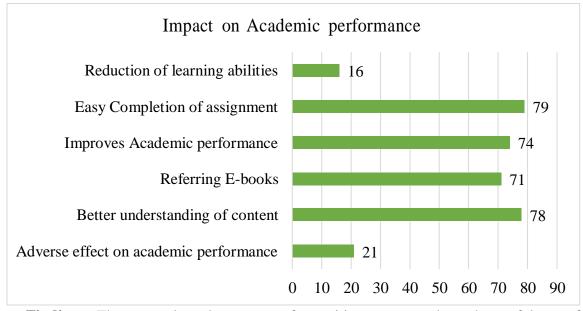
Here 83% of respondents said yes that they believe using social media applications they have developed self directed learning process. Whereas 12% of respondents said may be as they were not sure whether their learning skill is improved or not. 5% respondents doesn't believe that social media helps in develop self directed learning process among themselves.



Findings: One of the objective of Research was to find out whether there is any relationship there between using social media applications and Self directed learning process. Self directed learning process means process where students are learning on their own self. It is all about students ability of learning on their own self. Respondents are able to learn the concepts on their own. They have access to different video lectures, e books, journals whic85h helps them to learn the concepts easily. This shows the existence of significant relationship between social media uses and self directed learning process. Therefore are one of the null hypothesis is rejected and alternative hypothesis is accepted i.e. There is significant relationship between Social media and Self directed learning process.

Relationship between Social media and Academic performance

Respondents were asked about impact of using social media on their academic performance. 79% of respondents said social media has helped in easy completion of assignments. 78% of respondents said understanding of difficult concepts has become better because of using social media. 74% of respondents believes that use of social media has improved their overall academic performance. 71% of respondents said social media has provided them with E books this helps them to study anytime and anywhere. There are 21% of respondents said they have experienced adverse effects on academic performance and 16% of respondents said they have experienced reduction in their learning abilities.



• **Findings:** The respondents have more of a positive response about the usefulness of social media in their education. They prefer to use social media for their Academic work. Most of the respondents uses the social media for doing their Assignment and project work. Social media gives better understanding of content to students. Also most of the respondents have a Positive response reference to use of the eBooks, notes, video and audio files and refer some Educational sites for improving their academic

performance. This shows the existence of significant relationship between social media uses and academic performances. Therefore are one of the null hypothesis is rejected and alternative hypothesis is accepted i.e. There is significant relationship between Social media and Academic performance.

Conclusion

Modern technology has changed the education for students. Earlier there was physical boundaries for having Education. But with development in media especially social media it transform the education system as whole. Social media has made it possible learn from anywhere, anyone you wish. Social media has widened the academic requirements from syllabus, examinations, more of theoretic, remembering concepts to enhancing personal and professional skills, understanding concepts, adding more practical view point to subjects, providing importance to current affairs, and community learning.

New improves media Technology such as Social media has given wide array of experts counselling or guidance, rich content in terms of quality and knowledge, also a medium for expressing themselves, enhancing themselves through using it. Social media has becomes avenue for enhancing education. Self directed learning process can be improved through the use of social media. It has made it possible for students to construct themselves on their own with gaining skills and knowledge. Certainly emerging trends of using social media in Education sector has given academic a new approach as developing more skilled society or future generations.

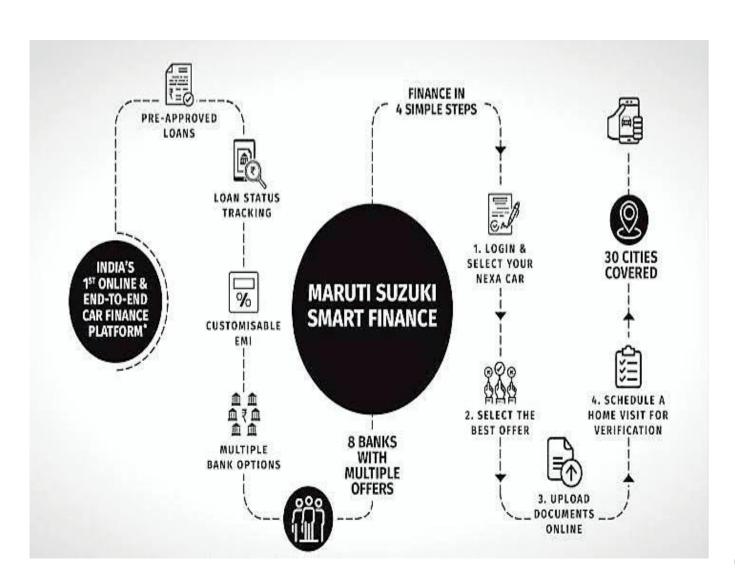
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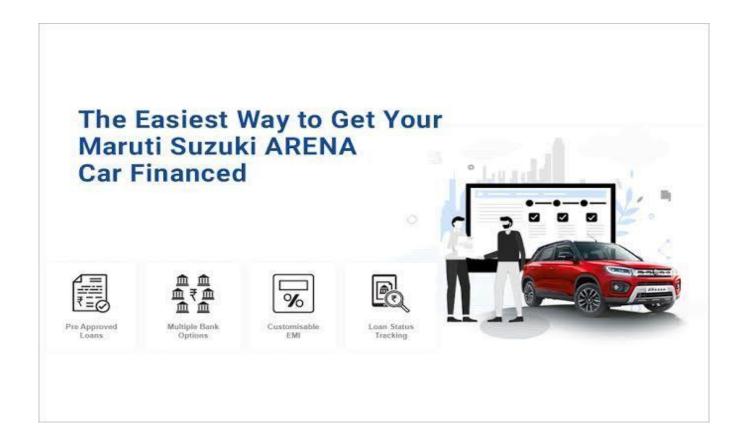
MEDIA AND SMART FINANCE BY BAINS GURWINDER KAUR

ABSTRACT

MEDIA is the main means of mass communication involved in broadcasting, publishing, and the internet. The meaning of SMART in the smart finance are the goals which are Specific, Measurable, Achievable, Realistic, and Time-based. Finance is defined as the management of money and includes activities such as investing, borrowing, lending, budgeting, saving, and forecasting. The meaning of, "MEDIA AND SMART FINANCE" is media communicating with the people by informing about all the smart policies available to the society as a whole and to make them aware of the 'SMART FINANCE' with the help of media. Daily updates of the smart finance are available at the websites which are updated daily by the media to reach to us and inform us about the smart finance various policies. The best example of the smart finance is the, 'MARUTI SUZUKI'.



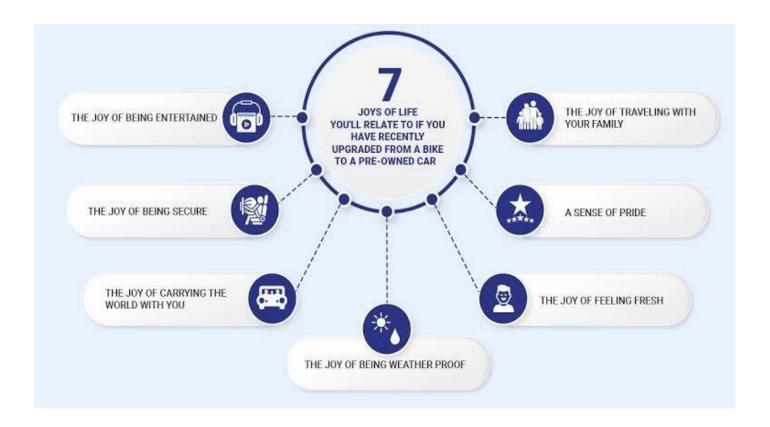
AIM



Media wants to make the society aware about breaking free from the conventions, with Maruti Suzuki Smart Finance, customers can finance their Maruti Suzuki vehicles from anywhere. Through our campaign, they want to educate customers about the transparency, ease and superior convenience of using the Smart Finance platform. Among other advantages, the customer gets to customize the EMI, by choosing the loan tenure and interest rate and select a preferred down-payment scheme." The customer is able to compare multiple scenarios for his car loan and make an informed choice of loan partner, loan tenure etc. Maruti suzuki have also effected our economy since it have currently partnered with eight financiers: HDFC Bank, YES Bank, ICCI Bank, IndusInd Bank, Cholamandalam Finance, AU Small Finance Bank, Mahindra Finance And Kotak Mahindra Prime. Subsequently, the company will on-board other key financiers. The pilot for Smart Finance was carried out in Gurugram and feedback was gathered from the customers to improve the user interface to provide a seamless and delightful customer experience. The Smart Finance service is now available for NEXA customers, for salaried employees, in 30 cities including Delhi, Gurugram, Lucknow, Jaipur, Mumbai, Chennai, Bangalore, Hyderabad, Indore, Kolkata, Pune, Ahmedabad, Chandigarh, Guwahati, Goa, Bhubaneswar, Bhopal, Coimbatore, Surat, Vadodara, Ranchi, Raipur, Nagpur, Trivandrum, Vishakhapatnam, Udaipur, Kanpur, Vijayawada, and Dehradun.

INTRODUCTION

We live in a digital world, dominated by media and social media giants. From Facebook to Instagram, social media platforms have provided more ways to publish content than ever before – and businesses around the globe have taken advantage of social media. The power of media is enormous and wide in range that is the reasons many businesses firms have taken advantage of the power of media to promote their own products or policies to the millions of people of the society which ultimately affected our economy.



One of the examples of smart finance is offered by none other then Maaruti Suzuki to the people of middle class who wants a chance to buy their favourite car. Maaruti Suzuki smart finance is one of the examples of the successive smart finances policies all over the globe, here are many other smart finances polices and if you are unable to identify your financial goals and invest accordingly then consult a fee-only financial planner. Don't hesitate to start investing with little money. SIP is a tool that can turn your small amounts into a big one in the long term. It is always better to diversify my investments. Invest your money in multiple investment avenues such as mutual funds, FD, RD, PPF, NSC, NPS, Bonds, and equity market. Don't invest directly in stocks if you do not know the equity market. Invest money into mutual funds through SIP. Don't invest in Ponzi financial schemes. Never be greedy and fall in such traps.

FINDINGS

SMART FINANCIAL TIPS FOR THE ECONOMICAL GROWTH AND DEVELOPMENT OF THE COUNTRY AND THE SOCIETY.

The middle class plays a crucial role in the country's growth and development. However, many middleclass families in India are unable to get any financial peace due to unplanned spending. In this research paper, I will list down 14 smart financial tips for middle class people to get financial peace. Money indeed plays a very important role in everyday life. If you search the Internet, you will find a large number of articles on this topic. "Financial tips for middle class people".

Here is a list of best financial tips for middle class people in India.

- 1. Make monthly budget
- 2. Build an emergency fund
- 3. Buy term life insurance
- 4. Buy health insurance
- 5. Start saving money
- 6. Start investing money
- 7. Learn the basics of investing
- 8. Identify your money goals
- 9. Find additional sources of income
- 10. Improve your skills
- 11. Do not fall in EMI trap
- 12. Avoid unnecessary shopping
- 13. Use a credit card wisely
- 14. Enjoy life too

For most of the middle-class people, getting rich quick will always be just a dream. But some financial tips can help middle class people live a comfortable financial life.

The Development Process and Current Situation of Smart Finance The development of smart finance is closely related with the development of cutting-edge information technology. The development and

application of big data, intelligence and other information technology in related smart investment products and services in United States is leading the world. Based on the data information disclosed by Statista, the smart investment and management property in United States reached 224,820 million dollars in 2017 and will reach 509,555 million dollars in 2021. The compound annual growth rate is 29.3% (Han Zhixiong, Feng Xuefen, Zhao Quan, 2018). China's smart finance is started later than other countries. Since the year 2016, GF Fund Merchant firstly launched the smart investment product called "Jizhi Finance Management" and then China Merchants Bank launched the "Mojie Smart Investment" product. Then, other banks and institutions began to launch a series of smart finance investment management products. In addition, during the enterprises' self-exploration process, China government launched the promotion policy very late. In The development plan of the new generation of artificial intelligence published in July, 2017, the State Council formally proposed to develop smart finance, to create innovative smart finance products and services and to develop new formats of smart finance. The transformation of China's traditional finance industry is started by letting the emerging technology of internet company to bring smart elements for the front-line finance business. The finance service branches also gradually adopted the smart service. In April, 2018, the first Chinese unmanned bank was established by Shanghai Branch of CCB. Only two smart robots worked in this bank and they could completely replace the bank tellers and service staff to complete the single or complicated counter business. Based on the biometric authentication, data collection technology, this smart technology can establish a highly smart service branch and can provide a completely self-service and smart platform for customers (Wang Linyue, 2020). While continuously combing the technology and finance together, the smart finance is also changing people's life imperceptibly.

CONCLUSION

The most important thing is that while establishing the correct smart finance development ideas and creating outstanding smart finance development environment, institutions shall make efforts to improve their competitiveness. Only by combing science and technology together with all kinds of finance industry chains can we establish the smart finance that can bring more convenience for people. The convenience brought by smart finance has deeply influenced people's life. Therefore, people may be not familiar with its concept but must be very familiar with its application cases. Whiling bring people with great convenience, smart finance also has many problems. For instance, users' information may be leaked, or asset security may not be guaranteed or some possible new criminal methods may appear based on smart finance. Thus, when enjoying the convenience created by smart finance, enterprises shall emphasize the risk control, establish valid prevention methods for information network, prevent lawbreakers obtaining improper benefits by hacker behaviours so as to avoid users to suffer information theft or property loss.

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IAS 19- Employee Benefits: A Study on Employee Benefits in Pvt Ltd Co.

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INTRODUCTION

- •IND AS 19 prescribes the accounting treatment and disclosure w.r.t. employee benefits. Employee benefits provided by the employer during an accounting period has to be recognized as either: Liability when will the employee benefits be paid in the future (or) Expense when the employer consumes the benefit arising from the employee's service.
- •There are 4 types of employee benefits in IAS 19 i.e. 1) Short term benefits which are to be paid before 12 months 2) Other long term benefits which are to be paid within or after 12 months 3) Termination benefits paid to employee when getting terminated from service. 4) Postemployment benefits paid after the completion of employment
- •The important rights of private employees under the Indian labor laws are Maternity Benefit, Provident Fund, Prevention of Sexual Harassment at Workplace, Employee Agreement, Time and Fair Salary, Right to Leaves, Appropriate Working Hours and Overtime and Gratuity.

RESEARCH METHODOLOGY

- I) OBJECTIVES OF THE STUDY
- i) To Study about IAS 19- Employee Benefits Standard and its accounting principles in detail.
- ii) To find Satisfaction of Employees w.r.t the benefits received from the company.
- iii) To Identify Employee Benefit Packages offered to the Pvt. Ltd. Co. Employees

II) HYPOTHESIS OF THE STUDY

- 1. H0 There Is No Significant Relationship Between Employee Benefit Packages & Employee Productivity.
- H1 There Is A Significant Relationship Between Employee Benefit Packages & Employee

Productivity.

III) DATA COLLECTION

- a) PRIMARY DATA: The primary data was collected through questionnaire with the help of Google forms. The questionnaire was forwarded to the ones who are currently working and remaining was sent to family, friends and also to the retired persons.
- b) SECONDARY DATA:- The secondary data in the form of archival information necessary for investigation was collected mainly from reports as well as internet (websites related to study topic). Various libraries were visited for collection of secondary data through access of related books and journals. This data was collected from websites, articles, magazines etc. too.

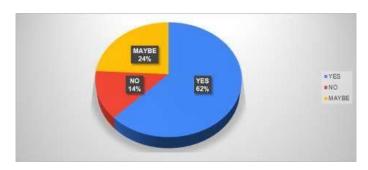
LITERATURE REVIEW

- 1. Ashima Bansal, Mannu Garg (Impact of Employee Benefits on Job Satisfaction) (August 2021): This paper assessed the effect of employee benefits on the employees and the organizations. The research study was based on the responses of the respondents in the Ladwa and Radaur region of the Kurukshetra and Yamunanagar Districts. The main aim of the study was to determine the employee satisfaction regarding the employee benefits, what they thought about the employee advantages and new benefits they would like to get in the future and prefer to organizations. The data was collected through Google forms by sending questionnaire to dwellers of Ladwa and Radaur Region. Employee benefit is the important feature of the corporations to attract and recruit the freshers or to retain the employees. Moreover, by these benefits companies can gather the talented persons for the company. On the other hand, employees also get satisfied or encouraged by getting these benefits from the companies and they are more focused and dedicated towards their work. Various allowances help the employees to enjoy the life with proper work-life balance.
- 2. Akriti Sharma (Analytical Study Of Various Employee Benefits And Its Impact On The Employee Productivity On " Security And Intelligence Services Pvt. Ltd. ") (2021):- This research project talks about the various employee benefits that are provided by an employer within the organisation. The main purpose behind this project is to relate as per how the benefits provided by the employer effects and motivates the employee to work hard, get engaged ,keeps them motivated and hence at the end of the day increases their overall productivity In order to begin this project it is necessary for us to understand the basic terminology behind the various terms that are being used in the research. We shall begin with by defining the term employee

benefits. Employee benefits can be characterized as a type of compensation that employers pay to workers in excess of regular salaries or wages. Workplace benefits come in several ways and are an significant part of the overall employee compensation plan.

DATA ANALYSIS: TABULATION, GRAPHICAL PRESENTATION & INTERPRETATION

 From your point of view, is there a significant relationship between employee benefit packages and employee productivity?



SR.NO	PARTICULARS	COUNT	PERCENTAGE
1	YES	106	62.35%
2	NO	23	13.53%
3	MAYBE	41	24.12%
TOTAL		170	100%

From the above table, it is observed that 62.35% of respondents had selected yes, 13.53% of respondents had selected no and 24.12% of respondents had selected maybe.

These shows that further responses are highly influenced by respondents who selected Yes option.

CONCLUSION

•In the modern workplace, benefits are very important as it aims at improving job satisfaction and also the staff morale.

- •Employers view benefits as a major cost factor of production and as a necessary inducement for attracting suitable job applicants in addition to retaining valued employees, motivating performance, and other desirable behaviour's.
- •Incentives tend to raise the self-esteem of the workers and at the same time make the workers are proud of the organization they are working for.

SUGGESTIONS

- •More research work should be carried out on this topic as this is a very vast and interesting topic, hereby enabling further scope of research.
- •The management should recognize excellent performance, and especially, link pay to performance to reduce employee turnover.
- •Awareness should be done more about IAS 19 among employers and employees and its importance for accounting.
- •Employers should communicate the importance of benefits provided by the company to the employees.
- •Companies should know the importance of employee benefits and how it is important in increasing employee productivity.

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Drone Technology's Impact on various Industries

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Abstract:

New digital technologies have emerged in recent decades to improve productivity and reduce total labour time in a variety of sectors. Drones have even altered numerous businesses throughout the world, as we have witnessed. Drones have aided individuals in their daily lives.

This article identifies, describes and analyses, or maps out drone technology usage in sectors comprising of – 1) Military – drove warfare and its strategies causing impact on a universal level. 2) Augmented Reality and Virtual Reality Journalism – comprising of tactics and classifications of usage of drones in terms of media perspective. 3)Mining – Positive and economically beneficial impact on the mining industry explained through its applications. 4)Healthcare – advantage of drones in emergencies and overall increased impact during the Covid – 19 outbreaks. 5)Agriculture – need of adapting drone technology for increased revenue and attracting large investment boost in the sector.

Introduction:

Drone technology, often known as UAV (Unmanned Aerial Vehicle), is a form of aircraft that does not have any humans on board. A ground-based controller and system for communication with the UAV/Drone are usually included. It is controlled by a human and performs various jobs according to instructions. We now have a variety of sensors that can be added to drones to enable them to do complex transportation, distribution, and security duties with ease. Drone manufacturing has grown in recent years, and their value has skyrocketed. Ai has radically changed the way drone technology operates.

Drones have been used in construction management to check building sites for contractors. It allows you to do your tasks in less time. When it comes to healthcare, drones may be utilised

to transfer medicines from one location to another in less time. Drones have even been used for crop monitoring and sprinkling in the agricultural sector. Drones have revolutionised military operations. They're even more affordable than other military planes and equipment. When it comes to the subject of mining, drones have even saved lives.

Keywords: UAV, Drone Technology, Mining, Agriculture, Healthcare, Military.

Drones in Military:

The Strategy of Drone Warfare

Public Perception and understanding
Despite military efforts to reform the technology through change

nomenclature to RPAs, word change is less likely to change public perception

in the near future. Therefore, a military planner should consider that someone

the local, national and international segment, will continue to see

these technologies as deadly robots. The editor should also consider what the community is

like especially you do not know the difference between RPA flights. The editor has to think

that the public would see all RPAs as dangerous regardless of the actual weapons

the power of the court considered for employment.

The military planner should also consider the concept of hostage damage.

Because RPAs are a good option to target frequent terrorists

located close to the population, there is a view that RPAs a

risk of collateral damage. There are several old anti-drone stories available

used to identify the technical disadvantages of RPAs. Another incident was an accident
the killing of 22 Pakistani soldiers. On patrol at Federally Administered

Tribal Areas of Pakistan (FATA), Pakistanis could not be wrongly identified as extremist
militants. Another example involves the RPA monitoring campaign near the Iraqi border with
Turkey. RPA sensory work noted suspicious activity of a group traveling from Iraq to
Turkey. While the operator did not identify the group, the Turkish Air Force attacked,

thinking they were PKK troops entering Turkey. After the strike it emerged that the party was not

militants, but low-level criminals smuggling petrol. Both of these are anecdotes indicate the potential for RPA strikes to turn into collateral damage.

Political Risk -

The political risks associated with the appointment of RPAs are twofold the sword. Compared to human aircraft, the RPA minimizes domestic political risks by engaging in conflict due to the limited effects of the crash. Because a community that does not want to be harmed, there is no danger to the operator. Considering the cost Congress, there is no need for great and costly recovery and recovery working in areas where workers' recovery is difficult. From strategies the idea of communication, there is no danger of humiliating "Blackhawk Down" a situation that would force the United States to reconsider its intervention policy. From a practical point of view, a small political risk equals more flexibility. For example, during NATO's Operation Unified Protector in Libya, The RPAs were the first ISR aircraft to be allowed to dry "feet" over Libya due to the potential danger to planes from Libyan air defence.

Legality Considerations –

The legal aspects that shape the decision-making process of hiring RPAs are very much focused on it

death and dominion. Various authors present the RPA bias because they oppose the direction of individual actors who are not under state except in conflict zones. This objection is based on legal discussions about the use of deadly force against non-state actors. Disagreement focuses on the country may be at war with a clearly defined organization. Although this is an important intellectual debate on war theory, only related to RPAs. Because RPAs are a key tool

by directing non-state actors, political opposition to targeting non-state actors conversion to opposition to the use of RPAs. However, this does not seem to be the case consider that suspending the use of RPAs would translate into suspension of targeting non-state actors. Various weapon systems can be used to target non-state players. In fact, war theory is just an agnostic platform. If it's just killing someone

with B-52, so it is like killing that person with MQ-9. Of course, I the opposite is true: killing with an RPA does not enjoy some kind of law a loophole that prevents execution by another type of military platform.

Military Strategy -

At the military level, RPA recruitment is a microcosm of strategic decisions on how best to run the air campaign. Flight selection the assignment is usually a matter of prioritization between the provision of imminent air assistance (CAS) and the identification of enemy leadership. Separation involves alignment of flight skills with the desired or intended effect.

RPA support in CAS emphasizes winning modern wars and reducing them friendly wounded by supporting the soldiers who came in contact with him. This concept is consistent with the past J.C. airpower disputes Slessor and Robert Pape.12 In this role, the RPA can

function as a CAS platform and as Forward Air Controller-Airborne (FAC-A).

Advantages of Drones –

- Loss of men and equipment compared to overall loss of cheap equipment whose controller is beyond striking range.
- Drones need to be preceded by destruction of enemy air defence.
- Kamikaze-drones are ready to fight the enemy's air defence.
- Drones flying over hills and mountains can control the valleys thus ignoring the protective benefits of the mountains.
- Military personnel and equipment without high cover and concealment are easily accessible and impartial.

• Drones can help control indirect fire.

Counter Drone Operations –

Camouflage and Concealment

Anything the drone can see, can be hit.

Most drones are currently equipped with electro-optical equipment. Some technologies while available, are expensive and their availability is limited.

This necessitates the review of the encryption and secrecy policy, as well as the authorization and retention of tools. No man-made book or piece of equipment can be without concealment. More concealment will fit and cater to hot photos as these are often found on all drones. The operators are known to be able to overcome these so they will need to be installed.

Tactical Weapons -

The drones are so weak that almost anything that hits them or touches them can cause them to crash or lose their shape.

While flying drones may be more than just a range of front-facing weapons - tactical drones may be mid-range. Guns, sniper rifles and automatic weapons used by tracer rounds can be used against them.

Data Links and Control Stations -

Unlike other, smart drones will rely on direct data links and ground control channels. To grow the line of eye contact, these can be established in existing towers. Adequate intelligence development of land control stations and their demolition is required.

Augmented Reality and Virtual Reality Journalism -

Drones play a growing role in the development of focused content production, which includes the development of unpopular reality for taxpayers we see, virtual reality and mixed realities (which is actually a combination of unpopular realities for taxpayers we see and real reality) in news content.

Classifications –

First-Person Perspective –

For the first time using 360-degree cameras, drones can deliver a wide range of online content (or data) to a first-person perspective on an in-flight journalism experience. Aerial views are especially important in this forum because they can enable the consumer to get the most out of news events. Examples of recent news reporting using drones to download a 360-degree video or omnidirectional can help show the importance of technology. Many media projects use 360-degree drones cameras to locate the entire, high-altitude airspace reports of urban sprawl to refugee movements. Drones using 3D panoramic video or photography can also support the possibility of embedded media content.

Geo-Tagged Media -

The second meaning of drones in focus stories is to provide tagged geo sound and video content for in-flight content based on aircraft (either terrestrial or underwater) (Pavlik, 2014). This capacity enables the production of embedded content found in a geo-located context. So far, there are a few industry examples that you can use as an example of the reporting power produced by a geo-located drone. But one limited example raises the possibility. Other drones, including those of China's leading provider, DJI, have introduced a full-featured video geotagging capabilities, including length, latitude and altitude.

EWS media has already begun producing geotagged content, although distribution of such drone-based material is yet to emerge. In early 2020, National Geographic produced a real-life, augmented and augmented reality experience on Earth Day 28 April, and shared via Instagram (National Geographic, 2020). Users are working on a 3D display of 2070 climate change patterns and carbon emissions patterns. Such immersive narratives developed using 3D geo-tagged drone video or images can give users an extra layer of understanding of the most important issue.

Volumetric 360-Degree Media including 3D Audio –

The third aspect of drones in news-focused issues is both volumetric and 360-degree video and 3D audio recording (and other 3D data). Volumetric photography incorporates 3D data

and when combined with high-resolution imagery enables the power of 'photogrammetry' ' (i.e., high accuracy) ultra-virtual reality in the media.

Binaural 3D sound recording is also an important skill with the drone. Binaural refers to the sound of both ears, and recording such sound in 3D forms requires a number of microphones set up to capture in-depth information and precise sound source. Although this method is not yet employed in drone journalism, it may seem important in drone-focused issues to get accurate user information.

Generating Novel Content –

It is used to produce a variety of novel content or content based on a wide range of sensors including 3D photogrammetry and electromagnetic spectrum data in addition to the normal visible light captured by video cameras. This may be the central generator of media content for a different experience beyond the in-flight news content. This approach is one that highlights the establishment of a news production process, and therefore requires a certain amount of risk-taking and bold idea, as there is always the risk of failure with any new initiative. As a new reporting tool, drones offer new storytelling skills in a focused environment.

Experience media is highly focused but incorporates several additional capabilities for journalism content including interaction, multi-sensory interaction, and natural user interaction design (e.g., user control by guessing or voice). Drone-captured content in the middle. Taken together, the media features of the experience ultimately give the media user the ability to deal with news events and problems as if they were present as a participant or an eyewitness on the plane or other drone-generated situations. The user's natural interaction allows the user to have an accurate level of control over his or her navigation through content information or news story. Research shows that such immersion can improve user engagement, sense of presence, empathy and understanding of stories. Foer (2011) pointed out how spatial awareness shapes human memory. Local content is a key element of volume news content.

These capabilities enable multiple users to simultaneously hear embedded drone video or other types of data (e.g., observations generated from space data such as particles that measure air pollution or smoke from a fire) in real time or on recorded news. experience. Central to this is the development of 5G wireless services, which will make broadband (high-speed internet) in all urban areas and beyond as well as drone-based reporting in real time or near real-time (i.e., low latency) as conditions during advanced news.

Drones in Mining:

One of the primary reasons that Drones have become so popular in the mining sector is that UAVs' data reduces the need for on-site personnel to use traditional survey procedures that require them to visit dangerous or difficult-to-reach mine locations.

Surveys are simple to replicate.

Reduces volatility in stockpile volume estimations, which improves worker and site safety management.

It eliminates the need for expensive manned planes and highly qualified employees.

Engineers may focus on analysis and interpretation because there is no limit to the amount of aerial data that can be collected.

Why drones are used in mining

Drones can access extremely hazardous, difficult-to-reach places, offering more incredible information for mining design. Drones can be used in coal mines to identify hot spots in coal stockpiles, analyse probable spontaneous combustion locations, and allow humans to take preventive steps. Drones may also help with watershed management, blast planning, haulroute surface optimisation, and emergency response.

Advanced drone pilots may easily capture an exact Stockpile Volume Estimation, which aids in inventory/stockpile management. Safety berm heights, crests and toes, road limits, widths, crests, slope, length, or elevation change of a mining site may also be obtained through high-quality UAVs and modern mining software. In addition, Artificial Intelligence can quickly identify potentially hazardous areas of the mining site to ensure worker safety.

Drone Applications in Mining

Surveying and Mapping Process Saves Time

Surveying and charting mineral terrain take a long time in the mining sector. Mining firms can save up to 90% of the cost per hour and collect massive aerial data using drones and a

drone pilot instead of a human-crewed plane.

Site safety management

Drones capture visual data, particularly in challenging and volatile regions such as deep and high terrains, high walls, crests, and within stopes. Furthermore, gathering airborne data from explosion locations decreases the possibility of being exposed to similar threats on the ground.

Management of tailings dams

The use of drones to assess tailings dams might remove the danger associated with manual surveying. When drones are present, there is no need for manual intervention in the vicinity of the dump. Mining businesses can maintain the structural integrity of the tailings dam, design expansion, and avoid collapse by analysing the gathered data on a digital platform. Monitoring and inspection –

Mining is one of the most dangerous businesses for employees, particularly those involved in deep underground activities. Among other risks, workers may be vulnerable to rock falls, excessively humid temperatures, gas leaks, dust explosions, or floods. As a result, mining corporations have deployed drones to monitor and check deep down shafts at underground mines.

Water and Sediment

Consistent visual records of the mining site may be used for monitoring progress, guiding planned operations, and updating financial audits on a regular basis. Accurate drone photography of flow and tailings operations is remodelled as Digital Elevation Maps (DEMs) for operators' complete perception and planning. Drones in the mining sector can help prevent mining operations from being disrupted owing to unwanted or uncontrolled water and sediment movement.

Advantages –

The approach that saves money - When compared to a ground-based survey, mining businesses save a significant amount of money, resources, and time by using Drones. Increased worker productivity - Workers are now implementing the time spent inspecting mine sites in traditional procedures in other key mining activities. Mining operations have grown more productive and efficient as a result of the utilisation of drone data. Workers rely on the reliable information provided by drones to make well-informed decisions more quickly.

Data gathering is completed more quick - Drone surveys for mining sites allow for far quicker data collection, roughly 30 times faster than typical land-based techniques performed by employees.

Increased worker safety - Mine mapping, surveying, inspection, and monitoring utilising unmanned aerial vehicles (UAVs) are fully remote and does not require crew members to be present at the dangerous site.

Drones in Healthcare:

Drones will be capable of delivering medical facilities to patients' homes, especially in emergency circumstances where regular facilities cannot respond quickly enough. Drones can potentially serve as intelligent caregivers for elderly or immobile patients, regularly distributing medicines and medical assistance in times of strife. Drone Air Ambulances are particularly useful in rural and distant places where hospital emergency services are cumbersome. In a need-based circumstance, drones can be used to transport and deliver organ transplants, test samples, blood, and medicines, among other things.

Real-World Example –

Drones for healthcare logistics have lately seen several milestones. A University of Maryland drone successfully delivered a kidney to a patient with an acute nephrological disease, marking the first such drone delivery of a human organ.

Covid Impact –

Drones can be used to sterilise an entire urban region, including small alleys and cluttered residential areas, in the case of COVID-19. When human outreach is time-consuming, AI drones can convey serum plasma equipment, blood samples, and other pharmaceuticals. The

AI will aid in making the drones sophisticated enough to detect how safe a particular zone is, allowing them to spray sanitiser more effectively but with less waste.

Future Scope -

The current healthcare system reflects some of humanity's most outstanding achievements in improving people's lives. Despite this, many people in rural and undeveloped areas still lack access to primary healthcare in this modern day. Closing these gaps has increased importance in the wake of the current epidemic, highlighting our health outcomes' interconnectedness.

AI drones and uncrewed aerial vehicles (UAVs) are an excellent method to update the last mile of medical delivery and address access gaps. Drones can give just-in-time resupplies of critical medical products, independent of location. Drones can ensure that cold-chain items like platelets and blood are accessible on demand because some health systems can't afford to keep them on hand.

Indian Company – Retailio

Retailio Launches Drone Delivery for Medicine Across India

Retailio, a digital pharmaceutical marketplace, has experimented with drone drug delivery in partnership with Redwing Labs, a drone logistics company. The initiative was primarily concerned with getting crucial life-saving drugs to hospitals in under 10 minutes while adhering to cold chain and other standards.

The pilot programme was carried out in Karnataka's Chickkaballapur district. The hybrid (VTOL) vertical take-off (VTOL) and landing drones traversed around a 10-kilometre distance between Gauribidanur and the Hossur Primary Healthcare Centre in eight minutes at an average speed of 90 kilometres per hour with a payload weight of up to two kilos.

Drones in Agriculture:

The entire amount of agricultural investments has climbed by 75% in recent years and is expected to expand much more in the next years. For several countries, agriculture has been a

substantial source of money. The United States, Russia, India, and other countries are among them. In the sphere of agriculture, India has been one of the leading producers. The majority of India's rural population is reliant on agriculture. In the sphere of agriculture, IOT devices have previously been used for smart farming. UAVs have been used in a variety of sectors in recent years. UAVs have recently been used in agriculture for crop monitoring and the application of insecticides and herbicides. We now have a variety of sensors that we can use to monitor crops thanks to advancements in AI. Yamaha was the first company to produce a UAV model. When spraying pesticides, a sprinkling system is usually linked to the nozzle and directed towards the crops. UAVs may also be used for agricultural monitoring, with a camera attached to capture the crops and check if there are any concerns related to insecticides or pesticides.

Drones/UAVs may be used to monitor crop health, allowing us to keep a close eye on them while covering a big region in a short amount of time. This aids farmers in developing more effective crop management practises. In the next several years, the market for drones in agriculture is expected to grow to billions of dollars.

UAVs are still in their infancy, and we may expect a lot of progress in the future. Precision agriculture will benefit greatly from it in the future.

Conclusion:

We may infer that while drone technology is still in its early phases, with everyday advances in Artificial Intelligence, drone technology will have a significant influence on our lives in the future. Drone technology has already proven to be beneficial in the areas of crop monitoring, safety, and well-being. It has also aided us in the sector of mining, resulting in better miner safety. There is a saying by Bill Gates, "Drones overall will be more impactful than I think people recognize, in positive ways to help society."

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A STUDY ON MERGERS AND ACQUISITIONS IN BANKING SECTOR By Ritika Manral

Abstract -

- A merger is the voluntary fusion of two companies on broadly equal terms into one new legal entity.
- The firms that agree to merge are roughly equal in terms of size, customers, and scale of operations.
- For this reason, the term "merger of equals" is sometimes used.
- Acquisitions, unlike mergers, or generally not voluntary and involve one company actively purchasing another.
- Mergers are a way for companies to expand their reach, expand into new segments, or gain market share.
- A merger is the voluntary fusion of two companies on broadly equal terms into one new legal entity.
- The five major types of mergers are conglomerate, congeneric, market extension, horizontal, and vertical.

Introduction -

Mergers and acquisitions are among the most effective ways to expedite the implementation of a plan to grow rapidly. Companies in all industries have grown at lightning speed, in part because of an aggressive merger and acquisition strategy. The impact of technology and the Internet has only further increased the pace and size of deals. Buyers of all shapes and sizes have many of the same strategic objectives—to build long-term shareholder value and take advantage of the synergies that the combined firms will create—but each industry has its own specific objectives.

Merger-and-acquisition frenzy has created intense competition for the same target companies, where a premium is placed on price and speed. The fear in many boardrooms is that the company will be left out or left behind if it doesn't move quickly to acquire other businesses. Deals that used to take months to get

done now close in a matter of days, especially if no regulatory approvals need to be obtained and no shareholder battles will take place as a condition for getting the deal completed. In this environment, acquisitions are moving so fast and are being bid up so high that the likelihood of problems and errors has increased dramatically.

Mergers are most commonly done to gain market share, reduce costs of operations, expand to new territories, unite common products, grow revenues, and increase profits—all of which should benefit the firms' shareholders. After a merger, shares of the new company are distributed to existing shareholders of both original businesses.

A merger can resemble a takeover but result in a new company name (often combining the names of the original companies) and in new branding; in some cases, terming the combination a "merger" rather than an acquisition is done purely for political or marketing reasons.

Merger is a financial tool that is used for enhancing long-term profitability by expanding their operations. Mergers occur when the merging companies have their mutual consent as different from acquisitions, which can take the form of a hostile takeover.

An acquisition is when one company purchases most or all of another company's shares to gain control of that company. Purchasing more than 50% of a target firm's stock and other assets allows the acquirer to make decisions about the newly acquired assets without the approval of the company's other shareholders. Acquisitions, which are very common in business, may occur with the target company's approval, or in spite of its disapproval. With approval, there is often a no-shop clause during the process.

In an acquisition type of business combination, one company is purchased by another company. Unlike in a merger, there is no new company formed, because the purchasing company (the owner) is retained and merely absorbs the other company that it has purchased or acquired. The acquired company also retains its identity as a business entity, but it will now be under the control of the acquiring company.

Types of Merger -

- ➤ Horizontal merger
- Vertical merger
- Congeneric merger
- ➤ Market-extension merger
- > Reverse merger
- ➤ Conglomerate merger

Types of Acquisition -

- ➤ Value creating
- Consolidating
- Accelerating
- > Resource acquiring
- > Speculating

Objectives of the Study -

- To study the purpose of mergers and acquisitions in the Banking sector
- To study the benefits of mergers and acquisitions.
- ➤ To understand Bank merger/amalgamation under various Acts
- To study the Procedure of Bank Mergers and Acquisitions
- To study the motives behind consolidation in the Banking sector.
- To study the risk involved in merger and acquisition.
- To study the major Banks involved in Mergers and Acquisitions.

Significance -

- ➤ Big banks provide enhanced capacity to increase credit and bigger risk appetite, with national presence and global reach.
- > To reduce gross NPA level to a great extent.
- > Government's intention is not just to give capital but also to give good governance.
- ➤ Government to monitor large loans to avert frauds.
- ➤ By taking into consideration the complementary nature of business of concerned banking companies, in terms of commercial strength, geographic profiles and site integration, the amalgamated entity may be able to conduct business in more efficient manner.

Limitations of Study -

- Mergers & Acquisitions are hard to occur, so the information about them is very less.
- ➤ It was not possible to cover every aspect. This poses to be a serious limitation.
- ➤ The information was collected from secondary data, so the limitation occurred in the exact interpretation.
- Also the information was collected from secondary data, so sometimes the results may be related to some specific area/aspect.
- As the process of mergers and acquisitions of banks is kept secret with the general public, so the exact procedure and the reasons behind them are difficult to find.
- As the data has been taken form various websites, the data available is not recent.

Review of Literature -

- 1. **Prof. Ritesh Patel & Dr. Dharmesh Shah (2016)** compared the financial performance of before and after merger of banks through Economic Value added approach and through others financial parameters like mean score of net profit margin, return on net worth, return on assets, return on long term fund, interest earned and total assets. And told that its not necessary that EVA approach is common for all other bank. They concluded that financial performance of bank may be improved after merger. But if past financial data are examined before merger, it can make merger fruitful.
- 2. Dr. Sangita Ghosh(2016) researched on merger between Global Trust Bank and Oriental Bank of Commerce. She analysed liquidity factor, efficiency factor, profitability factor and performance factor of Oriental bank of commerce. And found that after merging bank profitability and efficiency of acquirer bank has improved but there was no change in liquidity position of oriental bank of commerce.
- 3. **P** Akhil Bhan (2015) has made an attempt to study the insight into the motives and benefits of the mergers in Indian banking sector .This is done by examining the eight merger deals of the banks in India during the period of reforms from 1999 to 2006. Through the empirical methods by applying t-test and EVA value calculations the potential of the mergers has been evaluate to study the efficiencies or benefits achieved.
- 4. Parveen Kumari (2014) revealed in her paper merger and acquisition of bank as strategic approach and told that the aim of the merger and acquisition of bank is increase credit creation and make progressive. According to gathered post merger data she concluded that Number of branches & ATM, Net Profit, Deposit, Net Worth have increased.

5. **Prof. Ritesh Patel (2014)** examined finance and stock return of selected banks to know the effect after merger and concluded that merger and acquisition has positively impacted on Indian banks and told that some public sector banks is more advantageous rather than private sector bank.

Research Design & Method -

The study is descriptive in nature and is based on secondary data. Data was collected from various articles, websites, etc.

Case study method was used to understand the research in depth. The case study were as follow:-

- 1) Punjab National Bank with Oriental Bank of Commerce and United Bank of India Merger.
- 2) Canara Bank with Syndicate Bank Merger.
- 3) Bank of Baroda with Vijaya Bank and Dena Bank Merger.
- 4) State Bank of India Merger.

Discussions -

An enhanced scale of operations and the rationalisation of common costs will result in big savings. Bhattacharya also claimed that the pooling of synergies at one place would be a huge positive. But harnessing these post-merger benefits will not be an easy task. There will also be common borrowers, which will bring with it its own set of problems.

Conclusion -

Growth is an important aspect for any organization. The Indian banking sector and the economy have confronted various challenges and problems. Merger is a highly potential tool for growth and expansion in banks. Merger is a good idea. However, this should be done with a right bank for the right reasons. With the help of mergers and acquisitions, the banks can achieve significant growth in their operations, minimize their expenses to a substantial extent. Government of India and RBI have undertaken several measures and reforms in the Indian banking sector, as well as quite a few successful mergers and acquisitions, which have helped it, to grow manifold. Comparatively in short time, the Indian banking system has earned numerous outstanding achievements as the World's largest and the most diverse democracy in banking industry.

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MEDIA AND SHARE MARKET

By **SURAJ PRASAD**

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* Abstract

Stock prices move up and down every minute due to fluctuations in supply and demand. If more people want to buy a particular stock, its market price will increase. Conversely, if more people want to sell a stock, its price will fall. This relationship between supply and demand is tied into the type of news reports that are issued at any particular moment.

Negative news will normally cause individuals to sell stocks. Bad earnings reports, poor corporate governance, economic and political uncertainty, and unexpected, unfortunate occurrences will translate to selling pressure and a decrease in stock price.

Positive news will normally cause individuals to buy stocks. Good earnings reports, increased corporate governance, new products and acquisitions, as well as positive overall economic and political indicators, translate into buying pressure and an increase in stock price.

But it's difficult, if not impossible, to capitalize on news. The impact of new information on a stock depends on how unexpected the news is. This is because the market is always building future expectations into prices. For example, if a company comes out with better-than-expected profits, the stock's price will likely jump. But, if that same profit was expected by a majority of investors, the stock's price will likely remain the same as the profit would have already been factored into the stock price. Thus, it's unexpected news - and not just any news - that helps **drive prices**.

Keywords: Share market; Impact of media; Impact of Social media.

Objectives of Research:

- To understand how the Media factor has impact on the fluctuations of Share
 Price.
- To understand the impact of Social Media on Share Market.
- To understand the relationship between Media News and Share Market.

***** Introduction

The stock market broadly refers to the collection of exchanges and other venues where the buying, selling, and issuance of shares of publicly held companies take place. Such financial activities are conducted through institutionalized formal exchanges (whether physical or electronic) or via over-the-counter (OTC) marketplaces that operate under a defined set of regulations.

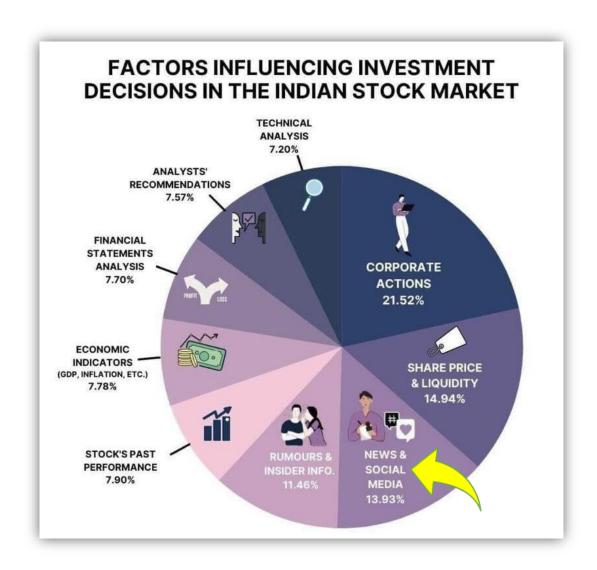
A stock exchange facilitates stock brokers to trade company stocks and other securities. A stock may be bought or sold only if it is listed on an exchange. Thus, it is the meeting place of the stock buyers and sellers. India's premier stock exchanges are the Bombay Stock Exchange and the National Stock Exchange.

If there is a greater number of buyers than sellers (more demand), the buyers bid up the prices of the stocks to entice sellers to sell more. If there are more sellers than buyers, prices go down until they reach a level that entices buyers.

Stock prices are driven by a variety of factors, but ultimately the price at any given moment is due to the supply and demand at that point in time in the market.

Fundamental factors, such as Earnings per Share (EPS), Profit/Earning (PE) Ratio, drive stock prices based on a company's earnings and profitability from producing and selling goods and services.

Technical factors such as Inflation, trends, liquidity, news, market sentiments, etc. relate to a stock's price history in the market pertaining to chart patterns, momentum, and behavioral factors of traders and investors.



The impact of **news** or unexpected developments inside a company, industry, or the global economy, influences the investor sentiment. The political situation, negotiations between countries or companies, product breakthroughs, mergers and acquisitions, and other unforeseen events can impact stocks and the stock market. Since securities trading happens across the world and markets and economies are interconnected, news in one country can impact investors in another, almost instantly.

News related to a specific company, such as the **release of a company's earnings** report, can also influence the price of a stock (particularly if the company is posting after a bad quarter).

In general, strong earnings generally result in the stock price moving up (and vice versa). But some companies that are not making that much money still have a rocketing stock price. This rising price reflects investor expectations that the company will be profitable in the future. However, regardless of the stock price, there are no guarantees that a company will fulfill investors' current expectations of becoming a high-earning company in the future.

Findings

"Uncertainty is the only certainty." The maxim is most commonly applied to stock markets. As Indian markets have demonstrated in recent times, volatility makes stock markets extremely difficult to predict. A new National Bureau of Economic Research paper by Samuel P. Fraiberger of World Bank, and others, however, suggests that there may be one important cue: News sentiment.

Using a data set of more than 4.5 million Reuters articles published across the globe between 1991 and 2015, the authors show that media sentiment is an important predictor of daily stock returns in both emerging and advanced markets. The authors construct a daily news-based sentiment index for 25 advanced and emerging countries, which uses the fraction of positive and negative words in media reports, to capture the sentiment of news.

They then analyse the response of equity prices to sentiment shocks. Following were the findings through the research:

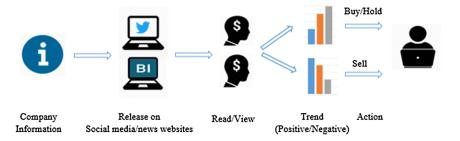
 An increase in optimism in local news predicts a short-run increase in local stock returns while more pessimistic news is associated with a temporary decrease in local returns.

- To isolate the effect of local news from that of global news, the authors recompute the sentiment index for each country after excluding articles that mention other countries.
 They find that changes in global news sentiment have a more robust and permanent impact on equity returns around the world.
- More optimistic global news increases stock returns and vice-versa.
- According to the authors, these effects on stock returns occur mainly through foreign
 investors rather than local investors.
- The global news sentiment index explains more of the variance in global equity
 returns than other measures of volatility such as the Volatility Index, VIX, which captures market expectations of fluctuations in the stock market.
- The authors find that **local news** and their tone mainly influences **foreign investor sentiment**, with more positive news increasing local returns in the short run.
- Over the long term, optimistic global news attracts permanent inflows and has a
 stronger impact on returns. Interestingly, the impact of global news sentiment is found
 to be four times stronger in global "bear" markets than in global "bull" markets,
 suggesting that investors are more sensitive to the news tone during global market
 downturns.
- They also find that media coverage varies significantly with the direction of the global news sentiment index.

When the global news sentiment index is strongly positive, it is because the media focuses more on positive financial and corporate news in advanced economies, especially in the US. By contrast, when the index is negative, this is more a result of media reports of economic and political news in emerging markets.

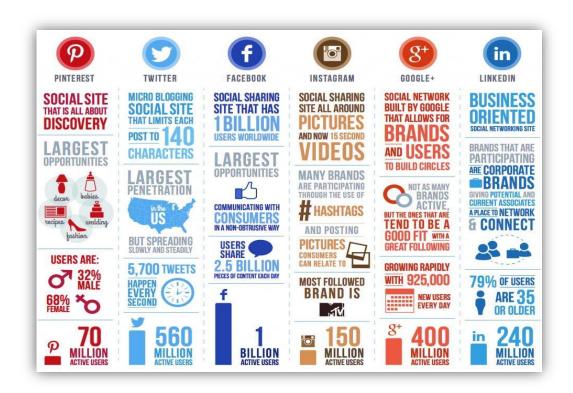
\(\text{How social media is driving the stock market?} \)

The influence of social media on the stock market is undeniable. In many ways, it's a double-edged sword: while social media can **promote stocks** and make them go viral, it can also lead to their **downfall** when investors start shorting them or betting against them.



The Effects of Social Media on the Stock market

While **Twitter** and **Reddit** may be the most obvious social media that come to mind when it comes to investing and trading in the stock market, they are far from the only ones affecting the markets today. Below we will discuss which of the social media platforms are currently driving the stock market and why.



Leveraging LinkedIn for due diligence

LinkedIn is a social networking service that has a focus on career connections. It was launched in 2003 with the aim to connect employers and potential employees by advertising available roles on their companies and by allowing jobseekers to post their CVs.

However, while LinkedIn is an excellent resource to find a job, it's also an excellent place to find accurate and relevant information about companies. This alone makes LinkedIn a gold mine for investors since it allows them to do their due diligence on potential investments. In other words, as an investor, LinkedIn can help you **research a company** you find promising or perhaps one you read about in an investment newsletter or other trusted source.

> YouTube's influence on the stock market

In terms of platforms, YouTube is certainly king when it comes to online video. In fact, since its inception in 2005 as a video-sharing website, it has grown into one of the biggest brands on

the internet. It's now a video hosting service and a social media platform with over a billion users – and it's still growing. But YouTube isn't just a platform for funny cat videos: it's also a hotbed for investment trends and online education that would-be traders worldwide have been leveraging to improve their game.

YouTube is a great way to see how a **stock performs** in real-time and what the **general consensus** among the public is about that company. Other ways in which traders are using YouTube are:

- Learning how to **trade multiple assets** and invest in equities.
- Learn about various trading approaches, including dollar-cost averaging and high-risk strategies like day trading.;
- Examining video evaluations of popular brokerages and trading platforms;
- Looking for **investment advice** from professional traders;
- Learning general information about what a company is all about, and
- Tutorials about using different **trading platforms and their tools**.

There are numerous YouTube channels dedicated to trading and current market events. One of the most well-known of these channels is the **Bullish Investor**, which is targeted toward novices, and **Jason Raznick's BenzingaTV**, which offers content for seasoned traders.

Some other Indian YouTube channels dedicated to trading and current market events are GROW, CNBC, Elearn Markets etc.

▶ <u>Using Facebook Sentiment to predict stock movements</u>

Academics, scholars and data analysts have studied the correlation between Facebook (now rebranded **Meta**) Sentiment and stock market performance and have found the former to be an

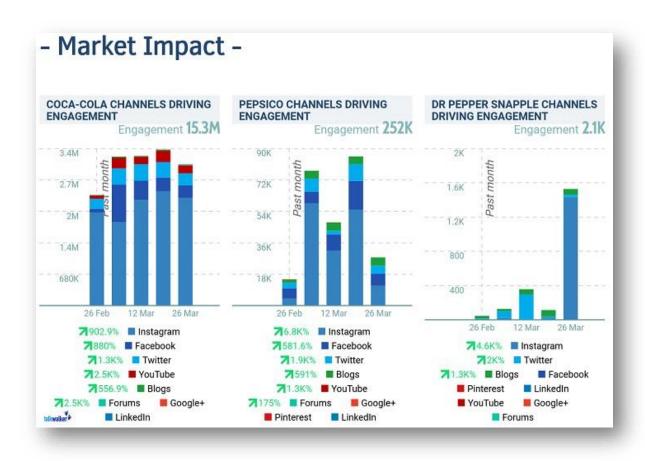
accurate predictor of the latter. Using a Facebook metric called the Gross National Happiness Index (**GNH**) to measure sentiment across the platform, they showed that sentiment is related to the way traders behave in the market. The results showed that you could even use that metric to **predict the returns** of different stock markets across the world for the next day.

> One Tweet to rule them all

Twitter is a social media site best known for its 140-character tweets. Though it has evolved into more of a global news platform, people have discovered other uses for Twitter over time. One particular use that has caught on in recent years is **investing and trading stocks**. This works in two different ways:

- On one side, just as with Facebook, Twitter sentiment analysis also provides valuable information about how the stock market will move. In this case, it was Twitter's Daily Happiness Index what researchers were able to link to stock market returns, especially in stock markets in developing countries.
- On the other hand, **Twitter influencers** have a big impact on certain stock prices they tweet about. Two of the most notorious examples are Donald Trump (@realDonaldTrump) and Elon Musk (@elonmusk).

In the case of Donald Trump, before he was permanently suspended from Twitter, a study showed that his tweets that mentioned any of his companies could be used to predict the direction in which those stocks would move. In other words, whenever Donald Trump tweeted wonders about a company, its stock price would go up. However, it's not possible to predict by how much it would go up.



Elon Musk's Twitter and Tesla

The biggest example of how Twitter influencers can influence the stock market is Elon Musk's Twitter account. Every time Elon Musk tweets something of importance about his companies, they tend to react immediately. The reason is fairly simple.

One **example** was a tweet on **August 7, 2018**, saying "Tesla would go private if its stock price reached **\$420**." Almost immediately, Tesla stock rose by **7%**, causing massive losses for short-sellers who were betting that the company was overvalued and would go down.

This not-so-innocent tweet earned Musk a lawsuit and a slap on the wrists by the SEC, but he paid no mind and did it again by tweeting "Tesla stock price is too high imo" on May 1, 2020. This caused an immediate 10% crash in Tesla's stock price that lasted a couple of days.



Apart from stocks, Musk's influence also affects other types of assets, such as cryptocurrencies, which he's particularly fond of. He has been seen championing **Bitcoin** and **DogeCoin**, to name only two. Whether we like it or not, it's clear that **Twitter is a force to be reckoned** with when it comes to trading and investing in stocks.

Reddit. Redditors and the stock market

Reddit is another social media site that people have started turning to for **investing advice**. Groups of traders tend to band together on Reddit to discuss investments, and some search for penny stocks, which are assets that trade for under a dollar. Because these assets are less regulated and much more volatile, they give traders a higher chance to profit from a smaller investment.

Some Redditors have started using clever strategies to earn big money on penny stocks. They use people's fear of missing out (FOMO) and human heard behaviour to influence hundreds to thousands of traders so they'll buy a specific stock. This makes the stock price soar in a very

short amount of time, after which they sell and cash out, and the price slams back down, translating into immense profit for some and devastating losses for others.

One recent case of this **pump-and-dump** scheme happened last **January 2021**, when some big-time investors started shorting (i.e., betting against) a company called **GameStop**, deeming it to be overvalued. A group of Redditors from the group WallStreetBets caught wind and decided to apply their proven method to this stock, so they started talking about GameSpot on the group and painting it as a sure investment. The stock price began to rise, so other traders on Reddit started taking notice, FOMO sank in, and in the ensuing wave, GameStop's stock price rose to a peak of \$483 on **January 28th**, only to drop back down days later.

Other Social media platforms such as **Telegram, WhatsApp, Instagram**, etc. are also used as a platform for sharing investing tips and ideas through different channels.





The Challenges faced by Indian Stock Exchanges

Bombay Stock Exchange had been physically monitoring print media to identify suspected news rumours from material information that may have an impact on the price / volume of securities listed on its platform.

Due to capital market compliances, companies listed need to inform the Exchange about all events, which will have bearing on the performance of the company as well as price-sensitive information. Any material news or rumour floating on social media/news websites can have a very big potential of impacting the sentiments of the investing population which can further impact price / volumes of securities traded on exchange platforms.

Conclusion

COVID 19 pandemic lockdowns, stimulus checks, higher personal savings, commission-free transactions, and social media postings have fuelled a boom in retail trading participation in the financial markets. According to Citadel Securities, retail traders account for roughly 20% of the daily market volume, up from just 10% in 2019. "Meme Investing" through social media crowd-sourced leveraged bets on stocks, options, and cryptocurrencies are creating chaotic volatility and straining the market infrastructure.

Social media platforms have become **virtual trading clubs** for garnering trade ideas, swapping tips, and hyping stocks. In this frenzied environment, **naïve participants** are chasing rewards without appreciating the underlying risks, and some are getting caught on the wrong side of their bets, losing lots of money.

Recommendation

The cultural phenomenon of millions of retail investors using social media cues for trading decisions has broken the status quo. Enhancing training, education, upgrading market infrastructure, and moderating social media trade postings can lead to healthy democratization of the retail trading environment.

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A STUDY ON USE OF FINTECH IN INDIA

By Nidhi Mer

Abstract -

- Fintech refers to the integration of technology into offerings by financial services companies in order to improve their use and delivery to consumers.
- It primarily works by unbundling offerings by such firms and creating new markets for them.
- Start-up disrupts incumbents in the finance industry by expanding financial inclusion and using technology to cut down on operational costs.
- Fintech funding is on the rise but regulatory problems abound.
- Broadly, the term "Financial Technology" can apply to any innovation in how people transact business.
- Fintech now describes a variety of financial activities, such as money transfers, depositing a check with your smartphone, etcgenerally without the assistance of a person.

Introduction-

The term 'FinTech', the short form of the phrase 'FINANCIAL TECHNOLOGY' denotes industry that is comprised of companies which use technology for efficient delivery of financial services. It is an emerging type of service in this 21st century. The new start - up companies are trying to replace the traditional transaction system with the new, effective methods by applying technology in financial sectors for mobile payments, loans, money transfers and even for asset management. Financial technology (Fintech) is used to describe new tech that seeks to improve and automate the delivery and use of financial services. At its core, fintech is utilized to help companies, business owners and consumers better manage their financial operations, processes, and lives by utilizing specialized software and algorithms that are used on computers and, increasingly, smartphones.

Fintech now describes a variety of financial activities, such as money transfers, depositing a check with your smartphone, bypassing a bank branch to apply for credit, raising money for a business start-up, or managing your investments, generally without the assistance of a person. According to EY's (Economic Forces) 2017 Fintech Adoption Index, one-third of consumers utilize at least two or more fintech services and those consumers are also increasingly aware of fintech as a part of their daily lives.

In recent years, India's payments infrastructure has seen substantial improvements, particularly with the introduction of new payment mechanisms and interfaces such as Immediate Payments Service (IMPS), Unified Payments Interface (UPI), Bharat Interface for Money (BHIM), and others. The government's "Make in India" and "Digital India" projects also played a significant role in accelerating the adoption of Fintech. It is commendable that the Reserve Bank of India (RBI) has also pushed the growing.

Digital payments have become a way of life in India and we have seen 10-15 million new customers coming on to the digital bandwagon over the last 12 months. Two factors that led to this change were demonetization and Covid-19 pandemic.

Objectives of The Study -

- To study the evolution and current state of FinTech in India.
- To investigate the concept of FinTech from the finance students' point of view.
- To identify the gaps between the industry requirements and academic syllabus related to FinTech.
- To make recommendations for improvement in the syllabus.

Significance -

The rise of fintech has made it possible for many financial institutions and banks to offer digital services like investment management, daily news for stock market prediction, etc., tailored to the needs of every customer. Therefore, such advanced digital solutions are now changing the way transactions are being made.

Using fintech services, businesses can now prevent additional cost charges on modification fees, cancellation fees, and other hidden charges. Using it, the companies aren't just limited to sending and receiving money from respective accounts but also across multiple currencies.

Review of Literature -

- Singal Nidhi (2016) The article discusses the mobile E-wallet and E-baking that loads money for payment of bills which is hassle free and saves time. Security and privacy were the major concerns for the consumers which affect the adoption of digital payment solutions. The adoption of mobile wallet among consumers in Finland as only at the beginning stages of the Innovation-Decision Process. Doing payments via mobile phones has been in use for many years and is now set to explode Also mobiles are increasingly being used by consumers for making payments. "Digital Wallet "has become a part of consumers which are nothing but smart phones which can function as leather wallets. Digital wallet offered many benefits while transferring money such as convenience, security and affordability. Growth in technology has opened many modes of payments.
- 2. Pinal Chauhan (2016) elaborated how e-Wallets are going to make money transaction less cumbersome for the users. The people who use mobile applications just need to make payment at point of sale just after doing the purchasing. Authors also throw light on server-side e-wallets and client-side e-wallets. An encryption algorithm, known by the nameRC4 is used for providing a secure transaction. Even after having some demerits like interoperability, advantages overweigh the disadvantages.
- 3. Dipinder S Randhawa, Chan Jia Hao & Vani Swarupa Murali, (2018) Singapore: "India Singapore FinTech Cooperation: Opportunities and Challenges" Singapore and India lead developments in the use of FinTech. India offers the highest global returns on investment in FinTech. Singapore has developed cutting-edge sandbox for testing new FinTech products, it has a world-class digital and physical infrastructure. The potential for mutually beneficial collaboration is vast. Key recommendations include: On collaboration between governments, there is a need for information sharing on policies, consultations on data privacy, cyber security and more. Interoperability allows for seamless fund transfers across geographical zones via a single account.
- 4. Vivek Dubey, (2019) India: "FinTech Innovations in Digital Banking" This paper discusses the role of Artificial Intelligence, Augmented Reality and Blockchain in Digital Banking. Currently, AR technology is having a vibrational impact in numerous industry sectors. From being deployed in healthcare, oil and gas construction, and retail as well as manufacturing, AR technologies are currently deployed to increase process efficiency, reduce costs and bring about a broad range of commercial benefits. Artificial intelligence is the rising star in the world of technology.

5. Sunil Kapadia, 2020, India: "How Digitization Is Impacting Banking Transactions and Financial Markets in India?" – The process of digitization of our private and working lives cannot be suspended. The progress in interconnection is paving the way for a new element of globalization: the globalization of ideas, perspectives, possibilities, etc. Digital technologies entitle and empower new framework and customer engagement turns progressively important for many service providers. The digital economy is the latest manifesto to convert and reshape India into a digitally entitled society and knowledgeable economy. Digitization mechanizes both product and process through which standard and productivity increases. This digitization has contributed to advances like online banking, ATMs, and credit cards. Information and Communication Technology can have a levelling effect. Microfinance institutions and new age FinTech companies in India are working on technology advancement which has benefitted poor and underprivileged by providing access to capital.

Research Design & Method -

The current study used descriptive research design. For that primary & secondary data has been collected through a structured questionnaire.

Quantitative &Qualitative method both are been used while preparing the research paper on "A study on use of fintech in India." Questionnaire method was used to prepare the research paper through google form, there were total 77 respondents who participated in this survey.

Discussions -

In India, acceptance of various cashless modes payments was seen after demonetization notes. The government itself encouraged everyone towards the cashless technologies like digital wallets, Internet banking, and the mobile-driven point of sale (POS).

Due to various changes in the Indian economy, the financial structure of Indian banks and financial institutions were changed and digital wallet became a mandatory channel for the transfer of payments.

As per the survey conducted, we come to know that majority of the population is aware about use of fintech in India. Fintech is been used for various purpose for making payments for online shopping, purchasing insurance policy, for investing in stocks, etc. Thus, it is said that fintech will grow as power the time passes & with increasing knowledge or awareness between the people.

Conclusion -

From the above findings, it is concluded that there is huge scope of FinTech in India as less number of users of FinTech are there as of now and people like to access financial service through mobile. Customers are interested in using FinTech services like Robo advisors and online lending. FinTech

should work on these services where other financial services are not up to the mark. Fast services, easy accessibility and cheap service are the major factors contributing to use of FinTech by customers. FinTech will disruptive to payment and investment management sectors majorly. Major concern for using FinTech is cyber-attack. For that reason FinTech companies should focus on cyber security for giving safe experience to their customers. Variables like ease of use, cheaper service, easy accessibility and enhanced customer experience significantly impact customers' interest of using FinTech in next five years.

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A STUDY ON INDIVIDUALS AWARENESS TOWARDS CRYPTOCURRENCIES

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1. ABSTRACT:

Cryptocurrency is a specific type of virtual currency based on principles of cryptography and electronic communication. In recent years, so many cryptocurrencies have been introduced, while the most popular first ever cryptocurrency is bitcoin. People use Bitcoin as a second name of cryptocurrency. In this research paper, we will cover the basic aspects of cryptocurrencies i.e., the concept of cryptocurrencies, its disadvantages and advantages, features of cryptocurrencies, its legality in India, most preferred crypto exchanges in India. In this paper, we have also attempted to find out awareness of cryptocurrencies among people and their perception regarding cryptocurrencies. A sample of 100 respondents was used to collect the data to gather the informationabout awareness among people and it was found out that most of the people are aware about cryptocurrencies but only few of them had invested in cryptocurrencies.

Keywords: Blockchain Technology, Cryptocurrency, Virtual Currency, Bitcoin, Altcoin,

2. INTRODUCTION

To understand crypto-currency you need to first understand the term cryptography. Cryptography involves the process of interconverting ordinary plain text into intelligible text. So basically, in simple words it is a process of converting a plain text into a text which can't be easily understood. It is a method of storing and transmitting datain particular form so that only for those whom it is intended can read and process it. Now let us understand the combined term of **cryptocurrency**, basically cryptocurrency is nothing but digital form of cash. For example: we have two persons A and B. A is from India and B is from USA. Now if A wants to send dollars to B, can he send dollars directly to B? Answer is big No. A can't send it directly to B. A have to go to bank, which will be third party between A and B. Bank will actually convert the Rupees into Dollars and verify all the details like who is the sender and who is the receiver. Bank will ask for every detail which are required to

process the transaction, then charge certain money and transfer the money to the B. So, this transaction was only possible because of intermediary which was bank here. Now, what if A directly sends money to B without any third party? That is the case of Cryptocurrency.

Cryptocurrency are form of digital cash which has no barriers. Cryptocurrencies works on Blockchain Technology. Blockchain is a database which stores a lot of information. Blockchains are similar to ledgers but difference is blockchain is a distributed ledger which stores data like who is a sender and receiver, amount of money sent and date of transactions etc. All these information's are stored in a block which are tied in one chainwhich is known as Blockchain.

As of now, there are total 18,645 cryptocurrencies in existence. However, all cryptocurrencies are not that much valuable. Bitcoin (BTC) is probably the most common name in the cryptocurrency market. Despite numerous other cryptocurrencies, BTC is still the most valuable crypto asset on the market. In 2009, it was created by Santoshi Nakamoto. Other coins other than bitcoin are known as Altcoins like Ethereum, Dodge Coin, Binance Coin etc.

The features like anonymous, irreversibility(cannot be undone), limited supply, inflation hedge etc are making cryptocurrencies demand more among people but its disadvantages like high volatility, potential of tax evasion, scalability issues have also put the fear towards cryptocurrencies which pushes them back from investing in it.

3. LITERATURE REVIEW

Kumar (2018) in the paper 'Bitcoins in India: A Study of Legal and Economic Aspects' made a study on the legal and economic aspect of Bitcoin. The study concluded that Bitcoin if remain unregulated will, poses a threat to financial stability. However, the technology behind it can be used by banking industries for making secure transactions.

Aleksander Berentsen and Fabian Schär (2018) had done their research on "Short note to Cryptocurrencies". Researchers concluded that price volatility and scaling issues frequently raise concerns about the suitability of Bitcoin as a payment instrument. He believes as an asset, however, Bitcoin and alternative blockchain-based tokens should not be neglected. The innovation makes it possible to represent digital property without the need for a central authority. This can lead to the creation of a new asset class that can mature into a valuable portfolio diversification instrument.

FLAMUR BUNJAKU, had done his research on "Cryptocurrencies- Advantages and disadvantages". He analysed that future of cryptocurrency is bright only when it is regulated by any senior authority.

4. OBJECTIVES

- To know the awareness about people among cryptocurrency.
- To know the legal status of cryptocurrency.

• To know the most preferred crypto exchanges.

5. SIGNIFICANCE OF THE STUDY

The Significance of this research is to understand the awareness of cryptocurrencies among people and to understand their perception towards cryptocurrencies i.e., whether they are aware about cryptocurrencies, do they support its legality as a trading purpose or as legal tender and if not, then why don't they support it. This study area is featured by good number of people i.e., employed, unemployed and self employed and whose age lies between 18 above.

6. RESEARCH METHODOLOGY

The Research Methodology consists of Primary as well as Secondary data both. Primary Data includes preparation and filling up of questionnaire. Secondary Data includes information regarding about all the basic concepts related to the cryptocurrencies like blockchain technology, mining, different crypto in market, features of cryptocurrencies, its disadvantages and advantages, legality of cryptocurrencies, Covid19 situation on cryptocurrencies etc. all information mentioned is taken from different websites on internet, YouTube videos were seen to get the concept clarity and even book was referred to clear the concepts which were bit technical.

7. HYPOTHESIS

Hypothesis 1:

H0: There is lack of awareness about cryptocurrency among people.

H1: People are aware about cryptocurrencies.

Hypothesis 2:

H0: Cryptocurrencies are illegal in India.

H1: Cryptocurrencies are legal in India.

Hypothesis 3:

H0: None of the cryptocurrency exchange is preferred the most.

H1: CoinDCX is the most preferred exchange for cryptocurrency.

8. LIMITATIONS OF THE STUDY

An analysis done about the study is only on the basis of articles and responses not on the basis of practical knowledge related to the topic. Time constraint was also a limitation in the research. An Interpretation of this study is based on assumption that respondent has given the correct information and not googling the things online and also the data is collected from only 100 respondents only, and this limited number of respondents might affect the research on a large scale.

9. DATA ANALYSIS AND HYPOTHESIS TESTING

The analysis has been done through questionnaire which was filled by 100 respondents.

Demographic Variables	Category	Percentage
Gender	Male	52%
	Female	48%
Age	18-25	53%

25-35	37%
35-45	10%
Other (More than 45)	0%

1. Are you aware about cryptocurrencies?

Awareness	No. of Respondents	% Of Respondents
Yes	88	88%
No	8	8%
May be	4	4%
Total	100	100%

2. Do you trade in Cryptocurrencies?

Trade	No. of Respondents	% Of Respondents
NO	79	79%
YES	21	21%

3. If no, would you like to trade in cryptocurrency?

Like to trade?	No. of Respondents	% Of Respondents
Yes	35	35%
No	26	26%
May be	39	39%

4. What factors push you back from investing in cryptocurrencies?

factors	No. of Respondents	% Of Respondents
No government authority	43	43%
No physical existence	16	16%
Volatile in nature	41	41%
Don't understand it much.	50	50%
Other	5	5%
Total	155	155%

5. Do you support legalization of cryptocurrency?

LEGALIZATION	NO. OF RESPONDENTS	% OF RESPONDENTS

YES	64	64%
NO	19	19%
MAYBE	17	17%
TOTAL	100	100%

6. If you support legalization then up to what extend?

LEGALIZATION	NO. OF RESPONDENTS	% OF RESPONDENTS
Legal tender	18	18%
Trading purpose only	69	69%
Don't support	13	13%
TOTAL	100	100%

7. What do you think is the reason behind rising price of bitcoin?

REASON	NO. OF RESPONDENTS	% OF RESPONDENTS
More bigger companies started investing in crypto.	18	18%
PayPal has launched crypto buy/sell feature.	2	2%
Scarcity of bitcoin	6	6%
Easy platforms which are making crypto investing more accessible	19	19%
All of the above.	46	46%
Other	9	9%
TOTAL	100	100%

8. Which exchange medium would you prefer the most?

EXCHANGE	NO. OF RESPONDENTS	% OF RESPONDENTS
WazirX	10	10%
Coinswitch Kuber	13	13%
CoinDCX	47	47%
ZebPay	5	5%

Binance	25	25%
Total	100	100%

From the above table, it is clearly observed that 88% of the respondents were aware about cryptocurrencies but only 21% of them invests in it. 39% of the respondents are not sure whether they would like to invest in it or not. 64% of the respondents supports legalisation of the cryptocurrencies. 69% of the respondents support its legalisation up to trading purpose only and 18% of the respondents support it as a legal tender. 47% of the respondents prefers CoinDCX exchange the most among all. Respondents were asked their opinions regarding the rising prices of bitcoin in which majority of the respondents feels that factors like PayPal had launched crypto buy/sell feature, so many exchanges have been introduced which has made trading in crypto so easy, scarcity of bitcoins, so many big companies have started investing in crypto are all responsible for rising price of bitcoins

H0: There is lack of awareness about cryptocurrency among people.

$H_{I:}$ People are aware about cryptocurrency.

In hypothesis 1, H0 (null hypothesis) is proved to be wrong as data collected from 100 respondents through questionnaire, it is clearly visible majority of people said yes i.e., they are aware of cryptocurrency. Hence, H_1 (alternative hypothesis) proved to be right.

H0: Cryptocurrencies are illegal in India.

$H_{I:}$ Cryptocurrencies are legal in India.

In hypothesis 2, H0 (null hypothesis) is proved wrong i.e., cryptocurrencies are illegal in India as various articles which have been studied during this research clearly states that cryptocurrency are legal for trading purpose and also in data collection through questionnaire, majority of people have supported legalization of cryptocurrency. Hence, H_{I} (alternative hypothesis) is proved to be right.

H0: None of the cryptocurrency exchange is preferred the most.

$H_{I:}$ CoinDCX is the most preferred exchange for cryptocurrency

In hypothesis 3, H0 (null hypothesis) is proved wrong i.e., None of the cryptocurrency exchange is preferred the most as majority of the respondents in questionnaire selected CoinDCX as their most preferred exchange for cryptocurrency. Hence, H_1 (alternative hypothesis) is proved to be right.

10. CONCLUSIONS

The Study reveals that majority of the respondents are aware of cryptocurrency but still there are large portion of people who don't even invested in it, this might be due to many reasons like lack of knowledge related to cryptocurrency how it works, volatile nature of crypto, not considered as a stable investment. It is observed that

factors like lack of understanding for cryptocurrencies, no government authority, volatile nature pushes back people from investing in it.

More than half of the respondent's support legalization of cryptocurrency to the extent of trading purpose only. Percentage of people who want crypto to be legalized to the extent of legal tender is more than who don't support it at all. This clearly shows large number of people are accepting it as a trading point of view.

In Researchers opinion, the disadvantages of cryptocurrency are much heavier in comparison to its advantages as it is subject to abuse in the form of tax evasion, form of extortion and criminal activities like drug dealing and terror financing. The legal and regulatory issues which are concerned with cryptocurrency are not only in India but also there are many countries except El Salvador where it is approved to be as a legal tender. To eliminate such criminal activities, it is very important to have some solid structure for their management and regulation.

Also, when it comes to considering cryptocurrency as a legal tender, I don't think so and support fully government of not considering it as a legal tender. Factors like no physical existence like other fiat currency, scalability issue which means crypto technology cannot handle the large transactions at the same time just like visa. Sometimes it can even take 30 minutes to process a transaction, in short it is not instant just like other fiat currencies.

11.SUGGESTIONS

Government may have some rules and regulations regarding crypto, it should not stop working on creation of its own digital currency. The government should not leave behind and should also adopt some benefits of blockchain technology.

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Non-Fungible Token (NFT): Overview, Evaluation, Opportunities and Challenges

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ABSTRACT:

The Non-Fungible Token (NFT) marketplace is mushrooming in current years. The idea of NFT at the start comes from a token general of Ethereum, aiming to differentiate every token with distinguishable signs. This kind of token may be sure with virtual/virtual residences as their particular identifications. With NFTs, all marked residences may be freely traded with custom designed values in step with their ages, rarity, liquidity, etc. It has substantially inspired the prosperity of the decentralized application (DApp) marketplace. At the time of writing (May 2021), the whole cash used on finished NFT income has reached 34, 530, 649.86 USD. The thousandfold go back on its growing marketplace attracts large interest worldwide. However, the improvement of the NFT atmosphere remains in its early stage, and the technology of NFTs are pre-mature. Newcomers might also additionally wander off of their frenetic evolution because of the shortage of systematic summaries. In this technical report, we discover the NFT ecosystems in numerous aspects. We begin with a top level view of modern day NFT solutions, then offer their technical components, protocols, standards, and favored proprieties. Afterwards, we provide a protection evolution, with discussions at the views in their layout models, possibilities and challenges. To the quality of our knowledge, that is the primary systematic take a look at at the modern-day NFT ecosystems

Keywords: NFT, smart contracts, blockchain, price analysis

INTRODUCTION:

The starting place of the idea which caused the introduction of contemporary NFTs may be traced lower back to 2012 when "coloured cash" have been being mentioned withinside the bitcoin network. The concept of coloured cash become easy but novel, as all of us recognize that bitcoins are fungible, that is, one bitcoin can not be differentiated from another. However, it become discovered that through meticulously tracing lower back the starting place of a selected bitcoin, it become possible to differentiate it from others through assigning a 'color'. The use instances of this new idea protected virtual collectibles, network currencies, company currencies, clever properties, and issuing stocks of a company. Through numerous studies papers have been written on it, which include one from Vitalik Buterin, Ethereum's founder, the concept of coloured cash failed to materialize because of the reluctance of the bitcoin network, however it definitely laid the muse for NFTs. Later in 2017 with the discharge of the brand new ERC721 token (Ethereum Request for Comment) at the Ethereum blockchain, NFTs were given their first fundamental traction, a number of the maximum famous initiatives being Cryptopunks and Cryptokitties. The fundamental concept of Cryptopunks revolved round developing a most of 10,000 characters at the Ethereum blockchain as a connection with the Cypherpunk network individuals who have been some of the rust ones to test with an digital peer-topeer foreign money a great deal earlier than the formation of bitcoin. CryptoKitties become the primary blockchain-primarily based totally recreation in which customers should alternate, breed, and gather digital cats. The recreation were given great media interest and went viral, to the factor that a number of the uncommon collectibles have been offered for extra than 100,000\$. It become because of successes like those that traders began out giving interest and investment NFT initiatives. In 2019, NFT marketplaces, or exchanges launched, the famous ones being Opensea.io and Rarible. Users should alternate the use of clever contracts, permitting trustless transactions to show up securely, and a report of the possession of the NFT is maintained at the blockchain. Further, the writer of the NFT receives royalties on every occasion it's miles reoffered to a buyer. With the functions of scarcity, excessive liquidity, legitimate possession, royalties to the writer, steady trustless transactions, and simplicity of change NFTs have a tendency to have the ability to emerge as highbrow properties. This is what ascribes fee to it. As

a end result of which the artist Beeple become capable of promote their virtual artwork as an NFT for about \$sixty nine million and Twitter's CEO Jack Dorsey offered the primary-ever tweet for about \$2.nine million. Even aleven though NFTs have won lots of interest in a brief period, one need to now no longer take it for granted, it's miles nevertheless withinside the preliminary tiers of its development. There are many demanding situations but to be triumph over and lots of possibilities to be explored. Through this paper, we intend to offer a one-stop-save for anybody trying to hold close this new idea through going via the assessment of what an NFT is and the way it's miles made, going into the technical info of it, discover the ability use instances, factor out the demanding situations and finally correlate the rate motion of NFTs and the lively pockets addresses to the marketplace rate of Bitcoin and Ethereum.

OBJECTIVE OF STUDY:

- To identify the future of NFTs in India.
- To Evaluate NFts
- To find what are the Challenges in NFTs

RESEARCH METHODOLOGY:

The research paper is totally based on secondary data. Various reports of national and international agencies on NFTs are searched to collect data for current study. As it is not possible to go outside for data collection due to lockdown, information are collected from different authentic websites, journals and e-contents relating to NFTs.

ANALYSIS AND INTERPRETATION OF THE DATA:

How to create an NFT:

The manner of making after which buying and selling an NFT may be a busy one for a newcomer, right here we can deliver an outline of the manner. There are predominant duties involved. First, The real introduction of artwork, as in a photograph, virtual artwork, audio, and so on. The NFT writer uploads the, writes an outline and title, units the proportion of royalty they preference at the resale. The proprietor then shops the information into the database of the change wherein they're list their NFT, this database is outdoor the blockchain. The proprietor

additionally has the choice to save the information withinside the blockchain however it's going to require them to pay a few fueloline fee. A transaction is despatched to a clever agreement, this transaction consists of the signature of the proprietor and the hash of the NFT information. This is whilst the NFT is minted and the buying and selling manner begins, at the conformation of the transaction through the clever agreement the minting manner completes. Meaning that now the NFT is saved at a completely unique deal with withinside the blockchain forever.

An NFT is a completely unique virtual asset that isn't always without delay replaceable with every other virtual asset (as a result the name "non-fungible"). Many bodily belongings also are non-fungible. Real estate, for example, is non-fungible when you consider that every piece of belongings is specific from others.

A "fungible" token, through contrast, is one this is replaceable with every other one equal to it. Ether is the fungible token that trades at the Ethereum community, which means one Ether is equal to every other. The identical is going for Bitcoin. One Bitcoin may be exchanged for every other Bitcoin due to the fact they have got the identical price. Physical currencies paintings this manner, too. One bodily greenback invoice is similar to every other greenback invoice, and as a result every are "fungible." But every NFT is specific; there is not every other one precisely love it out there, so they're non-fungible -- or not able to precisely update every other.

Code is written into this virtual token and recorded the use of the blockchain community it is primarily based totally on (again, typically on Ethereum) to show a listing of historic possession and the cutting-edge proprietor of a completely unique virtual asset. An NFT can constitute any virtual introduction -- artwork, music, videos, writing, etc.

How many NFTs are there?

At the cease of October 2021, there had been almost 7,000 special varieties of cryptocurrencies worldwide. Most NFTs are constructed on Ethereum, however lots of those tokens make use of a special blockchain or had been constructed on a proprietary NFT platform. As a result, there are innumerable person NFTs representing works of artwork, videos, online game content, music, and greater. As greater artists and creators employ NFTs to stable and monetize their paintings, this wide variety will handiest boom over time.

How do NFTs paintings?

How precisely are NFTs used? Digital artwork collections, for one. In March 2021, an NFT representing an image, "Everyday: The First 5,000 Days," through artist Beeple turned into

auctioned through Christie's for \$sixty nine million. The client of the NFT now has possession of the virtual artwork connected to it. Digital creators Larva Labs auctioned off person CryptoPunks characters in 2017; a number of the NFTs at the moment are really well worth tens of thousands and thousands of dollars.

These are a few severe examples of ballooning NFT values. For not unusualplace functionality, though, artists can use NFTs to promote their creations to creditors and different virtual creators. An proprietor or writer of an NFT also can accumulate royalties for the artwork's replica or use on-line. NFTs keep promise as a manner to put in force virtual copyright and trademark law. Real-global use instances abound, too. Nike (NYSE:NKE) owns a patent on NFTs to authenticate footwear as specific gadgets. But outdoor the area of creditors' gadgets (a shape of current first-class artwork speculation), NFTs may want to have a few practical, ordinary price. Remember the aforementioned titling of bodily belongings including motors or actual estate? Blockchain-primarily based totally tokens will be used to assure possession of bodily belongings and reduce out costly intermediaries who historically take care of titling offerings and associated felony documentation. It's nevertheless early days for NFTs, though, so greater thoughts may want to emerge withinside the years ahead.

Why are non-fungible tokens essential?

Besides representing a manner for virtual artists and different creators to monetize their paintings, NFTs are imagined because the evolution of artwork making an investment and amassing and as a part of a brand new cryptocurrency funding asset magnificence. Since an NFT is specific, there is continually a narrow danger an NFT series may want to balloon in price (like Beeple's virtual artwork). If you are an artwork collector, NFTs are clean to shop for and promote on an internet market including Open Sea. Cryptocurrency buying and selling app Binance is launching an NFT market, and Coinbase Global (NASDAQ:COIN) may do the identical (it has invested in numerous NFT marketplaces, together with Rarible).

But, for the common investor, NFTs constitute a extraordinarily speculative magnificence of funding that need to possibly be avoided. NFTs do not advantage in price due to their software however are primarily based totally at the price of the media they constitute (virtual artwork, video, music, etc.). Sticking a price on some thing like artwork is enormously hard and subjective and not like valuing a percentage of stock, which represents an possession stake in a enterprise and a declare on destiny income generated through the enterprise.

Investors who need a few oblique publicity to NFTs besides may recollect including a bit Ether to their portfolio when you consider that maximum NFTs make use of the Ethereum community's blockchain. Ether is likewise a extraordinarily speculative funding, even though it may boom in price if Ethereum community use rises over time. (It's essential to notice there's no cap on what number of tokens of Ether can exist, however a current extrade to the manner transactions are tested from evidence of labor to evidence of stake need to lower the deliver of Ethereum over time.)

Even so, non-fungible tokens will be an essential technological improvement. In a brand new virtual technology that blurs the traces among the bodily and digital worlds, a brand new manner to song virtual asset possession and distribution on-line may be an increasing number of essential. These blockchain-primarily based totally tokens can also disrupt monetary intermediaries and decrease the value of purchasing and promoting big-price price tag gadgets including vehicles and actual estate. That does not always suggest you need to spend money on extraordinarily speculative NFTs, however, on the very least, their improvement is really well worth preserving an eye fixed on.

CHALLENGES:

Here we are able to describe the demanding situations or the pitfalls that the NFT surroundings faces, those are the obstacles that must be conquer to develop further. These demanding situations variety over numerous eldest and are defined below.

High fueloline charge - This is the charge that the customers must pay on any transactions that they make on a blockchain network, the fueloline charge will increase with the better congestion withinside the network, which poses a first-rate trouble for the NFT exchanges, because it turns into now no longer viable to mint a group of NFT. This price is charged as each transaction associated with the blockchain calls for computation and garage sources.

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Processing time - Whenever minting or replacing NFTs transactions undergo the clever settlement which entails interplay with the blockchain, which presently has a low transaction according to second, making the processing time eating and a terrible person experience. Some

of the brand new Proof of Stake (PoS) blockchains like Algor and feature Fixed this difficulty to pretty an extent, however there may be a protracted manner to go.

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Carbon footprint - We stay in a time wherein environmental effect and power disaster are a number of the largest issues that our planet faces. In this type of scenario the usage of computational sources to stable our virtual artwork isn't visible as an crucial difficulty and it is even condemned for growing the carbon footprint.

Legal issues - It has been determined that the various NFT exchanges do now no longer have a KYC (understand your customer) policy. As it entails buying and selling commodities or even cross-border transactions, it's miles crucial to understand the regulatory stance of a rustic earlier than making an investment any sum of money withinside the space. Also, as of now the income of NFTs aren't taken into consideration as a taxable event, this will provide upward push to massive sums of Financial scams withinside the system. Hence governments need to take into account regulating and taxing to shield its residents from any ability danger.

OPPORTUNITIES:

NFTs has ability to update the conventional financial system. In order to undertake this section of NFTs it should first evolve and receive a stable community of foreign money exchange. According to the findings of the existing study, if crypto currencies are withinside the shape of Lakshmi Coin then the society may be stimulated to make traders adapt progressively on the way to in flip pave a manner in the direction of speedy development in utilization of NFTs. This will assist India to attain to the subsequent platform of E-commerce. Indians are to be benefited through Bitcoin, however it is able to now no longer be the equal for the country because the whole.

LIMITATIONS:

NFTs are interesting, there's no question approximately it. But there are a few extreme drawbacks to sinking your cash into them. Some of the maximum huge drawbacks include:

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The motives to very own bodily artwork and the motives to very own virtual artwork are regularly different. You can't digitize bodily artwork. There's an appeal to seeing a one-of-atype portray together along with your very own eyes that those tokens in reality can't provide.

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Even for experts, NFTs are puzzling belongings. When you buy this type of non-fungibles, you're now no longer always buying the copyright to the artwork.

People are nonetheless capable of locate copies at the Internet of the artwork for that you very own the token, and there's not anything preventing them from copying and pasting those documents on social media, basically displaying off and sharing what you can have paid hundreds of thousands of bucks for.

Essentially, while you purchase those belongings, all you absolutely very own is a document announcing you very own the token in the back of the unique asset. The actual query right here is, "How lots cost is there in proudly owning an asset you don't honestly control? "Depending on how creditors solution this query withinside the future, people who invested all that scratch into those tokens can be left keeping a virtual document that's now no longer really well worth lots.

3. Environmental Cost

The surroundings is a warm subject matter of discussion as of late. Any document entered into the Ethereum blockchain takes huge computing, which calls for the usage of huge quantities of electricity.

So, great buying and selling in NFTs and different blockchain-primarily based totally belongings isn't always an environmentally pleasant process.

In fact, a latest Cambridge University observe indicates pretty much the entirety having to do with the blockchain is especially unsustainable from an environmental perspective due to the quantity of electricity used.

CONCLUSION:

To conclude, non-fungible token (NFT) is an thrilling era withinside the blockchain atmosphere. We mentioned a way to create an NFT and the mechanics which paintings withinside the

background, just like the blockchain, clever contracts, web3 wallets, and token standards. Further, we additionally mentioned the country of protection withinside the space, the capability vulnerabilities, the capability use instances which could remodel industries, and the obstacles which could preclude the progress. Lastly, we analyzed the have an effect on that the extrade in expenses of Ethereum and bitcoin will have at the NFT atmosphere as a whole. Overall, we are able to correctly say that NFTs are a nascent asset magnificence that has the capability to grow to be an uncorrelated asset magnificence withinside the future, while it matures, that's a pretty perfect component for buyers who are

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Non-Fungible Token (NFT): Overview, Evaluation, Opportunities and Challenges

By

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Under The Guidance Of

Dr. Shraddha Mayuresh Bhome

ABSTRACT:

The Non-Fungible Token (NFT) marketplace is mushrooming in current years. The idea of NFT at the start comes from a token general of Ethereum, aiming to differentiate every token with distinguishable signs. This kind of token may be sure with virtual/virtual residences as their particular identifications. With NFTs, all marked residences may be freely traded with custom designed values in step with their ages, rarity, liquidity, etc. It has substantially inspired the prosperity of the decentralized application (DApp) marketplace. At the time of writing (May 2021), the whole cash used on finished NFT income has reached 34, 530, 649.86 USD. The thousandfold go back on its growing marketplace attracts large interest worldwide. However, the improvement of the NFT atmosphere remains in its early stage, and the technology of NFTs are pre-mature. Newcomers might also additionally wander off of their frenetic evolution because of the shortage of systematic summaries. In this technical report, we discover the NFT ecosystems in numerous aspects. We begin with a top level view of modern day NFT solutions, then offer their technical components, protocols, standards, and favored proprieties. Afterwards, we provide a protection evolution, with discussions at the views in their layout models, possibilities and challenges. To the quality of our knowledge, that is the primary systematic take a look at at the modern-day NFT ecosystems

Keywords: NFT, smart contracts, blockchain, price analysis

INTRODUCTION:

The starting place of the idea which caused the introduction of contemporary NFTs may be traced lower back to 2012 when "coloured cash" have been being mentioned withinside the bitcoin network. The concept of coloured cash become easy but novel, as all of us recognize that bitcoins are fungible, that is, one bitcoin can not be differentiated from another. However, it become discovered that through meticulously tracing lower back the starting place of a selected bitcoin, it become possible to differentiate it from others through assigning a 'color'. The use instances of this new idea protected virtual collectibles, network currencies, company currencies, clever properties, and issuing stocks of a company. Through numerous studies papers have been written on it, which include one from Vitalik Buterin, Ethereum's founder, the concept of coloured cash failed to materialize because of the reluctance of the bitcoin network, however it definitely laid the muse for NFTs. Later in 2017 with the discharge of the brand new ERC721 token (Ethereum Request for Comment) at the Ethereum blockchain, NFTs were given their first fundamental traction, a number of the maximum famous initiatives being Cryptopunks and Cryptokitties. The fundamental concept of Cryptopunks revolved round developing a most of 10,000 characters at the Ethereum blockchain as a connection with the Cypherpunk network individuals who have been some of the rust ones to test with an digital peer-topeer foreign money a great deal earlier than the formation of bitcoin. CryptoKitties become the primary blockchain-primarily based totally recreation in which customers should alternate, breed, and gather digital cats. The recreation were given great media interest and went viral, to the factor that a number of the uncommon collectibles have been offered for extra than 100,000\$. It become because of successes like those that traders began out giving interest and investment NFT initiatives. In 2019, NFT marketplaces, or exchanges launched, the famous ones being Opensea.io and Rarible. Users should alternate the use of clever contracts, permitting trustless transactions to show up securely, and a report of the possession of the NFT is maintained at the blockchain. Further, the writer of the NFT receives royalties on every occasion it's miles reoffered to a buyer. With the functions of scarcity, excessive liquidity, legitimate possession, royalties to the writer, steady trustless transactions, and simplicity of change NFTs have a tendency to have the ability to emerge as highbrow properties. This is what ascribes fee to it. As

a end result of which the artist Beeple become capable of promote their virtual artwork as an NFT for about \$sixty nine million and Twitter's CEO Jack Dorsey offered the primary-ever tweet for about \$2.nine million. Even aleven though NFTs have won lots of interest in a brief period, one need to now no longer take it for granted, it's miles nevertheless withinside the preliminary tiers of its development. There are many demanding situations but to be triumph over and lots of possibilities to be explored. Through this paper, we intend to offer a one-stop-save for anybody trying to hold close this new idea through going via the assessment of what an NFT is and the way it's miles made, going into the technical info of it, discover the ability use instances, factor out the demanding situations and finally correlate the rate motion of NFTs and the lively pockets addresses to the marketplace rate of Bitcoin and Ethereum.

OBJECTIVE OF STUDY:

- To identify the future of NFTs in India.
- To Evaluate NFts
- To find what are the Challenges in NFTs

RESEARCH METHODOLOGY:

The research paper is totally based on secondary data. Various reports of national and international agencies on NFTs are searched to collect data for current study. As it is not possible to go outside for data collection due to lockdown, information are collected from different authentic websites, journals and e-contents relating to NFTs.

ANALYSIS AND INTERPRETATION OF THE DATA:

How to create an NFT:

The manner of making after which buying and selling an NFT may be a busy one for a newcomer, right here we can deliver an outline of the manner. There are predominant duties involved. First, The real introduction of artwork, as in a photograph, virtual artwork, audio, and so on. The NFT writer uploads the, writes an outline and title, units the proportion of royalty they preference at the resale. The proprietor then shops the information into the database of the change wherein they're list their NFT, this database is outdoor the blockchain. The proprietor

additionally has the choice to save the information withinside the blockchain however it's going to require them to pay a few fueloline fee. A transaction is despatched to a clever agreement, this transaction consists of the signature of the proprietor and the hash of the NFT information. This is whilst the NFT is minted and the buying and selling manner begins, at the conformation of the transaction through the clever agreement the minting manner completes. Meaning that now the NFT is saved at a completely unique deal with withinside the blockchain forever.

An NFT is a completely unique virtual asset that isn't always without delay replaceable with every other virtual asset (as a result the name "non-fungible"). Many bodily belongings also are non-fungible. Real estate, for example, is non-fungible when you consider that every piece of belongings is specific from others.

A "fungible" token, through contrast, is one this is replaceable with every other one equal to it. Ether is the fungible token that trades at the Ethereum community, which means one Ether is equal to every other. The identical is going for Bitcoin. One Bitcoin may be exchanged for every other Bitcoin due to the fact they have got the identical price. Physical currencies paintings this manner, too. One bodily greenback invoice is similar to every other greenback invoice, and as a result every are "fungible." But every NFT is specific; there is not every other one precisely love it out there, so they're non-fungible -- or not able to precisely update every other.

Code is written into this virtual token and recorded the use of the blockchain community it is primarily based totally on (again, typically on Ethereum) to show a listing of historic possession and the cutting-edge proprietor of a completely unique virtual asset. An NFT can constitute any virtual introduction -- artwork, music, videos, writing, etc.

How many NFTs are there?

At the cease of October 2021, there had been almost 7,000 special varieties of cryptocurrencies worldwide. Most NFTs are constructed on Ethereum, however lots of those tokens make use of a special blockchain or had been constructed on a proprietary NFT platform. As a result, there are innumerable person NFTs representing works of artwork, videos, online game content, music, and greater. As greater artists and creators employ NFTs to stable and monetize their paintings, this wide variety will handiest boom over time.

How do NFTs paintings?

How precisely are NFTs used? Digital artwork collections, for one. In March 2021, an NFT representing an image, "Everyday: The First 5,000 Days," through artist Beeple turned into

auctioned through Christie's for \$sixty nine million. The client of the NFT now has possession of the virtual artwork connected to it. Digital creators Larva Labs auctioned off person CryptoPunks characters in 2017; a number of the NFTs at the moment are really well worth tens of thousands and thousands of dollars.

These are a few severe examples of ballooning NFT values. For not unusualplace functionality, though, artists can use NFTs to promote their creations to creditors and different virtual creators. An proprietor or writer of an NFT also can accumulate royalties for the artwork's replica or use on-line. NFTs keep promise as a manner to put in force virtual copyright and trademark law. Real-global use instances abound, too. Nike (NYSE:NKE) owns a patent on NFTs to authenticate footwear as specific gadgets. But outdoor the area of creditors' gadgets (a shape of current first-class artwork speculation), NFTs may want to have a few practical, ordinary price. Remember the aforementioned titling of bodily belongings including motors or actual estate? Blockchain-primarily based totally tokens will be used to assure possession of bodily belongings and reduce out costly intermediaries who historically take care of titling offerings and associated felony documentation. It's nevertheless early days for NFTs, though, so greater thoughts may want to emerge withinside the years ahead.

Why are non-fungible tokens essential?

Besides representing a manner for virtual artists and different creators to monetize their paintings, NFTs are imagined because the evolution of artwork making an investment and amassing and as a part of a brand new cryptocurrency funding asset magnificence. Since an NFT is specific, there is continually a narrow danger an NFT series may want to balloon in price (like Beeple's virtual artwork). If you are an artwork collector, NFTs are clean to shop for and promote on an internet market including Open Sea. Cryptocurrency buying and selling app Binance is launching an NFT market, and Coinbase Global (NASDAQ:COIN) may do the identical (it has invested in numerous NFT marketplaces, together with Rarible).

But, for the common investor, NFTs constitute a extraordinarily speculative magnificence of funding that need to possibly be avoided. NFTs do not advantage in price due to their software however are primarily based totally at the price of the media they constitute (virtual artwork, video, music, etc.). Sticking a price on some thing like artwork is enormously hard and subjective and not like valuing a percentage of stock, which represents an possession stake in a enterprise and a declare on destiny income generated through the enterprise.

Investors who need a few oblique publicity to NFTs besides may recollect including a bit Ether to their portfolio when you consider that maximum NFTs make use of the Ethereum community's blockchain. Ether is likewise a extraordinarily speculative funding, even though it may boom in price if Ethereum community use rises over time. (It's essential to notice there's no cap on what number of tokens of Ether can exist, however a current extrade to the manner transactions are tested from evidence of labor to evidence of stake need to lower the deliver of Ethereum over time.)

Even so, non-fungible tokens will be an essential technological improvement. In a brand new virtual technology that blurs the traces among the bodily and digital worlds, a brand new manner to song virtual asset possession and distribution on-line may be an increasing number of essential. These blockchain-primarily based totally tokens can also disrupt monetary intermediaries and decrease the value of purchasing and promoting big-price price tag gadgets including vehicles and actual estate. That does not always suggest you need to spend money on extraordinarily speculative NFTs, however, on the very least, their improvement is really well worth preserving an eye fixed on.

CHALLENGES:

Here we are able to describe the demanding situations or the pitfalls that the NFT surroundings faces, those are the obstacles that must be conquer to develop further. These demanding situations variety over numerous eldest and are defined below.

High fueloline charge - This is the charge that the customers must pay on any transactions that they make on a blockchain network, the fueloline charge will increase with the better congestion withinside the network, which poses a first-rate trouble for the NFT exchanges, because it turns into now no longer viable to mint a group of NFT. This price is charged as each transaction associated with the blockchain calls for computation and garage sources.

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Legal issues - It has been determined that the various NFT exchanges do now no longer have a KYC (understand your customer) policy. As it entails buying and selling commodities or even cross-border transactions, it's miles crucial to understand the regulatory stance of a rustic earlier than making an investment any sum of money withinside the space. Also, as of now the income of NFTs aren't taken into consideration as a taxable event, this will provide upward push to massive sums of Financial scams withinside the system. Hence governments need to take into account regulating and taxing to shield its residents from any ability danger.

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LIMITATIONS:

NFTs are interesting, there's no question approximately it. But there are a few extreme drawbacks to sinking your cash into them. Some of the maximum huge drawbacks include:

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The motives to very own bodily artwork and the motives to very own virtual artwork are regularly different. You can't digitize bodily artwork. There's an appeal to seeing a one-of-atype portray together along with your very own eyes that those tokens in reality can't provide.

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An Analysis of the Instagram Users and Their Demography with Special Reference to Mumbai Metropolitan Region.

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Abstract:

Instagram is a social media platform; in fact one of the largest share of social media is captured by Instagram where people across the world share their opinions, views, etc. It has both positive as well as negative impact. Primary and secondary data has been used under research methodology for the study. Sample size of 100 Instagram users from the age group of 11 to 40 in Mumbai Metropolitan region is selected on simple random technique. In order to conclude the study, analysis was carried out and interpretations were made through frequency, percentage and graphs and charts. The study will contribute to analyse the relation between activity rate and the impact of Instagram on the lifestyle, behaviour and decision of the users. The study concluded that impact of Instagram on the lifestyle, behaviour and decisions of the people is dependent on the Activity Rate

Keywords: Social Media, Instagram, Social Networking, Activity rate, Social Interaction.

Introduction:

Instagram founded by Kevin Systrom and Mike Krieger for iOS in October, 2010 is a social media platform; in fact one of the largest share of social media is captured by Instagram where people across the world share their opinions, views, etc. It is a great tool for the general public to post and share their daily life status, news, etc, also now days it's a great tool for marketing and business for existing and upcoming entrepreneurs, It has both positive as well as negative impact on the lifestyle, behaviour and decisions of the people.

Problem/ Need Of The Study:

Instagram is the widely used social media app from last years, people are actively engaged posting and sharing every steps of their life on the platform, apart from this the app is most widely used tool for marketing and promoting Business, Service, Ideas and even People. In today's era for almost of the population life without Instagram is like food without salt and spices. The need of the study arises to know the impact of Instagram on the decision, lifestyle and behaviour of the users.

1. Objectives:

- **2.** To study and analyse the demographics of the Instagram users in Mumbai metropolitan region.
- **3.** To analyse the perception of Instagram users towards the impact of it on their lifestyle, behaviour and decisions.

2. Scope Of The Study:

Through the study an attempt is made to study and analyse the relation between activity rate and the impact of Instagram on the lifestyle, behaviour and decision of the users in Mumbai metropolitan region.

3. <u>Limitations Of The Study:</u>

The limitations of the present study is that the respondents are from the age group of 11 to 40 only and sample size is only 100 respondents and area of the study is Mumbai metropolitan region only. The limited information in the secondary data is a fundamental obstacle for review of literature.

4. Significance Of The Study:

The study will highlight the impact of the Instagram on the Lifestyle, Behaviour and Decisions of the users. It will also contribute to identify how users react to the various marketing tactics which will help the Business to make use of such behaviour in best possible manner.

5. Sample Size:

A sample size of 100 respondents (Instagram users) is used for the research study.

6. Data Collection:

Primary data is collected from the respondents; here structured questionnaire is used to collect primary data through surveys. Secondary data has been collected from internet, books, magazines as well as newspaper; it is essentially required in order to successfully complete the project report qualitatively.

7. Techniques And Tools Used:

In order to conclude the study, the analysis is carried out and interpretation is done through Tables, Percentages, Bar Graphs and Charts.

8. Review Of Literature:

- 1. **Statista Research Department,** June 4, 2021, Instagram is a photo sharing social networking app that enables users to take pictures and edit them with a selection of digital filters. Its forecast from October, 2020, estimates that there would be nearly 1.2 billion Instagram users worldwide in 2023. With over 120 million active Instagram users, The United States are the photo sharing apps leading market based on audience size.
- 2. **NapoleonCat.com**, focusing in Instagram Users in India, January 2020, there were 80590000 Instagram users in India in January 2020 which accounted for 5.7% of its entire population. The majority of them were men 72.7%. People aged 18 to 24 were the largest user group (38700000). The highest difference between men and women occurs Within People Aged 18 To 24, Where Men Lead By 19300000.

9. Findings and Discussions:

Socio-Economic background.

Table No.1 Socio-economic background.

Profile	Sub Heads	Percentage	Total
	Male	46	
Gender	Female	54	100
	Others	0	
A go	11 To 15	8	100
Age	16 To 20	10	100

	21 To 25	66	
	26 To 30	3]
	31 To 35	9	
	36 To 40	4	
M. All	Less Than 25000	37	
Monthly	25000 - 40000	23	100
Family Income	40000 - 60000	15	100
meome	60000 And Above	25	
	Urban	68	
Living Area	Semi-Urban	19	100
	Rural	13	
	Student	69	
	Service	21	
Occupation	Self Employed	8	100
	Retired	0	
	Unemployed	2	

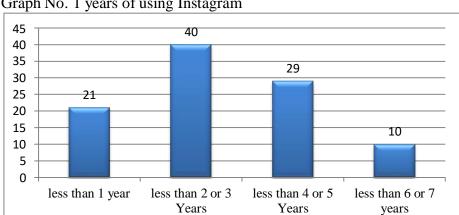
Source: Compiled from Primary data.

Table No. 1 showed that 46% of the respondents were male and 54% were female; with respect to age 8% were the age group of 11 to 15, 10% were 16 to 20, 66% were 21 to 25, 3% were 26 to 30, 9% 31 to 35, 4% were 36 to 40; with respect to monthly family income 37% has less than 25000, 23% between 25000 - 40000, 15% between 40000 - 60000, 25% has 60000 and above; with respect to living area 68% resides at urban area, 19 % at semi-urban area and 13% at rural area; with respect to occupation 69% were students, 21% were engaged in service, 8% were self employed and 2% were unemployed. Thus most of the Instagram users are of the age group of 21 to 25, most of them live in urban area and most of the users are students.

Years Of Using Instagram.

Table No. 2 years of using Instagram

Time	Percentage
Less Than 1 Year	21
Less Than 2 Or 3 Years	40
Less Than 4 Or 5 Years	29
Less Than 6 Or 7 Years	10



Graph No. 1 years of using Instagram

Source: Compiled from Primary data.

Table No. 2 and Graph No. 1 showed that 21% of the users are using Instagram from less than one year, 40% are using less from than 2 or 3 years, 29% are using from less than 4 or 5 years and 10% are using from less than 6 or 7 years. Thus, most of the population started using Instagram from last 2 or 3 years i.e. in year 2019 or 2018.

Reasons For Using Instagram.

Table No. 3 reasons for using Instagram

Reasons	Percentage
Social Interaction	82
News	48
Education	53
Business	24
Sports	36
Shopping	22
Fashion	1
Entertainment	4

Source: Compiled from Primary data.

Graph No. 2 reasons for using Instagram

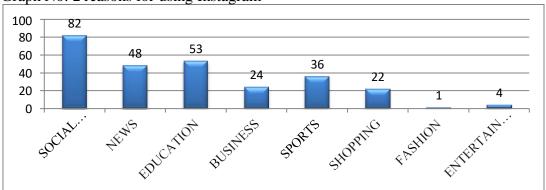


Table No. 3 and Graph No. 2 shows the multiple reasons for using Instagram. It showed 82% people use Instagram for Social Interaction, 48% use for News, 53% use for Education, 24% use for Business, 36% use for Sports, 22% use for Shopping, 1% for Fashion and 4% for Entertainment. Thus, most of the users use it for Social Interaction.

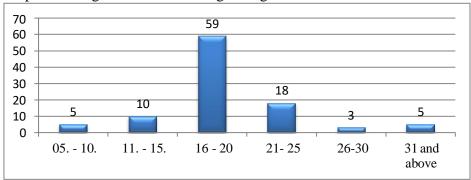
Age When Stated Using Instagram.

Table No. 4 age when stated using Instagram

Age	05 - 10	11- 15	16 - 20	21- 25	26-30	31 and above
Percentage	5	10	59	18	3	5

Source: Compiled from Primary data.

Graph No. 3 age when stated using Instagram



Source: Compiled from Primary data.

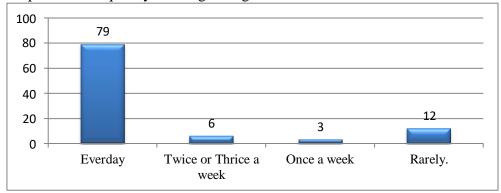
Table No. 4 and Graph No. 3 showed that 5% of respondents started using Instagram at the age group of 5 - 10, 10% at the age of 11 - 15, 59% at the age of 16 - 20, 18% at the age of 21 - 25, 3% at the age of 26 - 30 and 3% at the age of 30 and above. Thus, most of the users started using Instagram at the age group of 16 to 20, this is the age of college going students in Mumbai metropolitan region.

Frequency Of Using Instagram.

Table No. 5 frequency of using Instagram

Frequency	Percentage
Everyday	79
Twice or Thrice A Week	6
Once A Week	3
Rarely.	12

Graph No. 4 frequency of using Instagram



Source: Compiled from Primary data.

Table No. 5 and Graph No. 4 showed that 79% of the respondents use Instagram Everyday, 6% use Twice or Thrice a week, 3% use Once a week and 12% use Rarely. Thus, most of the population use Instagram everyday which means that it is a part of their everyday life.

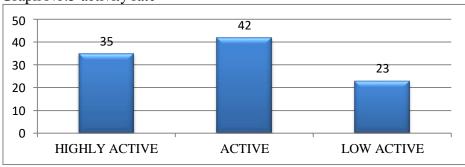
Activity Rate.

Table No. 6 activity rate

Activity Rate	Percentage
Highly Active	35
Active	42
Low Active	23

Source: Compiled from Primary data

Graph No.5 activity rate



Source: Compiled from Primary data.

Table No. 6 and Graph No. 5 showed that 35% of the respondents are Highly Active, 42% are Active and 23% are Low Active users. Thus, 77% of the respondents are active (highly active and active).

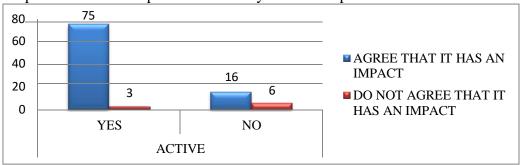
Relationship Between Activity Rate And Impact.

Table No. 7 relationship between activity rate and impact

PARTICULARS	PERCENTAGE
Active And Agree That It Has An Impact	75
Active And Do Not Agree That It Has An Impact	3
Not Active And Agree That It Has An Impact	16
Not Active And Do Not Agree That It Has An	
Impact	6

Source: Compiled from Primary data.

Graph No.6 relationship between activity rate and impact



Source: Compiled from Primary data.

Table No. 7 and Graph No. 6 showed that 75% of the respondents that are active and 16% of the respondents that are not active agree that activity rate has an impact on the lifestyle, behaviour and decisions of the people whereas, 3% of the respondents that are active and 6% of the respondents that are not active do not agree.

Victim Of Fraud On Instagram.

Table No. 8 victim of fraud on Instagram.

Victim	Percentage
Yes	16
No	76
Maybe	8

Source: Compiled from Primary data.

Graph No. 7 victim of fraud on Instagram.

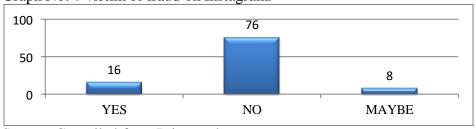


Table No. 8 and Graph No. 7 showed that 16% of the respondents have been the victim of fraud on Instagram (blackmailing, marketing fraud, etc.), 76% of the respondents have not been the victim and 8% may have been the victim of fraud. Thus, more than half of the population have not been the victim of fraud on Instagram such as blackmailing, marketing fraud, etc.

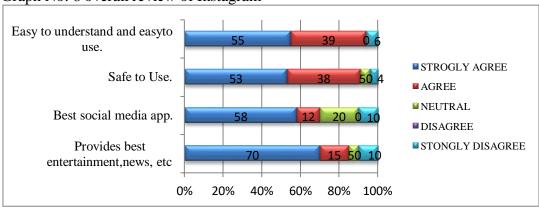
Overall Review Of Instagram.

Table No. 9 overall review of Instagram

	Provides Best	Best Social	Safe To	Easy To
	Entertainment,	Media App.	Use.	Understand
Rate	News, Etc			And Easy to
				Use.
Strongly				
Agree	70	58	53	55
Agree	15	12	38	39
Neutral	5	20	5	0
Disagree	0	0	0	0
Strongly				
Disagree	10	10	4	6

Source: Compiled from Primary data.

Graph No. 8 overall review of Instagram



Source: Compiled from Primary data.

Table No. 9 and Graph No. 8 showed that 70% of the respondents strongly agree that Instagram provides best entertainment, news, etc, 58% of the respondents strongly agree that Instagram is the best social media app, 53% of the respondents strongly agree that Instagram is safe to use, 55% of the respondents strongly agree that Instagram is easy to use and easy to understand. Thus, more than half of the population strongly

agree that Instagram provides best entertainment, news, etc., it is the best social media app, is safe to use and easy to use and easy to understand.

10. Hypothesis Of The Study:

Table No. 10 relationship between activity rate and impact

			ACT	IVE	
		YES	NO	TOTAL	
Agree that there is a relation	YES	75	16		91
	NO	3	6		9

Source: Compiled from Primary data.

In orders to

H0: There is no relation between the activity rate and the impact of Instagram on the lifestyle, behaviour and decisions of the people.

H1: There is a relation between the activity rate and the impact of Instagram on the lifestyle, behaviour and decisions of the people.

In order to test the hypothesis, Chi-square test is used.

Table no. 11 results of Chi-square test

•	Value	Df	Asymp. Sig. (2 Sided)
Pearson Chi-Square	11.49876	1	0.001
No. Of Valid Cases	100		

Source: Output from Chi_Square_and_F_test software

Table No. 11 showed that value of X^2 is less than 0.5 i.e. 0.001.

Therefore, null hypothesis i.e. H0 is failed to be accepted.

Thus, there is a relation between the activity rate and the impact of Instagram on the lifestyle, behaviour and decisions of the people.

11. Conclusions:

Instagram is one fastest growing and one of the most popular Social Networking applications in recent time. More than half of the users are Students, more than half of population use it for Social Interaction followed education followed by sports. More

than half of the population are active on Instagram and they use it every day. Most of the population have Open Instagram account. Instagram has both positive and negative impact on the lifestyle, behaviour and decisions of the people but its negative impact is critical. Positive side is that it provides good entertainment, news, fashion and educational stuff and dark side of the Instagram influences are thatk most of followers try to match with standard and they also hate themselves for the way they look and talk, as students are more vulnerable to this they indulge into unethical and harmful activities. Instagram has a very well defined sensitive content policy and community guidelines but there are number of cases in which the application doesn't really mean it.

The study concluded with the help of Inferential Analysis that the Impact of Instagram on the lifestyle, behaviour and decisions of the people is dependent on the Activity Rate.

Recommendations:

Most of the people have kept their account open but care must be taken before posting any content because anything or everything can be misused in an open where everything is visible. In case of personal content in open account users must select share with option where they have to select people whom they wish to see. Unless one has an account for Business or else he/she is a public image account should be kept private.

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Role Of Media In The Growth Of Gaming Industry

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Abstract

The various factors of media industry that influence and help in the growth of gaming industry is studied through the association of 14 factors. Using data of 107 respondents from the areas of Mumbai, The factors were derived through various literature reviews under media & gaming industry. The factors were evaluated using SPSS software through EFA with principal component Kaiser-Meyer-Olkin Measure of Sampling Adequacy value of 0.606 and Bartlett's Test of Sphericity was significant (p < .05) which helps to reject the null hypothesis and evaluated Factor Analysis as valid tool for structural analysis. Cumulative % of variance is obtained as 56.706%. The Cronbach's alpha is 0.754, which indicates a high level of internal consistency in the variable of study. To understand the factors influencing the gaming industry graphical representation of acquired primary data is also illustrated.

Keywords: - Media, Social Media, Gaming Industry, Video Games, Esports.

Introduction

In today's digital landscape we can find various ways in which media has transformed the digital ecosystem and has accelerated the growth for many businesses. In mass communication, media are the communication outlets or tools used to store and deliver information or data. One of the prominent rising sectors where media has played a pivotal role in development is the gaming industry.

The gaming industry is the pinnacle of modern immersive entertainment experience. The video game industry is the industry involved in the development, marketing, and monetization of video games. It encompasses dozens of job disciplines and its component parts employ thousands of people worldwide. When combined with media this experience can be used to create a community, share achievements, start a movement, and create a culture around the game. Recent jump in online activity due to Covid19 along with the increase in penetration of smartphones, low-cost data plans, and a shift of the consumer mindset has given boost to online gaming in India. According to a report, the Indian domestic market for online gaming is estimated to grow to more than 1500 Cr INR in 2023 representing a CAGR of nearly 22 percent. According to a BCG-Sequoia report, mobile gaming is expected to triple to more than 3750 Cr INR market

opportunity by 2025. It goes on to say that 85% of online gamers in India are expected to be mobile gamers in 2022 (ESP).

Gaming long time back was a distinct form of entertainment not converged with any other digital integrations. Now in almost all online mobile games it is mandatory to have a social media account or email ID linked with the gaming account in order to save daily progress in the game. Mostly all online gamers have a social media account. Media has given rise to Esports gaming influencers across the nation in the past couple of years. Esports refers to digital game competitions, organized as tournaments with a spectator audience in mind. In 2018, \$161.3 million was distributed in pro esports prize money, up from \$115.5 million in 2017 (Niko). It has made it possible to create and sustain communities and fan followings for these influencers. It has become a tool to generate hype around various gaming tournaments which are broadcasted across multiple streaming platforms like Twitch, YouTube and Loco etc.

Media has made it possible for gamers to create a career in gaming industry. A KPMG report said the number of online gamers in India grew from nearly 250 million gamers in 2018 to about 400 million by the mid of 2020. Growing steadily for the last five years, it is expected to treble in value and reach \$3.9 billion by 2025. For gamers it is now possible to create various lucrative income stream like tournament winnings, remuneration from Esports agencies, online digital assets of gamers and sponsorships etc. A culture of mentoring others to become pro Esports athletes is also on the rise. Enthusiasts watch and learn various tips and tricks from professional esports gamers through digital medium and hone their skills to become better at the game, resulting in increase of watch time for gaming content creators. There are many content creators who have monetized gaming live streaming on various platforms. This has caused tremendous growth in the gaming industry.

Objectives: -

• To understand various media factors influencing the growth of gaming industry.

Hypothesis: -

H0: There is no significant relationship between factors growth of the gaming industry facilitated by the digital media industry.

H1: There is a significant relationship between factors growth of the gaming industry facilitated by the digital media industry.

Review of Literature: -

Sr. No	Title of research article with author name	Summary	Keywords		
1.	The Impact of Social Media on Video Game Communities and the Gaming Industry Author: - Boris Bankov	This paper presents an overview of the evolution of the gaming industry and the different implementations of social channels in video games, the impact of integrating social media subsystems on gaming communities, their responses and feedback.	Gaming industry, video games, social media, social platform integration		
2.	A Systematic Review of Literature on User Behavior in Video Game Live Streaming Author: - Yi Li, Chongli Wang and Jing Liu	With the rapid popularity of video game live streaming in the past decade, researchers have started to investigate the relationship between the use of video game live streaming and various psychological variables.	Video game live streaming, streamer demand, audience demand, interactive behavior, platform		
3.	Exploring the Emerging Domain of Research on Video Game Live Streaming in Web of Science: State of the Art, Changes and Trends. Author: - Luis Javier Cabeza-Ramírez, Fernando J. Fuentes-García and Guzmán A. Muñoz-Fernandez	In recent years, interest in video game live streaming services has increased as a new communication instrument, social network, source of leisure, and entertainment platform for millions of users.	live video streaming, video game live streaming, literature review, bibliometric, communication process		
4.	Learning from eSports: A review, comparison, and research agenda Author: - Se Jin Kim, Sean Youngsun Kim, Geunhee Lee	Much research has assumed eSports as the minority compared to traditional sport and rarely has explored the implications that can apply to the established traditional sport industry and marketing practices.	eSports, sport marketing, consumer behavior, digital marketing, value co- creation		

Research Methodology: -

Primary Data Sources: - Questionnaire devised for consumers across Mumbai to understand the media factors which affects the growth of the gaming industry.

SPSS Software used: - Cronbach Alpha, Factor Analysis.

Secondary Data Sources: - Research papers, Journals, Reports, webliography links

Sampling: - Purposive Sampling Method

Sample: - 107 respondents

Data Interpretation and Data Analysis: -

Testing of reliability of data of all 14 factors under study facilitating relationship between media & gaming industry.

Reliability Statistics					
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items			
.754	.773	14			

Item Statistics						
	Mean	Std. Deviation	N			
Q1	4.1963	.79431	107			
Q2	4.0841	.71535	107			
Q3	3.5234	1.16834	107			
Q4	4.2897	.80105	107			
Q5	4.1028	.68590	107			
Q6	3.9346	.84976	107			
Q7	3.7477	.74090	107			
Q8	3.1215	.95868	107			
Q9	3.5234	.89386	107			
Q10	3.9720	.78257	107			

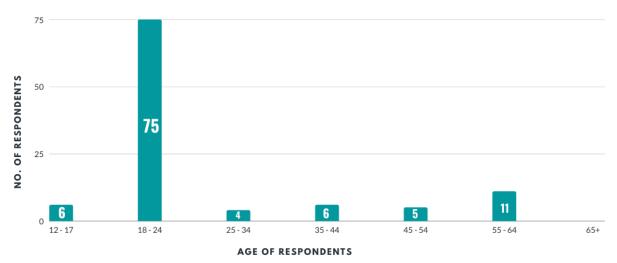
Q11	4.0374	.91037	107
Q12	3.6449	.88224	107
Q13	3.9626	.91037	107
Q14	4.0000	.73971	107

Cronbach's alpha is the common measure of internal consistency ("reliability") as Cronbach's alpha is **0.754**, which indicates a high level of internal consistency in the variable of study to understand various media factors that affects the growth of gaming industry.

Graphical Representation of data: -

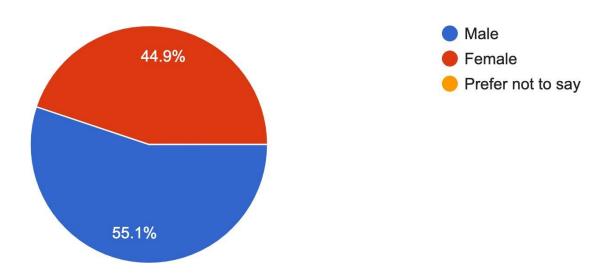
Q What is your age?

Total No. of respondents = 107



- 70.1% of respondents belong to 18-24 years age category.
- 10.3% of respondents belong to 55-64 years age category.
- 5.6% of respondents belong to 12-17 years age category.
- 5.6% of respondents belong to 35-44 years age category.
- 4.7% of respondents belong to 45-54 years age category.
- 3.7% of respondents belong to 25-34 years age category. (Percentage of respondents in descending order)

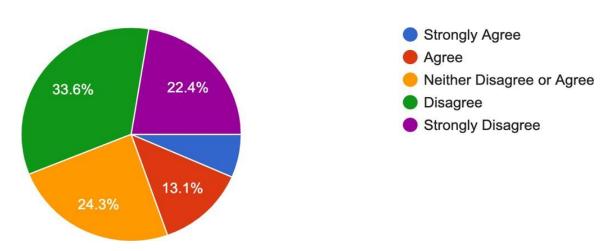
Q What is your gender?



- No. of respondents who are males = 59.
- No. of respondents who are females = 48.

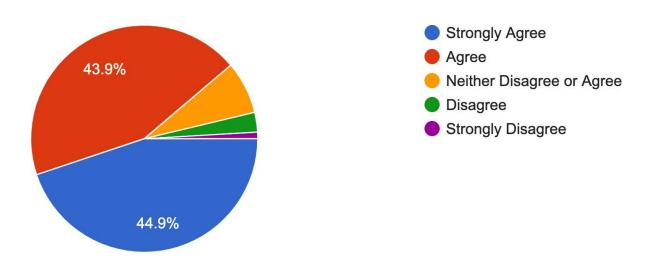
In order to get a diversified view on the topic, the survey has managed to get appropriate sample size for both male and female respondents.

Q Some people say that gaming is waste of time and is not meant for professional career. What do you think?



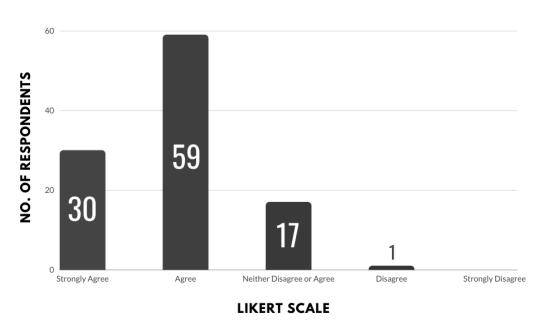
Majority of respondents (60) "disagree" & "strongly disagree" with the above statement which indicates that a career in gaming industry is considered to be worthwhile and high-yielding.

Q Do you think there has been exponential growth in the gaming industry because of the pandemic?



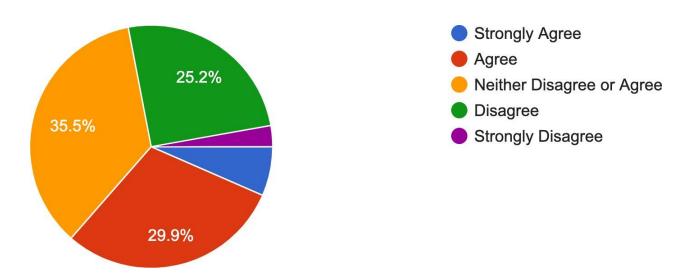
95 respondents out of 107 "Agree" and "Strongly agree" with the above statement indicating that the exponential growth in the gaming industry in last 2 years is because of the pandemic.

Q Social media and gaming have one major thing in common: we use them out of habit and they're both addictive. do you agree?



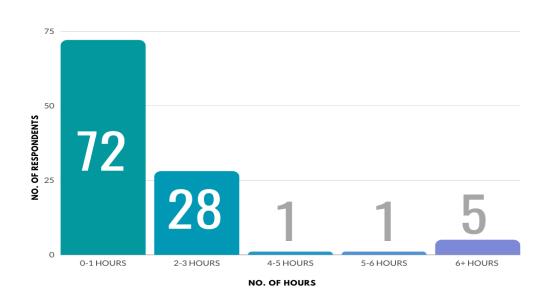
Majority of respondents (89) "agree" and "strongly agree" with the above statement indicating that gaming is as much addictive as using social media.

Q Do you think that advertising while playing online games will have an opposite effect for advertisers?



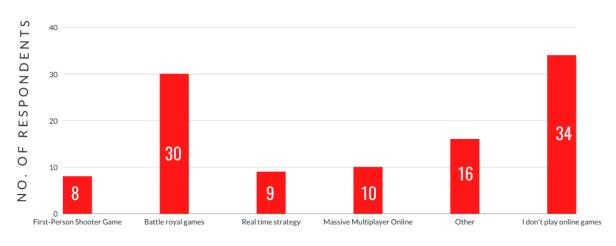
39 respondents "agree" and "strongly agree" that advertising while playing online games will have an opposite effect for the advertisers and 30 respondents "disagree" and "strongly disagree" that the advertising will have an opposite effect for the advertiser while playing games.

Q How many hours do you spend playing online games?



Majority of respondents (67.3%) play online video games for 0 to 1 hour.

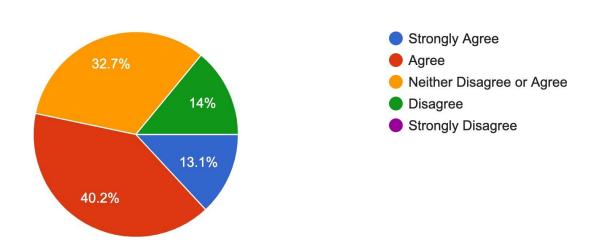
Q What kind of online games do you prefer playing?



TYPES OF GAMES

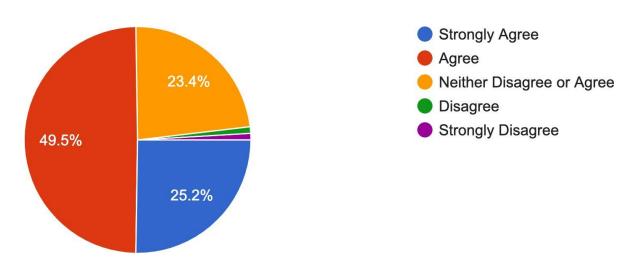
Majority of respondents (28%) who play online games prefer playing battle royal games.

Q Do you think that there has been a decline in the use of single-player games over the past decade?



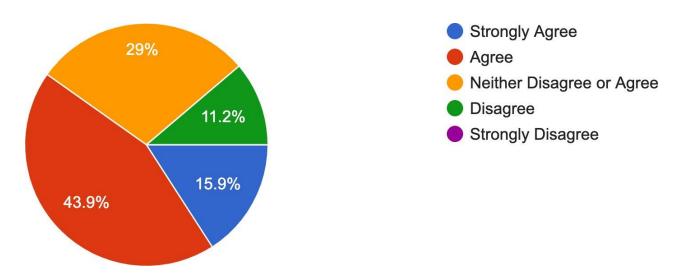
57 out of 107 respondents "agree" and "strongly agree" that there has been a decline in the use of single player games over the past decade.

Q Do you think that games integrated with virtual reality are the future of immersive gaming experience?



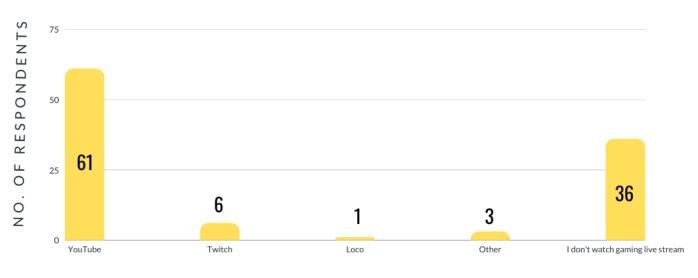
80 out of 107 respondents "agree" and "strongly agree" that virtual reality integrated with gaming is the future of immersive gaming experience.

Q Do you think that games with certain regional characteristics are more likely to gain popularity?



64 out of 107 respondents "agree" and "strongly agree" that games with certain regional characteristics are more likely to gain popularity.

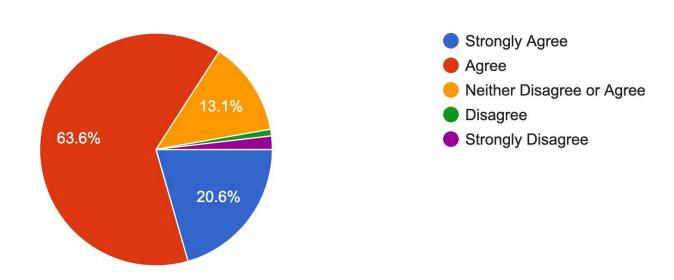
Q Which live streaming platform do you prefer for watching Esports tournaments?



TYPES OF LIVE STREAMING PLATFORMS

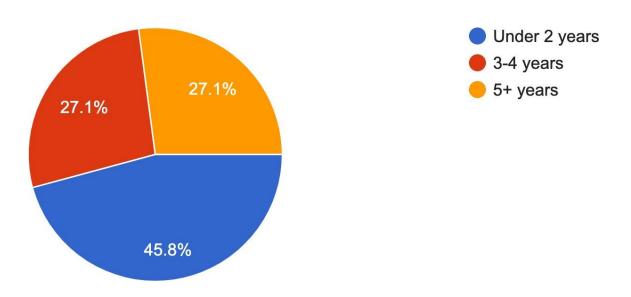
Majority of respondents (57%) prefer to watch gaming live streams on YouTube.

Q All types of games have their own separate communities built because of media. do you agree?



90 out of 107 respondents "agree" and "strongly agree" that All types of games have their own separate communities built because of media.

Q How long have you been playing online games?



- 49 respondents have been playing online games for 0-2 years
- 29 respondents have been playing online games for 3-4 years
- 29 respondents have been playing online games for 5+ years

Interpretation: -

Factor analysis (FA) attempts to identify the variables, of factors that affect the relationship between the growth of the gaming industry facilitated by the digital media industry.

KMO and Bartlett's Test				
Kaiser-Meyer-Olkin Measure	<mark>.606</mark>			
Bartlett's Test of Sphericity	Approx. Chi-Square	93.206		
	df	15		
	Sig.	.000		

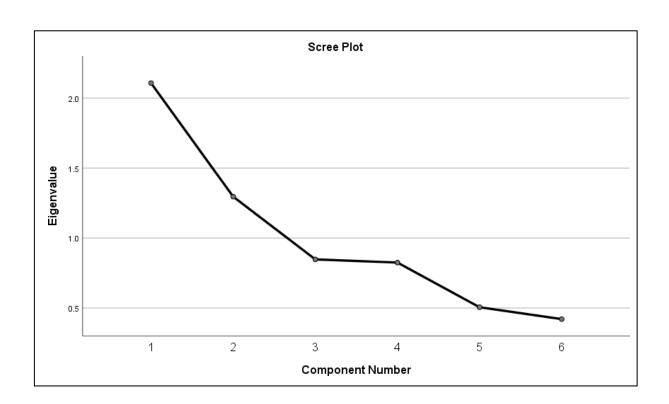
Kaiser-Meyer-Olkin Measure of Sampling Adequacy value is greater than 0.5 so it indicates the sample is adequate for factor analysis.

Since the significant value is less than 0.05 it indicates that the factor analysis is the correct technique for reducing the large no of attributes into a small no of factor components. As the p-value is less than 0.05, we can reject the null hypothesis and accepted the alternative hypothesis.

Ha: - There is a significant relationship between factors growth of the gaming industry facilitated by the digital media industry.

Total Variance Explained									
				Extraction Sums of Squared					
]	Initial Eigenva	alues	Loadings		Rotation Sums of Squared Loadings			
		% of	Cumulative		% of	Cumulative		% of	Cumulative
Component	Total	Variance	%	Total	Variance	%	Total	Variance	%
1	2.107	35.114	35.114	2.107	35.114	35.114	1.810	30.163	30.163
2	1.295	21.591	<mark>56.706</mark>	1.295	21.591	<mark>56.706</mark>	1.593	<mark>26.543</mark>	<mark>56.706</mark>
3	.847	14.119	70.825						
4	.825	13.744	84.569						
5	.505	8.424	92.994						
6	.420	7.006	100.000						
Extraction Method: Principal Component Analysis.									

The no of factor loadings can be extracted into two components as the cumulative percentage is slightly above the 0.5 minimum variance required.



The scree plot graphs the eigenvalue against the factor number. Elbow of the graph where the eigenvalues seem to level off is found and factors or components to the left of this point should be retained as significant.

Rotated Component Matrix ^a						
	Component					
	1 2					
Consumer retention and	<mark>.824</mark>	.010				
gaming						
Effective Social media	<mark>.748</mark>	.235				
on growth of gaming						
Future Growth of E	<mark>.642</mark>	001				
sports						
Media growth factor	056	<mark>.858</mark>				
Gaming part of media	.138	<mark>.805</mark>				
More Screen time	.370	<mark>.391</mark>				

Extraction Method: Principal Component

Analysis.

Rotation Method: Varimax with Kaiser

Normalization.

a. Rotation converged in 3 iterations.

From the Rotated Component matrix

Component 1 (most significant factors)

- Consumer retention and gaming
- Effective social media on the growth of gaming
- Future Growth of Esports

Component 1I

- Media growth factor
- Gaming part of media
- More Screen time

According to factor analysis:

The factors influencing the growth of the gaming industry facilitated by the media industry are

- Consumer retention and gaming
- Effective social media on the growth of gaming
- Future Growth of Esports

Conclusion: -

The various tests done on primary data collected from 107 respondents has helped in determining the factors influencing the growth of the gaming industry facilitated by the media industry which are:

- Consumer retention and gaming
- Effective social media on the growth of gaming
- Future Growth of Esports

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Child Sexual Abuse

By

Mohan Avdhesh Gupta

ABSTRACT

Although child sexual abuse (CSA) is recognized as a serious violation of human well-being and of the law, no community has yet developed mechanisms that ensure that none of their youth will be sexually abused. CSA is, sadly, an international problem of great magnitude that can affect children of all ages, sexes, races, ethnicities, and socioeconomic classes. Upon invitation, this current publication aims at providing a brief overview of a few lessons we have learned from CSA scholarly research as to heighten awareness of mental health professionals on this utmost important and widespread social problem. This overview will focus on the prevalence of CSA, the associated mental health outcomes, and the preventive strategies to prevent CSA from happening in the first place.

WHAT IS CHILD SEXUAL ABUSE?

Child sexual abuse is a form of child abuse that includes sexual activity with a minor. A child cannot consent to any form of sexual activity, period. When a perpetrator engages with a child this way, they are committing a crime that can have lasting effects on the victim for years. Child sexual abuse does not need to include physical contact between a perpetrator and a child. Some forms of child sexual abuse include:

- Exhibitionism, or exposing oneself to a minor
- Fondling
- Intercourse
- Masturbation in the presence of a minor or forcing the minor to masturbate
- Obscene phone calls, text messages, or digital interaction
- Producing, owning, or sharing pornographic images or movies of children
- Sex of any kind with a minor, including vaginal, oral, or anal
- Sex trafficking
- Any other sexual conduct that is harmful to a child's mental, emotional, or physical welfare.
 - 1. A brief overview of sexual abuse in our society will be presented
 - 2. Outline how a condition such PTSD develops in light of sexual abuse.

3. The sexual abuse research paper will conclude with a summary of the most prominent aspects of the individual's psychological development that are hindered as a result of post-traumatic stress disorder.

While sexual coercion or violence in any form is beyond contempt, the incidence of child sexual abuse provokes perhaps the strongest response from American society. This may be due in part because it is an act perpetrated on the most vulnerable group within our society and its effects have far-reaching repercussions on the development of this country's future society.

Research has demonstrated that child sexual abuse is largely related to the incidence of violence in the home and has been exacerbated by the predominantly inadequate response by social service systems in addressing it. According to Jaffe et al., when children are exposed to violent behaviors in the home, which is most frequently extended to the mother, they are predisposed not only to emotional difficulties but to perpetuating such violence in their adult lives.

Not unlike domestic or wife abuse, child sexual abuse is a form of social control by men over women and works to restrict a woman's control over her own life and the lives of her children. Unfortunately, it also demonstrates one of the strongest examples of sexual coercion in that any negative response to it by the mother presents the risk of abandonment, loss of support or worse, even harsher abuse to both child and mother. According to research by Paper Masters, child sexual abuse and more specifically incest, has garnered various degrees of response throughout American history, the majority of which has done little to terminate the occurrence of such ignominious behavior. For countless decades it was considered a justifiable behavior by fathers or stepfathers however thankfully, modern American society has recognized it as the inexcusable and "grotesque absurdity of men turning the full power of adult male sexuality against children" and as a prime example of violence against women.

OVERVIEW OF CHILD SEXUAL ABUSE (CSA) IN INDIA

Estimated Incidence Rates of Child Sexual Abuse India has a large child population that is vulnerable to all types of abuse, neglect and exploitation (Chawla 2004; Deb2005,2009; Priyabadini 2007). According to Deb (2002,2009), Deband Mukherjee (2009), and Iravani (2011), child sexual abuse (CSA) in India has been an age-old and deep-rooted socialproblem, and child trafficking for commercial sexual abuse has become a serious issue for policy makers. Of the total population in modern day India, about 44.4 % are under 18 years of age (children and adolescents), and one in every two children is deprived in terms of not receiving primary education, adequate nutrition and medical care (National Family Health Survey 2005–2006). Presently there is a dearth of information about the extent of CSA in India with the exception of a few recent studies. However, there appears to be a gross underreporting of crimes against children in India (as in the United States and other countries), including various types of child sexual abuse. Thus, there is also a general consensus that the problem of child abuse is much more prevalent than what is commonly understood or acknowledged (Chawla 2004; Deb and Mukherjee 2009). Researchers in India estimate that between 18 % and 50 % of their country's population may have experienced some type of sexual abuse in their life time (Chatterjee et al. 2006; Chawla2004; Deb2006,2009; DebandMukherjee2009; Deb and Walsh 2012). These statistics may not account for thenumber of children (1 in 5) who are sexually solicited while using the internet, and the

high number of victims who never disclose their sexual abuse from in and outside the family. Children who fail to disclose may be between 30 % and 87 % (Deb 2005, 2009; DebandMukherjee2009,2011). There is additional empirical evidence which supports the assertion that incidences of CSA in India are high. In a recent study, Deb and Walsh (2012) found, for example, that of 160boys and 160 girls who were randomly selected from Grades 8and 9 in school in the state of Tripura an average of 18 % of the children had experienced sexual abuse in the home environment. Girls reported higher incidences of sexual abuse than boys, whereas boys were more likely to have experienced physical and psychological abuse in the home. Overall social adjustment scores for girls were significantly lower than those forboys. According to Iravani's (2011) examination of studies of CSA in India based on lengthy interviews with adults, ap-proximately 30 % of men and 40 % of women remember having been sexually molested during childhood, with "molestation" defined as actual genital contact and not just expo-sure. This researcher noted that about half of these incidences were directly incestuous with family members (although with the knowledge or complicity of other caretakers in at least80 % of the cases) and the other half occurred with perpetrated-tors outside the immediate or extended family. Other studies examined in this article support these high incidences of CSA.Iravani (2011) concluded that: These experiences of seduction are not just pieced together-er from fragmentary memories, but are remembered in detail, are usually for an extended period of time and have been confirmed by follow-up reliability studies in 83 % of the cases, so they are unlikely to have been fantasies. The seductions occurred at much earlier ages than had been previously assumed, with 81 % occurring before puberty and an astonishing 42 % under age 7.

METHODS

This Global status report on preventing violence against children 2020 has been developed through an iterative and consultative process with Member States. All 194 Member States were invited to participate. Requests for data were first issued through a survey administered from mid-2018 to mid-2019 by the WHO Headquarters and Regional Data Coordinators (RDC) to National Data Coordinators (NDC) appointed by government in each country. The self-administered survey contained questions about the status of national action plans, laws, indicators, and data collection mechanisms, and about programmes and services along the lines of those given as examples under each of the INSPIRE strategies. Coordinated by the NDCs, officials from different government sectors in each country discussed and reached agreement on the responses to the survey using information available to them. Following this, RDCs and WHO Headquarters staff reviewed the draft country responses for accuracy against supporting documentation (e.g., country policy and planning documents, laws and documents about prevention programmes) supplied by the NDCs, and against third-party databases where these existed for certain topics. Feedback was supplied to the NDCs and based upon this questionnaire responses were reviewed where needed. The final, agreed-upon responses were then formally cleared by the relevant government ministry, underlying the report's unique value as being the first time ever that governments are self-reporting on their work to specifically address violence against children. Homicide estimates were produced by using country-supplied information on the number and proportions of homicide victims aged 0-17 years to adjust existing WHO homicide estimates. The new homicide estimates for 017-year-olds underwent a country consultation process for country-level health estimates, before being finalized.

DATA SOURCES

This report is informed by four main sources of data: • Data collected from self-administered surveys for which responses were received from 155 Member States; • Data on homicide counts for the latest year available and trends supplied by participating Member States from vital registration systems and from police; • Global, regional and national homicide estimates generated by WHO; • Published scientific studies, reviews and meta-analyses from the years 2012 to 2020 at country, regional and global levels on the prevalence and consequences and preventability of violence against children.

CONCLUSION

The sexual abuse of children is a form of maltreatment that provokes reactions of indignation and incomprehensibility in all cultures. Yet, CSA is, unfortunately, a widespread problem that affects more than 1 out of 5 women and one out of 10 men worldwide. This alarming rate clearly calls for extensive and powerful policy and practice efforts. While the effects of CSA may not always be initially visible, survivors of CSA still carry the threat to their well-being. The traumatic experience of CSA is one major risk factor in the development of mental health problems affecting both the current and future well-being of victims. Considering that many victims continue to be undetected, the roots of these mental health problems may also be unrecognized. In an effort to provide effective services to all victims, we should prioritize the development of strategies to address the barriers to disclosure and reporting. Although the taboo of CSA might not be as prominent as a few decades ago when CSA was rarely spoken of, veiled issues may still prevent victims from reaching out to authorities to reveal the abuse they suffer. To effectively prevent CSA, global preventive approaches, targeting personal, family and societal conditions, need to be explored and validated so to protect the next generations of children and youth from sexual victimization.

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Research Topic: A Study on Impact of Media on Individual's Mental and Physical Health.

ABSTRACT

Today the whole world is revolving around media. Individuals have become dependent on social media. My research purely focuses on how media portrayals have an impact on individual's mental and physical health. Media provides us with overwhelming & dramatic news, story or images to gain our attention to make their living but how dangerous or negatively it is delivered to an individual is absolutely being neglected. This impact creates fear, illness, mental disorder, helplessness, loneliness etc. But not always can we say it is the same story. Sometimes, media also has its positive effect on people. It can also spread positive impact to individuals by showing positive contents, inspiring stories, debates, achievements, etc. In short, media can be traumatic or can make one feel good. The study tries to find out the positive as well as negative impact of Media on a person's health physically and mentally.

KEYWORDS: Media, Mental health, Physical health.

INTRODUCTION

If we just talk about the recent situation when our Prime Minister, Mr. Narendra Modi shared that there would be lockdown imposed in the whole country and when this news was declared through different media portrayals, people were shattered with nothing but humongous amount of tension. Worrying about how their daily household expenses would be fulfilled, people working in different parts of the city were not able to travel back to their home. And on the other hand, media constantly kept the fire of fear in people about how dangerous COVID-19 is. The scenes of hospitals fully packed with patients was shown but the figures disclosed by them were a questionable truth. Everything was strict and there was havoc everywhere. Considering such situations when there could have been a chance of uplifting the people with news of number of patients recovering, the media always highlighted the deaths in Covid. Such things may not be physically bad but may also disrupt the mental stability of theirs. The focus of this study is to explore impact of media on the physical and mental health of people.

Instead of just being negative or scaring individuals by these portrayals, media could have showed positive or informative news. They could have talked about what is the 14 day quarantine rule. What does RTPCR report mean, How many doses of vaccines are required and from which hospitals they are available, etc. These could have created a less panicky situation amongst the public.

Further if we focus on social media - as we all know it is the ruler of all media at today's time. Our younger as well the older generation; everyone is crazy about these platforms. From a small 10 year old kid to a 70 year old women, everyone creates reel, share posts & stories etc.,. People cannot live without usage of these applications. Meeting new friends around the globe, messaging, video calls have been impacting them like a slow poison. If one sees a depressed post they assume their situation is the same and gets depressed or feels lonely. A person who is not happy in real world, may post a smiling selfie just to gain followers. In short, we can say that media has or rather social media has created a fake world around.

LITERATURE REVIEW

Susan Villani (2001) is a journalist at the American academy. She writes that the effect of media has been violent and aggressive. The amount of time that student spend is increasing day by day. The content they view are making a bad impact on their behaviour.

Hilal Bashir (2017) He says that from the dawn of internet and social networking sites people have become more socially attached than practically. It is an area of concern for the parents of these individuals. He says it is more effecting them in a bad mental space than of a good space. There must be a balance of these things other wise it will ruin their mental stability.

RESEARCH AND METHODOLOGY

> Objective of the study:

- 1. To study media and the various types of media.
- 2. To study impact of media on physical health of people.
- 3. To study impact of media on mental health of people.

Data collection:

The study is based on secondary data which is collected from blogs, website, online research papers, online news portals, etc.

FINDINGS

- The amount of time users are being active on social media has increased rapidly. They look for almost everything with media platforms and are totally depended on it.
- Reports say that, Individuals who are involved in social media are more likely to experience depression.
- Social media news like harassment, crimes, social evils lead to higher depression rates in our country.
- It is observed that media's impact on an individual may lead to poor sleep, low self esteem and poor body image.
- Public sometimes feel and accept that everything shared by media is true and hence, may stop
 using actual logic or may ignore being more factual.
- Other media which we all know like magazines, the Internet, radio, video games, etc. also have the potential to influence a child's eating habits, exercise and mental health.
- There is a huge impact of media, all types of media on an individual's health as people are prioritising irrelevant things over health and necessities.
- Suddenly teenagers are seen subjected to feeling pressurized to grow up too quick in an online world. They feel that if they are not hurrying up in knowing the media platforms, their minds tell them that they are going to be left out by the rest of the world. Something somehow affects the mental peace in a child and all this is because of rapid influence done by media.
- The mental health of a social media user is affected due to fear of being Stalked, identity theft, personal attacks on media and misuse of information are some of the threats faced by social media users. Reports share that there are constant statements by youth of the amount of headaches they get, laziness during a holiday, number of eyes being increased, etc.
- My study also found out that Media was the biggest reason for death of people purely due to immense fear during Covid-19 and not the actual virus being a major reason.
- Newspapers (Print Media) shows a big picture of vacancies and wanted people for jobs and there
 are many people who actually go through it for their benefit. There is an impact of it on people.
 But, when in actuality the scenes and facts and terms conditions vary from what has been shown,
 then that Ad / Media has wasted a person's time as well as has failed to help the person cope up
 with their issues.

CONCLUSION

During this research work, it was good to know and experience about how an impact on a person's physical health as well as mental health that has been created due to media. The older as well the younger everyone is involved by some or the other means of media. As of now the impact seen in individuals is more but can be controlled. Usage should be decreased in order to bring stability in their own self. Social gatherings should be more rather than social media gatherings. Media in any form, be it Print, Digital, over the internet or anyhow, it is slowly destroying the physical & psychological capacity of people.

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Research Topic: A Study on Influence of Social Media on Stock Market.

ABSTRACT

Stock market is one of the most versatile and volatile one from the financial system with various types of investors involved in it. Social Media has always played a major role for investors before investing in the stock market. Any small or big news related to stocks, price, inflation, Sensex, etc., everything is now available on the social media. Social media has now become the hub of news related to any field of study and so is it for Investments too. Nowadays, there is an increase in social media handles of influencers who motivate potential investors to invest without verifying the source or without doing the fundamental research. This study is to find out of how much an investor is influenced while making an investment by social media and the facts brought up by them or the handlers. The study is a primary study that will focus on the impact of social media on only the investors and as a whole, how would it impact the functioning of a stock market.

KEYWORDS: Investor, Social Media, Stock market,

INTRODUCTION

A stock market, equity market, or share market is the aggregation of buyers and sellers of stocks (also called shares), which represent ownership claims on businesses. These may include securities listed on a public stock exchange, Investment is usually made with an investment strategy in mind. To regulate the stock market, NSE and BSE are the two major stock exchanges in India. An individual has to mandatorily open a trading account to trade in the stock market. Indian stock

market is governed by SEBI.

Social media is a collective term for websites and applications that focus on communication, community-based input, interaction, content-sharing and collaboration. Social media sites used for stock market information and news are as following:

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- a) YouTube: YouTube is one of the most popular video sharing site. Lots of new investors and potential investors are learning about the financial market from YouTube.
- b) Instagram: Instagram is a popular social networking service. It has many handles for stock market day to day news.
- c) Telegram: Telegram is a cross-platform, cloud-based instant messaging service. It has number of groups which provides news to investor.
- d) Twitter: Twitter is a micro-blogging and social networking service. On twitter many companies and promoters promote their product and that can affect the investor's preference.
- e) Mobile Applications on Stocks, Shares and Investment handlers are also available.

The study is a very small one focusing on secondary data available and also a bit of primary data.

LITERATURE REVIEW

Dr. Mudholkar and Dr. Uttarwar (2015) reported in his research paper that the online media impacted on the buying choices of financial instruments. It is reasoned that the online media settled on an effect on monetary choices. The venture choices are influenced now a days by the webbased/social media. Social media isn't just utilized for individual uses yet is currently assuming a filling part in business and associations

Kumari (2017) in a report entitled Impact of social media on biases of individual investor's decision making intended to methodically analyse whether or not social media tends to create a sense of biases in the minds of the individual retail investors while decision making.

Tham (2018) summarized his research on Social media impact on household investors and their stock markets participation as households' trust in social media is correspond with their stock market participation rate and this trust is not 'blind', but households still make decisions to invest.

RESEARCH METHODOLOGY

Objectives of the Study:

- 1) To study social media and various social media platforms.
- 2) To study the functioning of stock market.
- 3) To study the behaviour of an investor.
- 4) To study the influence of social media on stock market.

Hypothesis of the study:

- H0 = Social media have less influence on investors.
- H1 = Social media have high influence on investors.
- ➤ <u>Data Collection:</u> Primary Data is collected from individuals who engage frequently in investment activities. Secondary Data is collected from websites, blogs, online research papers &e-books.
- **Research Tool:** Questionnaire was formed through Google forms and used for the survey.
- **Sample Size:** Sample size was 15 individuals who invest frequently in stock market.

FINDINGS

(I) <u>Data Analysis and Interpretation of the survey</u>

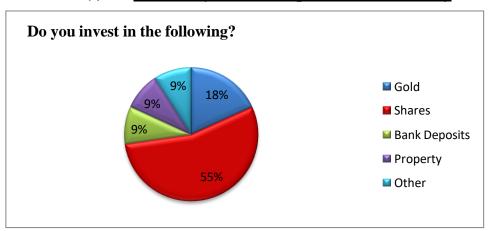


Chart -1

According to the survey, as shown in Chart-1, 18% of the respondents invest in Gold, 55% of the respondents invest in Shares, 9% of the respondents invest in Bank Deposits, 9% of the respondents invest in Property and 9% of the respondents invest in Other investment option.

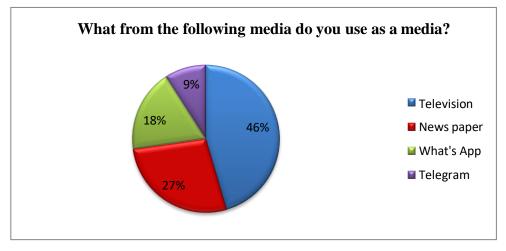


Chart -2

According to chart-2, 46% respondents prefer Television as media, 27% respondents prefer Newspaper as media, 18% respondents prefer WhatsApp as media, and 9% respondents prefer Telegram as media.

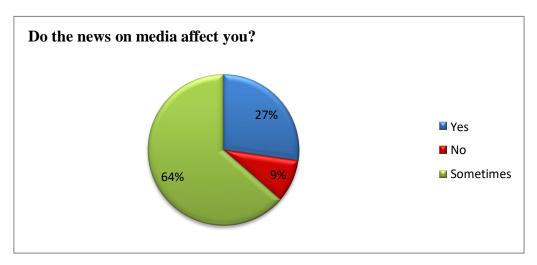


Chart -3

According to the survey, as shown in Chart-3, 27% of the respondents feel news on media affect them, 9% of the respondents do not fells news on media affect them and 64% of the respondents feels news on media sometimes affects them.

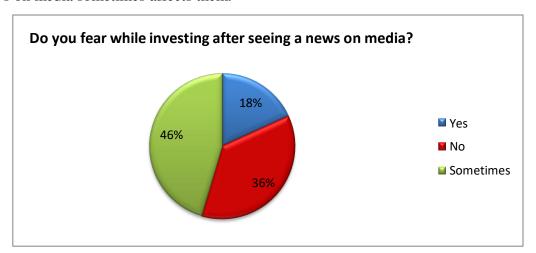


Chart -4

According to the survey, as shown in Chart-4, 18% of the respondents do fear while invest after seeing a news on media, 36% of the respondents do not fear while invest after seeing a news on media, 46% of the respondents sometimes fear while invest after seeing a news on media.

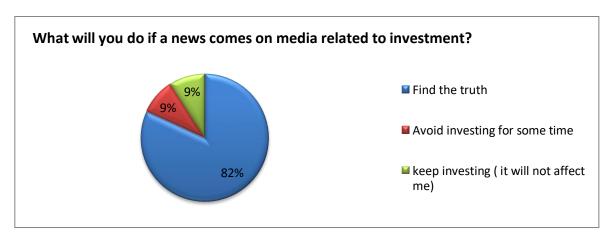


Chart -5

According to the survey, as shown in Chart-5, 82% of the respondents find the truth about the news comes on media related to investment, 9% of the respondents avoid investing for some time after the news comes on media related to investment and 9% of the respondents keep investing.

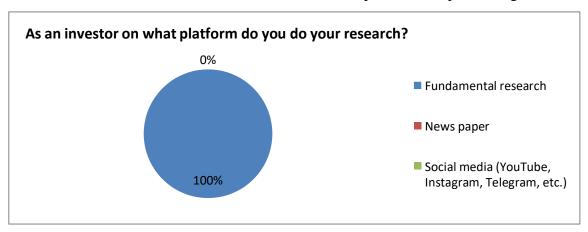


Chart -6

According to the survey, as shown in Chart-6, all 100% of the respondents choose to do fundamental research for investment. And they all try for many platforms and not only the social Medias.

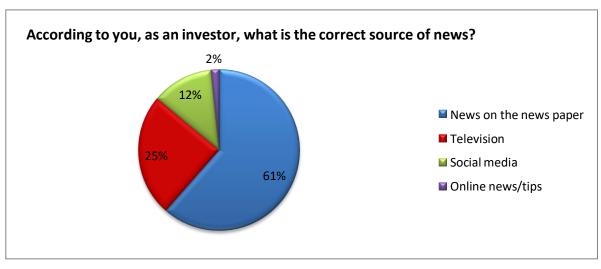


Chart -7

According to the survey, as shown in Chart-7, 61% of the respondents thinks news on the newspaper is the correct source of news, 25% of the respondents thinks Television as correct source of news, 12% of the respondents thinks social media is the correct source of news, and 2% of the respondents thinks online news/tips is correct source of news.

(II) FINDINGS, CONCLUSION AND SUGGESTIONS

- 1) According to chart 1, majority of investors choose shares to invest.
- 2) According to chart 2, majority of investors (46%) choose Television over other newspaper and social media.
- 3) According to chart 3 and 4, majority of investors sometimes get affected by news on media.
- 4) According to chart 5, majority of investors find the truth about the news on media related to investment.
- 5) According to chart 6, all the respondents choose to do fundamental research over any other social media.
- 6) According to chart 7, majority of investors thinks newspaper as a correct source of news.

Hence, as per the analysis,

H1= Investors are highly influenced because of social media; is proved to be rejected.

It has been observed that Social Media have less influence on investors to invest in stock market and investors do research from more trusted as compared to social media. And it is advisable to not invest in stock market on unsolicited tips or news which comes through social media.

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Research Topic: A Study on impact of Social Media on Politics.

ABSTRACT

The rise of the internet in the early 1990s, has led to the increase in the world's networked population. The networked population has greater access to information, more opportunities to engage in public speech and a better ability to undertake united action. Social media has become a fact of life for civil society world over, involving many actors -- regular citizens, activists, non-governmental organizations, telecommunications firms, software providers, and also governments at large. Social media revolution in the Indian political scene is real, tangible and accelerating. Keeping an eye on upcoming Lok Sabha elections, the objective of this article is to study the impact of social media viz. Facebook, Twitter, Instagram, WhatsApp and You Tube on Indian politics. No doubt social media is now being seriously considered by the Indian political parties as a mean to reach out to the electorate. Social media has gained importance with the rise in youth population in India. As they are the one who use internet the most in India. Will this social media & youth change the wave of Indian politics? This article will cover these and some more issues related to Indian politics.

KEYWORDS: Impact, Politics, Social Media

INTRODUCTION

How people associate with each other and the mode in which information is pooled and disseminated has changed due to the advent of social media. Traditional media such as print, radio and television are different from the social media in two significant ways (i) the amount of content that can be generated by news/opinion makers is much lower than the content generated by the users themselves and (ii) its "viral" ability for the probable multiplying spread of information by word of mouth and interspersing of the numerous social media platforms, dipping the control over the spread of such information. These features symbolize the paradigm move from Web 1.0 technologies that sanctioned simple information sharing through basic two-way transactions to Web 2.0 – where everyone is/can be a consumer as well as the creator of content. Social media is redefining how people connect, communicate and influence one another.

The use of social media in politics is increasing over time. Political parties are using popular social media to influence their target audience. Generally, the use of social media in politics 3 refers to the use of popular online social media platforms for political campaigns and activities (Kimseng, 2014). There are various popular social media such as Facebook, Twitter, Instagram, YouTube, Linked In, Pinterest, Viber and so on. These media can be used by political organizations, political parties, political corruption and global politics (Kruse et al., 2018).

In recent time internet and social media are a strong platform that makes strong interactive communication channel to circulate news. Social media has strong power to influence and change not only the message but also values, political corruption and dynamics of political conflict. Social media made the election process, extreme politics, and global political conflict less susceptive and private to the people perception.

According to Andrea Calderaro (2018), the internet and social media have made a great interest among people whether the social and other internet communication platform has any impact on the political activities.

LITERATURE REVIEW

Anandan (2014) mentioned that campaign through the internet for the 2014 election would influence the urban followed by the rural. It was true that subsequent state assembly elections throughout India marked the optimum use of social media. The Gujrat election-2017, UP election-2017 and the election held in North-Eastern states in 2018 typically used social media as a prominent tool.

Sharma (2017) in his empirical study showcases the influence of social media on the voting behavior of people in the Himachal Pradesh assembly election of 2017. Social media become an imperative tool for election and election campaigns in the current times mandated by its replacement of conventional media.

Mishra (2015) argues that result of Delhi Assembly Election of 2015 was largely influenced by internet usage, as more than 90% of the voters had internet access. Access to social media changed the monologue communication pattern and led to the debates and discourses.

Bute (2014) analyses the positives and negatives of social media in the context of four major sensitive issues in India – the movement against -Corruption -2011, the Ethnic struggles in Assam-2012, campaigning against the Delhi Gang Rape-2012 and the Muzzafarpur Riots-2013. The analysis indicates that in the first two cases, social media has played a constructive role in rallying people and

constructing a consensus, both politically and beyond the grounds of politics. In the latter two cases, social media acted negatively to create the situation more complex and the penetration of politics of polarization. The experiences in these incidents further made the government enforce restrictions on social media on such similar events to prevent the creation of negative consensus.

RESEARCH METHODOLOGY

Objectives of the Study:

- 1) To find the impact of social media on Politics
- 2) To find the impact of social media on voting behavior of citizens.

The study is based on **Secondary Data** which is collected from articles, publications, and research papers published in a variety of periodicals and on the internet.

FINDINGS

A survey that was conducted by a digital marketing company has finds that nearly 1/3 of first-time voters were influenced by political messages on social media platforms during Loksabha elections. During general elections around 15-crore first-time voters received political messages through various social media platforms, said the survey report of around 25 lakh participants. Political movement on social media was higher in 2019 Lok Sabha elections than in 2014, the report by ADG Online said. "30 per cent of 150 million first-time voters are engaged and influenced through social media platforms, political messages have reached out to 50 per cent of first-time voters through social media and rest 20 per cent are aware of the developments in the country," the report said.

Social media messages have a greater influence on youths; the report said adding that more than 50 per cent voters influenced by social media are less than 25 years of age.

As per the survey report, around 40 per cent of youths (18-24 years) kept themselves updated about the political developments through at least one social media platforms -- Facebook, Twitter Instagram, Share Chat and WhatsApp. The other fact is interesting. Almost 50% of voters in 2014 were below 35 and 40% of them were from urban areas. Political parties who till the date have been continuously reach the rural crowds. Today's youth, whether it is urban or rural, spending their maximum time on social media platforms. And that is the reason why 2014 general elections saw the mad rush.

India's 16th general election which was held in 9 phases during April and May. It was probably one of the most awaited elections in the recent era. It was due to the changing scenario of Indian Politics.

Social media played a significant role in deciding which party will going to won the most seats. An interesting report published in April 2013 by the Internet and Mobile Association of India (IAMAI). The Mumbai-based Iris Knowledge Foundation was also assisted IAMAI in this study. They find out that Facebook users have a huge impact over the results of the polls in 160 of India's 543 constituencies. The biggest reason for this is the youth of India. As per the report, 50% of population is below 25 age group and Secondly 65% is below 35 age group. This age group is either studying in college or working in various corporate houses. Corporate houses such as IT companies, BPO's, research centers and entrepreneur, etc. Their busy schedule has created a virtual distance between television and radio. It is especially happens in case of acquiring or sharing information. The youth is tech habitual and love being connected with updated trends and topics. Such type of connectivity is possible by using laptops, desktops or the most favorite network connected mobiles.

According to data made available by the social media company for the month of February, BJP and its affiliates made up for over 50% of the total spend. Congress and its affiliates came third, behind regional parties. Affiliates in these calculations include individuals from a party, ministers, MPs, MLAs and organizational leaders, and outfits that clearly seek backing for a particular party as well as fan pages on Facebook that do the same. BJP leaders involved in election-related publicity told ET that social media will account for 20-25% of the party's total ad spend by the time campaigning is over. BJP and its affiliates spent Rs 2.37 crore in February on Facebook ads. Regional parties spent about Rs 19.8 lakh, while Congress and its affiliates spent around Rs 10.6 lakh. Among regional parties, the big spenders were Birju Janata Dal, Nationalist Congress Party, Telugu Desam Party, YSR Congress Party and Shiv Sena.

CONCLUSION

Nowadays social media has emerged as an important tool of communication and has created new ways of political mobilizing and encourage social media users in political activities right from joining their political parties by tweeting, status update, expressing supports through blogs and videos on YouTube. From the research, it has been found that social media in politics positively affect the voting behavior. Social media users get political information from social media to make political decisions. They think that social media is highly useful to get needed political update information. They also believe that use of social media in politics needless effort. It also provides the scope for sharing personal concepts and ideas with the target audience. So, it can be concluded that there is a great impact of social media on the politics and voting behavior. Social media also provide huge opportunities in practicing political activities.

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Research Topic: A Study on impact of Media on Education in India.

ABSTRACT

This research paper highlights the relationship between the media and education in India. It contains the role and importance of media in providing education in India. It also talks about the use of media for education. This paper is representing the extensive and extreme use of media in education content and its social impact upon society because of its inherent ability to reach to large number of public. It also focuses on the positive and negative impact of media on education. In this study we will come to know that advantages and disadvantages of social media on education. Nowadays, Online Education has become an integral part of education system in India post Covid. Covid has shown to us the various ways in which education was possible and accessible to us and one of the reason for its availability was media. So, as a student, I feel that there is a huge impact – both, negative and impact, on an individual of all the types of media.

KEYWORDS: Education, Impact, Media.

INTRODUCTION

The term "Media" is derived from "Medium", which means carrier or mode. Media denotes an item specifically designed to reach a large audience or viewers. This can include anything from printed paper to digital data, and encompasses art, news, educational content and numerous other forms of information. Anything that can reach or influence people, including phones, television, and the Internet can be considered a form of media.

A media for learning and teaching. Media itself means a method of communication. Media for Education refers to channels of communication that carry messages with an instructional purpose. They are usually utilised for the sole purpose of learning and teaching. Use of Media for Education is essential for teaching & learning process. Media can be utilized in almost every discipline to enhance learning in class and out of class.

The impact of media on education is evident today by the number of computer labs, mobile phones, television sets and libraries that have become part of curriculum in most colleges & schools today. Media comes in different forms and each form affects the way students learn and interpret information. Media has brought the world closer (globalization) so that now students from different universities in different parts of the world are connected through a more internet connection. Amidst the information revolution mass media has become such a massive part of our lives.

Education is a process of learning and understanding that extends beyond our textbooks. It is a lifelong process that encompasses all aspects of our being. Even ordinary events and happenings around us, in one way or another, educate us. Media has become almost as necessary as food and clothing in the present era. The media does play an important role in social transformation. The media has a significant social and cultural impact. The number of computer labs, television sets, mobile phone and libraries that have become part of the curriculum in most schools, college today demonstrates the importance of media in education. Media takes many forms, and each has an impact on how students learn and interpret information.

• Types of media in education:

Education have so many ways of going about it and once of the methods is the use of media education in order to teach people and students. The internet, laptops and computers have helped introduced different type of media education in the world of today and all of this has helped increase the literacy rates in quite a few countries around the world. Gone are the days when books were the only way to teach students something or the other. Nowadays there are methods and ways of learning and one of these is via the media. One of the many types of media education methods is the one that involves the television. The television has become a strong tool in educating people in different ways about different things. The creation of series, movies, shows and channels has introduced the world to different types of cultures, languages, practices and such like carried out in the world. In fact, many countries that did not know English or any other language initially, have now been able to learn and teach certain types of languages at homes and in schools too. By way of example, the television has enabled many people in Spain to learn the English Language.

Another of the many types of media education is print media which still does exist in the world of technology and such like. These types of media education refer to the use of books, newspapers, textbooks and anything related to print to educated yourself or others. These types of media education are prevalent throughout the world and though one may think that books are not important since these are available online, what would you do if your server weren't working or if you didn't have access to

books online? The internet is also one of the many types of media education and has become a strong and powerful tool. Go on to any social media website and you would find information on anything and everything in the world. Search engines such as Google, Bing and other databases of the sort are known of and used around the world. Many students who need to make presentations and research on a topic for a thesis make use of these types of media education because it is easier for them to access certain sites where everything is provided.

These are the most commonly used types of media education in the world of today. The internet and television have made it possible to teach yourselves and others. People are now able to learn things about other cultures and many countries are influenced by the media of other countries because of what all is shown on television, internet and such like. Students are now expected to make use of these types of media education as well and these are just some of the large numbers of people that make use of the various types of media education in the world of today.

Advantage of using social media in education:

- 1. Educational Tool: Teachers can take benefit of this understanding to improve student's learning. Using social media websites, educators can create meaningful dialogue, foster collaboration, exchange ideas and boost student interaction.
- 2. Encourage students: Students who cannot attend class regularly may able to express their opinions using social media. Even if this cannot entirely swap class participation but it can support to increase students' assurance and inspire them to find their voice.
- 3. Help: Students if have doubts about an assignment or project, they can post a message requesting if anyone can help on certain applications and online sites. They are also able to write exact queries to the teacher.

4. Preparing students for future

When students will enter the workplace, it will very important to use a social network and find employment. Through LinkedIn, students can start a professional web presence, research a company and link with other job seekers and employers. Students should keep an eye on professional organizations on Twitter and Facebook to stay updated on new prospects and significant changes in their field.

- <u>Disadvantages of using social media in education:</u>
- 1. Social media can be an interruption also.
- 2. Cyberbullying can be one of the reasons wherein students may abuse or bully their peers or even their teachers.
- 3. There can be posting of unsuitable contents on social media. A student can post inapt content which may be distracting and harmful to students.
- Positive impact & negative impact of social media on education:
- 1) Positive impact: There is encouragement for online learning, enhancing academic performance and enhancing creative element.
- 2) Negative impact: It may cause distraction and Impact on health. It may reduce learning and research capability of a student.

LITERATURE REVIEW

Bharucha (2018), on the other hand, examined the uptake of social media technologies for educational purposes by the higher education learners majoring in business education in India. The data showed that many students are already using social media technologies, especially Facebook, for educational purposes in an informal manner for accessing additional learning resources and for referring online videos and blogs. Also, Facebook was claimed to be an effective learning tool as it facilitates continuous interaction between the faculty and the fellow students, outside the classrooms.

Chintalapati & Daruri (2017) analysed the adoption rate of YouTube as a medium of learning among the students and faculty members belonging to Indian higher education institutions. From their survey of 200 samples, it was discovered that the factors such as Perceived Ease of Use, Attitude and Perceived Usefulness influenced the uptake of YouTube as a learning resource among the Indian academia.

M. Shaheen Majid, (2007) highlighted the channels for knowledge sharing, which is most preferred are online, chat, email, telephone, etc. Their Study also finds that most of the respondents have preferred a channel for communication which has the ability to transfer the knowledge or message perfectly and more than this chance of having fat feedback.

RESEARCH METHODOLOGY

Objectives of the Study:

- 1) To know about positive impact of media on education.
- 2) To study the importance of media in education.
- 3) To study student's perspective to words learning through media.

Hypotheses of the Study:

HO: There is low impact of media on education.

H1: There is a significant impact of media on education.

Data Collection:

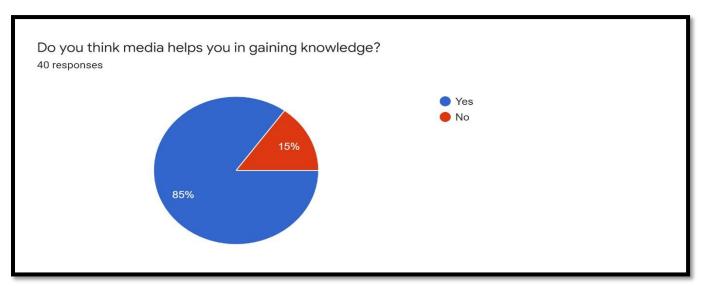
Primary Data is collected from individuals who belong to Mumbai City. Secondary Data is collected from websites, blogs, and online research papers.

- **Research Tool:** Questionnaire was used for the survey. (Google form)
- **Sample size:** The sample size was 40 individuals who belong to Mumbai City.

FINDINGS

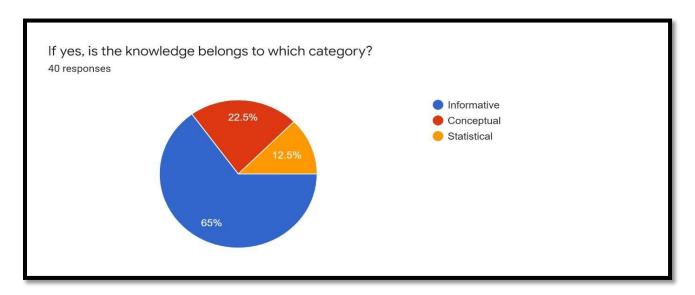
(I) <u>Data Analysis and Interpretation of the survey</u>

Chart-1



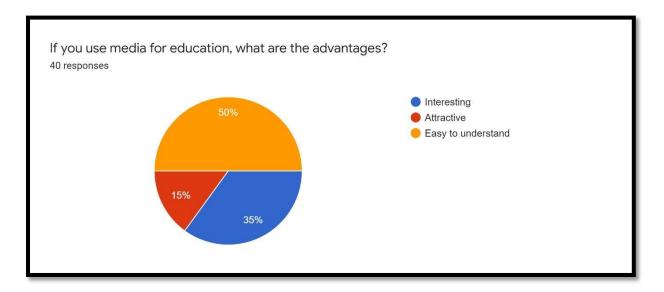
From the above pie diagram, we can interpret that 85% of respondents think that the media helps them to gaining knowledge and 15% of respondents are think that the media doesn't help them for gaining knowledge.

Chart- 2



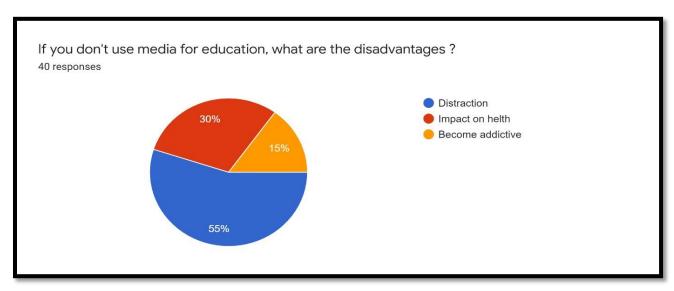
From the above chart, we can interpret that 65% of respondents think that the media helps them to gaining informative knowledge, 22.5% of respondents think that the media helps them to gaining conceptual knowledge and 12.5% of respondents think that the media helps them to gaining statistical knowledge.

Chart - 3



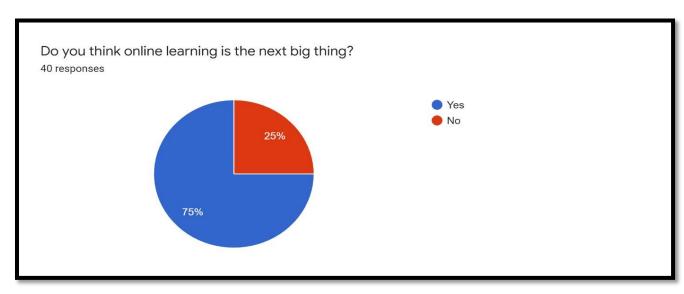
From the above pie diagram, we can interpret that 50% of the respondents feel that the media for education is easy to understand, 35% of the respondents feel that the media for education is interesting and 15% of the respondents feel that the media for education is attractive.

Chart - 4



From the above pie diagram, we can interpret that 55% of respondents think that the distraction is a big reason for not using the media for education purpose. 30% of respondents are feel that the using media it is impact on health and 15% of respondents are become addictive using media.

Chart - 5



From the above pie diagram, we can interpret that 75% of respondents are think that the online learning is the next big thing, and 25% of respondents are think that the online learning is not the next big thing.

CONCLUSION

According to the survey it can be concluded that, maximum of 85% respondents are using the media for education help to gaining knowledge and information, minimum 15% or people not using the media for education. Around 65% of people think that the media is informative to get knowledge from it and other people are think that the media helps them to gaining conceptual & statistical knowledge. It was also found that 50% respondents think that the education on media is easy to understand and others think education on media is informative and attractive. Maximum people are of the view that, they are distracted because of media and have voted online learning is the next big thing to take place.

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Research Topic: Impact of social media platforms on college students.

ABSTRACT

Today social media networks such as Facebook, Twitter, YouTube, Whatsapp, Instagram etc. have become an integral part of student's life. Students cannot imagine themselves without using social media network. They are active on social media from early in the morning to late night. Students use social media networks in the examination periods also. These new social communication channels have been adopted by all the age groups in India. Social media have a significant impact on the society especially on the students. Social media network have positive as well as negative impact on students. It is important to know the positive and negative impact of social networking sites and applications on today's young generation. It is also important to know the benefits of social networking for students. The study focuses on how social media has an impact on college students. It definitely has a positive side and a negative side too. The study is based on secondary data collected by the researcher.

KEYWORDS: College, Facebook, Instagram, WhatsApp

INTRODUCTION

Social media refers to all applications and websites or blogs that enable people around the globe to interconnect via the internet, Chat, and share content, video call among many other functionalities it offers to its users. For a person to be a member of any social media, he or she has to first signup and then sing in to access content and be able to share and chat with other users of that social media platform. Some of the common and widely used social media platforms include Facebook, Twitter, Whatsapp, Instagram, Snapchat many among others.

Over the past two decades, social media have gained so much growth and fame worldwide to an extent that many researchers are now interested in learning more about these social platforms and their effects on the community. Despite the fact that almost everyone in the community is connected to at least one social media platform, the youth and teenagers are the leading and most fanatic of these social platform to the point that they even social network while in class or even church. It is to this light that researchers

have found that these social sites impact the lives of our youth in a society a great deal in terms of morals, behavior and even education-wise. The use of social media has both negative and positive impacts on college students. In this paper, I aim to bring to light the impacts of social media specifically to the students of this generation. These impacts are both positive and negative.

Positive Impact of Social Media Platform on College Students:

Nowadays, in the world of connecting learning, the impact of social media education is becoming a driving factor. The world is becoming smaller, and by the use of technology such as social media, the way we get an education is changing.

- 1. Motivate Online Learning: The students get motivated and fostered to learn. Educational videos on YouTube, easy access to e-books, online notes, and learning via video calls are major aspects that contribute to educational development.
- **2. Improve Creative Element:** Plenty of students have interesting hobbies that they post online via videos and photographers, which helps them realize their potential for making it a career.
- **3. Boost Academic Performance:** Another vital impact of social media is boosting student academic performance and increasing their knowledge through data and information gathering.

Negative Impact of Social Media Platform on College Students:

- 1. Causes Distraction: These days students tend to lose their concentrate form studying and instead enjoy browsing on social media. All of this conveys to wastage of time without getting anything form it.
- 2. Reduces Learning And Research Capability: The same in books, journals, or notes, because it is straightforward to obtain data online, students reading habits and their learning and research skills are diminishing.
- **3. Impact on Health:** Adoption of social media sites with slight carelessness can have mental and also physical effects on one's health. Students do not take their meals on time on time, do not take proper rest, and continuously being on a phone or laptop can also have adverse effects on their eyes.

LITERATURE REVIEW

Jeanna Mastrodicasa (2013) say that there are numerous ways, positive and negative, in which social media impact college students. Understanding sheer volume of time and the type of activities for which college students use social networking sites is crucial for higher education administrators. Researchers

have begun to empirically examine impacts on students' well-being and have found some preliminary results that call for more research. They find that social media are not the problem-the problem is the specific use and purpose of social media activities that make the difference.

Khurana N (2015) concluded in his study on "The Impact of Social Networking Sites on the Youth" that the youth have determined their own boundaries and have set their own limits as to how and when to use social media irrespective of the positive and negative effects it imparts. The youth today is not only techno savvy and socially existent but also embody social consciousness.

Annapoorna Shetty et.al. (2015) suggested in her research paper that the positive use of social media can developed the youth's academic career, their skills, better living style, to adopt new trends, and fashion etc.

RESEARCH METHODOLOGY

Objectives of the Study:

- 1) To study media & the types of media.
- 2) To study various social media platforms available.
- 3) To study the impact of social media platform on college students.
- **Data collection:** Secondary data.

FINDINGS & CONCLUSION

There is no simple conclusion to draw from the research about social media networking sites and their impact on college students, other than the sites are certainly are a part of today's students lives. One must remember that technology is merely a tool for concepts that have been around for decade's communication and connection. How college students use these sites makes all of the difference; some researchers have found positive impact of various activities, while others have found the exact opposite. It is a slightly murky field of understanding for student's affairs professionals from which to draw conclusion. Nevertheless, social media sites are evolving in use, purpose, and even existence; and a basic grasp of the option and what is happening with our students is truly important.

Here are some recommendations for the students:

- > Students should understand the usage of social media and other forms of technology. They should limit themselves and allot time for usage of social media. They should make themselves clear as to how much, when and what to be done on social media instead of just
- > The students should make themselves aware and educated about their online privacy, safety and general best practices about using social media.
- > Students should avoid posting personal details that may later be misused by others and may create issues for them. They must take opportunity in various social media tools that allows them to keep their personal life separate.
- > Students should take benefit of the social media for gaining new perspectives or for starting their new businesses as that is a platform which may bring them fame in just a few moments.

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Name of the Mentor: Ms. Shraddha Chavan, Faculty – DTSS College of Commerce.

Research Topic: Impact of Media with reference to Smart Finance.

ABSTRACT

Social media are interactive technologies and digital channels. There are many social media platforms are available such as YouTube, Twitter, Instagram, Facebook, WhatsApp, LinkedIn, Pinterest, koo app etc. These social media platforms facilitates creation and sharing of information, ideas, interest, and other forms of expression through virtual communities and network. Social media platforms are an effective tool for creating awareness about various types of sources of finance and it can also help in building good base of required capital. Financial services institutions are embracing social media platforms and are able to pick up on customer complaints in the online world and responding quickly. Social media steps over traditional outlets to offer faster news delivery with opinions and perspectives on any business activity. It has become one of the need of the hour for financial agencies to set a policy concerning social media. Agencies can get fame or damage, both, if not handled services effectively. Social media affects any organisation in a certain manner. To gain the opportunity is in one's hand only. Getting it wrong could mean significant reputational damage and ignoring it could mean being left behind. Ignoring the power of online word-of-mouth is no longer an option in today's interconnected world. Financial services companies can gain the great power of social media in order to enhance customer service, manage their reputation and obtain a competitive advantage. Social media humanizes customer service, brings businesses closer to their stakeholders, and makes information more accessible. This study focuses on impact of Social media on Finance with the help of secondary data available.

KEYWORDS: Finance, Influence, Media.

INTRODUCTION

Finance refers to management, creation, and study of money and investments. Finance is divided into the following categories: Personal Finance, Corporate Finance, and Public Finance. Planning and managing personal financial activities are known as Personal Finance which an individual must plan for his futures. Corporate Finance is a process of providing the funds to a corporate for its activities by raising and administering funds. Planning and managing financial activities of governments, public authorities and public entities or agencies are known as Public Finance.

Indians have taken social media on a very different level all together. On an average, they spend about 2.3 hours on social media daily. The number of social media users have been growing in 2022 at a steady rate of 467 million due to availability of internet connectivity among people. The number of Internet users in India has a whooping growth up to 658 million, which is almost 47% of the total population of India. Now, social media has become one of the most essential parts of daily internet usage in India. And same is its role and impact on Finance and various financial activities.

Instagram in India, is the most used social media platform in 2022 with 76.50% of the social media users enrolled. A big percentage of Instagram users are young people, especially teenagers. Facebook, the parent company paid \$1 billion to buy Instagram. It has grown into a source of income for creators and a great sales channel for businesses. This report shows how much any business is earning with the help of social media.

Benefits of social media for finance or financial activities:

- Social media raises awareness about various alternatives of finance and trust among the customers towards financial institutions.
- Social media provides better communication between financial institutions and its customers.
- Social media provides benefit of feedbacks of research audiences for making financial decisions.
- Social media helps in evaluating available alternatives in finance.
- Social media influences people in availing finance on the basis of feedbacks of audiences.

Disadvantage of social media for finance:

- Social media advice isn't known for its reliability and credibility and making decision on the basis
 of reliability of social media can be very risky.
- Social media requires a consistent and disciplined approach for its effectiveness.
- Finding relevant content about finance on social media is difficult and it takes time.

• There is growing threat of exposure to fraud through social media.

REVIEW OF LITERATURE

Press Joel (2011) in the study the impact of the media in financial markets: This paper investigates the causal impact of the media in financial markets by exploiting exogenous media blackouts resulting from national newspaper strikes in several countries. Trading volume falls by approximately 18% on strike days, while volatility is mostly unaffected. These findings indicate that the media influences investors" trading behavior but not stock returns. They support theories in which information propagates gradually among investors thanks to the media but is incorporated immediately into stock prices as a result of arbitrageur's trades.

Pousttchi Key, Moormann Jurgen and Felten Josef (2015) in the study the impact of new media on bank processes: Banks seek to utilize new media such as social networks, mobile devices or NFC technology for efficiency and effectiveness purposes. At the same time, new media augment market power of customers and open up opportunities to near- and non-banks to compete. Following these developments, the aim of our research is to document bankers" view on the impact of new media on bank processes. In response to this aim we conduct a three-round Delphi study with 23 experts from banks and consultancies, resulting in assessments for 226 single item.

Menon Anirudh (2017) in the study Role of Social Media in Financial Services: Businesses today cannot survive without social media as it has grown in functionality and reach over the past decade. Social media is a tool that helps enterprises work in well-connected environments. Facebook, Twitter, Instagram and other social platforms have changed the way banks and other companies maintain relationships with their customers, as well as how they provide first class customer service. Futuristic companies are learning to leverage the power of social media more often to engage with customers by adding social media pages as bonafide communication channels.

RESEARCH METHODOLOGY

I) Objectives of the study:

- 1) To study about finance and different financial activities.
- 2) To study media and types of media.
- 3) To study about impact of social media on finance and its activities.

II) Data collection: The study is based on secondary data which is collect from websites, online research papers.

FINDINGS OF THE STUDY

According to the study, it was found that:

- Social media raises a lot of awareness about various alternatives of finance- be it for an individual
 or any business activity.
- Social media provides valuable feedbacks of research audiences whether investment is to be done
 at the moment or not or in what to invest, how and where to find different sources of finance.
 E.g.: Shark Tank was a platform that was highly spread all over as an opportunity of capitalising
 the business. Social media was the reason behind awareness of it and the huge success of this
 opportunity for the public.
- Social media helps in evaluation of finance in all possible ways. You tubers share their reviews
 and experiences on various finance related topics which helps a person know the in and out of a
 concept. But, there are some reviews which are not apt or which are not good. It is upon the
 people to select the correct ones.
- Social media is not reliable for financial decision if only 1 review is concerned. There has to be
 intensive study on a lot of feedbacks or information available on social media. Social media is
 the pool, and what to be selected and where to swim in, is in the hands of the people. Finance
 can be tricky, hence, having correct knowledge or knowledge from a correct source is very
 important.
- Finding relevant content about finance on social media is difficult if one doesn't know anything related to it.
- Reports and articles say that the biggest benefit or impact of social media on finance is that it reduces efforts and costs. Social efforts work best when teams, departments, and individual advisors use social media in a co-ordinated and correct way. It must involve a shared social media management platform. Almost 90% of advisors said, support from their firms made a positive difference in their use of social media. A content library is a valuable resource for both employees and brands. Brands have peace of mind when employees post consistent messaging that supports strategic goals. And all of it is housed in one central library and hence, there is no duplication of effort or expense. An example to quote is of "The American Bankers Association" which recently launched a campaign to highlight phishing concerns. They created a set of

resources all banks could use. It includes social posts, videos, and GIFs using the hashtag #BanksNeverAskThat.

CONCLUSION

Social Media helps in gathering various information including finance as it has created a digitalized environment that provides scope for more efficient way to access a variety of online information. It helps in creating awareness of finance among young generation as social media is widely used by them. Despite the benefits, social media makes it easy for influencers with limited finance knowledge to share their personal opinions. Social media has a positive as well as negative impact on finance but it is very effective if used efficiently.

SUGGESTION

- Though Social Media provides many information related to finances, but one needs to go in depth about it before making any financial decision.
- Financial institutions should create a proper channel so that frauds can be minimised.

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SOCIAL MEDIA AND CHILDREN

ABSTRACT

As a result of high-tech developments and the increase in the importance of the global communication, social media websites and applications have occurred as a new way of communication and self-expression in the contemporary world. Globalization has forced people to obtain and spread the necessary information quickly, and due to this requirement, people of all ages have had to acquire digital skills which they utilize to meet their need of learning and being informed about the issues happening around the world. Social media tools and applications are being highly and commonly used all round the world by all kinds of people from all ages in order to express themselves, get to know other people, share their opinions and learn others' opinions on the world issues, socialize, and have fun. Regarding its effects on children, social media has both advantages and disadvantages.

INTRODUCTION

Social media refers to the environments that change the way people communicate, interact and socialize and, in the meantime, allow people to express themselves as they want, using internet infrastructure. Social Media is a platform that enables its users to participate in activities and events identified as its content as a way of communicating with their social circles including other users in the system and society, to share their own opinions by bringing them together to create their own content (Cohen, 2011). Although interaction and communication between social media users are emphasized in this definition, Fredman (2013) divides social media platforms into two different groups as interactive and non-interactive social media environments. According to the way Fredman (2013) distinguishes social media platforms, interactive social media environments provide a way for users to communicate. Outputs of the software programs that make this communication among users possible depend on input from registered users in these environments to the system. In other words, all kinds of information and interpretation that users share in the system directly affect the output of the programs. Digital and electronic devices, software, touch tablets, applications, video games, interactive screen-based media such as Facebook, Myspace, game play sites, club penguins, blogs and YouTube are directly influenced by the output of virtual site programs and they are designed according to these outputs. Non-interactive social media platforms, on the other hand, do not provide an interactive experience. These environments

consist of content that electronic devices cannot change, such as songs, movies, photographs, news articles, online images, and ads that appear on sites. These include digital copies of television programs, DVDs and CDs that have been shipped to the market. In summary, interactive social media environments are social media sites where users interact with each other and create their own content through their sharings and comments, while non-interactive social media platforms are the social media sites where users listen to music files and watch the video files that are added to the content without communicating with each other and sharing their own content. Whether it is interactive or no interactive social media environment, it is an undeniable fact that social media tools exist and occupy a huge part of modern life. Therefore, it is important that their uses and effects be searched in detail and people, especially parents, be aware of their both positive and negative effects on children and behave accordingly, Social Media and Children blogs and YouTube are directly influenced by the output of virtual site programs and they are designed according to these outputs. Non-interactive social media platforms, on the other hand, do not provide an interactive experience. These environments consist of content that electronic devices cannot change, such as songs, movies, photographs, news articles, online images, and ads that appear on sites. These include digital copies of television programs, DVDs and CDs that have been shipped to the market. In summary, interactive social media environments are social media sites where users interact with each other and create their own content through their sharings and comments, while non-interactive social media platforms are the social media sites where users listen to music files and watch the video files that are added to the content without communicating with each other and sharing their own content. Whether it is interactive or no interactive social media environment, it is an undeniable fact that social media tools exist and occupy a huge part of modern life. Therefore, it is important that their uses and effects be searched in detail and people, especially parents, be aware of their both positive and negative effects on children and behave accordingly.

BACKGROUND Increasing Trends About Social Media and Its Uses In the 21st century, the breathtaking pace of the developments and innovations occurred in the field of high-tech and the increased networking and communication means as a result of these advancements have made people develop digital skills in order to keep track of this rapidly changing information era. Especially, the Z generation have found themselves in a highly digital world in which they have to acquire the digital skills. In today's world, there are children who actively use all the social media websites through the

applications in their mobile phones. The fact that communication technologies and the internet are getting more and more accessible from every other day has made it possible to spread the so-called social media tools, applications and services (Boyd, 2008: 92). The fact that people can perform activities such as introducing yourself, getting to know others, sharing and spreading their own opinions and ideas, learning others' ideas and information, having fun, playing games, advertising and organizing events quickly and economically makes social media highly widespread all around the world. When compared to the real life, the cost of doing all the aforementioned activities in the virtual world seems to be quite economical in terms of business, time and other costs. It is also seen that the conditions of competition and business union in the real world change in virtual environment. It can be said that the increasing trend of the internet which started to be used in the 1990s is continu-ing and social media is one of the important driving forces in this trend. The fact that naturally, human beings are in the effort of socialization and the decrease of the resources that he has to spend for this effort contributes to the continuation of this upward tendency in internet use. Nearly all Internet sites, such as shopping sites, training and research sites, news sites, forum sites, etc., have social media links in the Internet. According to the 2017 We Are Social data (We Are Social, 2017), 3.77 billion people, which is equal to almost 50% of the world's whole population, use the internet while 2.8 billion people, which cor-responds to 37% of all the people living in the world, use social media. 4.92 billion mobile users make up 66% of the world's population and 2.56 million are social media users.

Social Media and Children:-If these data are compared with that of the year 2016, it can be seen that the number of internet us-ers increased by 10%, social media users by 21%, mobile social media users by 30% and mobile phone users by 5%. (We Are Social, 2017) The most noticeable increase is seen in mobile social media users. This shows that social media users are willing to make their interactions faster, share instantly, and make comments. The number of social media users and the attention-grabbing increase in their numbers have made social media sites an invaluable space for advertisers, especially since ads can be shown based on the user's profile, internet searches, age, and gender. The readers, who can share their own opinions and discuss about the newspaper columns they read in the real world only with their friends around, can interact with many people who write their opinions under the related texts, read others' opinions, suggestions and comments and share their own thoughts with these other people thanks to social media tools. Through social media, it is possible to reach a lot of information such as culture, art, entertainment, sports, news, weather, etc. in a very fast manner. Moreover, this situation is not only limited

to reach-ing the information, but it also enables to follow the opinions, thoughts and shares of the other social media users regarding these issues and to have an influence on the decisions made upon these issues. In other words, the interaction among people can happen at an unprecedented pace and easiness. This quick interaction can produce many good or bad results for people, depending on what ideas are shared and disseminated. Communication has become faster and easier thanks to the benefits and opportunities offered by social media, but the negative effects and harms of social media are also increasing day by day. In other words, it is obvious that social media, which has high impact and thus can bring positive and negative effects when used, needs to be controlled. Every place where communication and interactions occur among people causes them to experience social, cultural, emotional and cognitive changes. This will inevitably have an impact on social, cultural and political transformations of societies. Trying to ensure that these transformations occur in a positive and intended way should be one of the priority tasks of the governments. addition to these aforementioned issues, many families are wondering who their children are interacting with, how their children interact with these other people and what content their children see and share in social media websites and want to control their interactions to protect their children. However, the nature of the social media it seems to be very difficult to control what their children do in these websites owing to the nature of these social media websites. Assuming that parents are one step ahead of their children in using technology, it is the first step towards protecting them. For this reason, professional supervision may be required to ensure that the inspection and control are healthy and safe. However, it is clear that the healthy communication and interaction between the family, in order to en-sure that their children do not undergo any dangerous or harmful interactions and content in these social media websites, are a must and cannot be replaced with any technological tools or professional support. The natural learning style for children is learning through observation; therefore, the forms, amount and purpose of the social media use of the significant others in the children's family and environment will serve as a model for children. In cases where the way parents, grandparents, and others benefit from social media is a positive example, the time spent by children in the virtual environment can be withdrawn at normal levels, and the unwanted content and the children's interaction with dangerous people can be avoided. If the family is a conscious user, the child may also be positively affected. Especially when used for entertainment, games and friendship, it is important to take into consideration that risks may increase; thus, children should be directed to real, physical environments instead of social internet which is difficult to control. However, it may be efficient to

ensure that this is done through being a good model for children in this issue rather than limiting or forbidding social media use of the children. Otherwise, the children's secretly using a false profile on social media or having a secret social media account with fake identities may make the problem even more intractable. IN the contemporary world, individuals should be raised and educated according to the modern require-ments and in today's world, the structure and the content of the information, skills, values, competencies and all the other proficiencies that individuals are asked to possess are changing rapidly. Therefore, in such an environment where the requirements are changing at a high speed, it is necessary to be able to benefit from the social media platforms as a learning tool in order to help individuals obtain intended qualifications. At this point, the fact that there is a natural motivation for students to use social media websites can make these social media platforms a valuable educational tool. Through social media facili-ties, it can be quite easy to provide feedback, discuss ideas in a variety of dimensions, suggest solutions for problems individually or in groups, work part-time and track tasks. The use of this structure, which offers communication between individuals and groups in a bidirectional way, can be used by the educa-tors, and the communication and interaction between the educators and the students can be rescued from the walls of the class and spread throughout the life. Chau (2010) expressed that there are five main aspects of the use of social media. The first aspect is that people can express themselves creatively on social networking websites or applications since there are not many restrictions. Almost all the audiovisual elements can be used to express whatever it is in people's minds freely. The second aspect is that social media provides an easy way to share informa-tion. It is extremely easy to share ideas, opinions, thoughts, criticism, emotions and so to the world at an instant with only several clicks of the buttons on computers, tablets or smartphones no matter where people are. Social media provides quick and easy way to share anything people want with other users on the social networking applications and websites. The third aspect is that social media provides informal support of other's work because people can learn about what is going on in the world through others' sharings on the social media facilities. Another aspect of the use of social media is that people acquire general understanding and respect of other people's forms of expressions and the last aspect is that social media provides an alternative way of socializing. From these aspects, it can be understood that social media is used in three main ways by its users, which are for communication, entertainment and learning

Social Media as a Means of Communication :- The fact that access to internet via mobile devices has become a popular habit has required the

develop-ment of web pages designed for big screen devices such as computers to be compatible with small screen devices. Many social networking sites have developed applications for use on mobile devices and have benefited from the location and time advantages of interacting with mobile devices. However, this also necessitated ways for people to write their messages shorter. It is seen as a habit in social media to be able to express oneself by sharing pictures or videos using shorter sentences, few words, abbreviated sentences and words. People who use social media to make new friendships and to communicate more with their existing friends are also following the frequent brands and the celebrities they like. Their shares usually include their families, friends, places they go on holidays, their excursions, even what they eat and drink, others' shares they like and activities that they do.

Social Media and Children At present, it is observed that the vast majority of young and middle-aged populations are connected to social networks via mobile devices. It is not surprising that these people, who have discovered the existence of a large virtual world with the increased ease of access to the internet, go online and use the online websites as their initial and primary resources to find the necessary information no matter what the problems they face. Taking recommendations using social media even for shopping can be given as an example of the increased communication purpose among users. Social Media as a Portal for Entertainment Social media is used by children as a gaming tool. This can also cause unique problems, apart from in-ternet and computer-based problems in general. Children find the games including no human interaction boring after a certain period of time. However, the online games played with other children are played a lot and for hours in a non-stop way with the same enthusiasm at the very beginning due to the social characteristics such as competition, business association, cooperation, and the desire to prove themselves these online games have. In addition to being just a way to have fun, these games have become a new way of making new friends and killing time. Considering the fact that a lot of advertisements are being displayed during these games, it is possible for children to encounter inappropriate contents, sexuality, violence, abusive speech and other undesirable situations. The worse is the fact that some games spread rapidly because people earn money through these games and the fact that many of these games include violence, killing, crime, torture and even rape and thus they pose serious threats for children.It is important to use the games played on social media for educational purposes, besides as a way to find entertainment and friends. In other words, helping children acquire the desired knowledge, skills, attitudes and values through these online games children play should be accepted as an important objec-tive.

This objective cannot be reached by increasing the control and developing new control mechanisms. Families should be a part of the games designed for educational purposes and allowing for social interactions in order to achieve this desired objective

Social Media as a Learning Tool in today's world, children are required to have the ability to use modern technology and they are expected to be able to conduct research, possess problem solving skills and own creative and critical thinking skills and therefore, it is imperative that children be conscious in the issue of social media use. In this regard, parent and teachers have great responsibilities. In order to fulfill these responsibilities, parents and teachers must have the skills to use social media and internet. Families should be informed about the risks caused by social media and internet use. AS a general view, face-to-face education can be considered to be more effective than virtual environments in terms of developing healthy human relationships. As one of the important reasons caus-ing this situation, it is observed that due to the fact that more than one sensory organ is active during face-to-face communication and the communication is made more versatile, learning is much easier. However, education technologies can also be effective in increasing academic success, where they can attract students' attention and influence their motivation. One of the natural characteristics of technolo-gies such as computers and the internet is that users can achieve attention without any extra effort. This natural state of involvement can be used by teachers to increase students' use of educational technologies.

16Social Media and Children It can be said that smart board, computer, projection, internet and social media technologies have the desired educational benefits such as hosting and presenting educational content, increasing interactions between students and content, enabling cooperation among students, providing collective or independent research and discussion opportunities. Many video sharing sites, especially YouTube, offer a rich archive of content. These contents, which are used for fun, learning and communication with other people, bring with it a lot of problems due to being prepared for income generation. Content rating appropriate to the age of the users is inadequate, especially when it is necessary to verify the age of videos that contain violence and sexuality. Factors That Affect the Use of Social Media The main reasons for the widespread use of social media are the development of technologies for the computer, internet and mobile devices and their pricing at the affordable level. However, social media has become that much widespread because the infrastructure variables mentioned can be used to meet some of the basic human needs. Social media, through which people can quickly meet their

needs like researching, recognizing, discussing and sharing the values of the society they live in, continue to increase their influence because these humanly needs are far from being met by the family and the environment that the city life shapes. The fact that both parents work, the number of siblings' people have is small or the increased number of only children, and the disconnected relations among family members reduce and inactivate communication in the family. If the children in the family are a bit lucky, one of the parents may spend time with them at least in the evening, chatting with them, observing their mysterious worlds, their curiosity, and their development. Otherwise, they may be drawn to their worlds, which they built for themselves with their tablet computers in their hands after dinner. It would have been unnecessary to worry anyhow if they could build that world in the direction of their own beautiful thoughts. However, internet and social media interactions, messages given through games, images and messages engraved with advertisements into tiny minds are very effective in shaping them. Along with their own worlds, their minds will grow unhealthy, full of the ideas and emotions imposed by the internet world broken from the family and society they live in. For children who have difficulty expressing themselves and feeling constantly alone, the internet creates an escape environment and detaches them from the living reality. In addition, the need to surf and find friends in the social media makes the children addicted to the internet environment. Their exposure to unwanted content and interaction by hiding their age and identity can pose great danger for them (Kırık, 2014). As the social media begins to fill the large gap created by the parents, the amount of time parents spend with their children has begun to decrease more. This can result in a loss of communication in the family and thus a weakening of family ties. Individuals with low self-confidence, poor communications in their surroundings, and no suitable social environments can try to make themselves more visible on social media. Poor communication and interaction among family members together with loneliness, which is mostly felt during adolescence, can leave children unguarded and thus they can be affected more easily by the people or groups they interact with on the social media websites

Table 1. The positive and negative effects of social media on children

The Positive and Negative Effects of Social Media on Children		
Positive Effects	Negative Effects	
Social Media as a platform to communicate: • To make new friends and expand social circles • To get to know people from different backgrounds and countries and thus improve cultural awareness • To seek for educational, relational, vocational and medical advice • To become a part of the global world in different walks of life • To come together with the related people to organize social events and try to persuade policymakers	Cyberbullying or Online Harassment: To suffer from the release of private/secret personal information by ill-willed users To suffer from the spread of fake and offending gossips about oneself To feel humiliated and embarrassed by other users in an unfair way Sexting: To share audiovisual files including sexual content and suffer from negative reputations and not being able to avoid being contacted with other users on this issue	
Social Media as a platform to have fun: To spend fun time and relax To overcome loneliness and boredom To play games and increase digital skills To increase their rivalry skills	Facebook Depression: To spend too much time on social networking websites and lose track of the relationships among family members and friends To be afraid of not having enough likes and losing the perceived online support	
Social Media as a platform to learn: • To develop literacy and numeracy skills with the help of related and intended applications • To increase motivation in educational activities • To increase creative thinking and critical thinking skills • To ease assignments and group projects • To make educational activities more interesting and accessible	Defective social relationship: • To get stressed while making face to face contacts with the people around and be addicted to social media to communicate with others Distorted Senescence of reality: • To fail in distinguishing what is normal and what is not normal or what friendships are real and what friendships are fake	

Social Media and Children Risks and Benefits of Social Media Risks of Social Media It is seen that the use of the internet is increasing day by day and social media is used not only by adults and young people but also by children. Thanks to the devices that have a touch screen, even children who are illiterate have become internet users. What children can encounter on the Internet, where they are left alone for playing games and watching videos, should be regarded as an important problem by adults. Children discovering the virtual world via game applications and video sites also become active social media users after learning to read and write. It is quite easy to get the attention of the children by evoking their senses of curiosity. Especially if the advertisements can be watched by the content providers without considering the age of the users, it should be seen as a serious problem. In addition to this, the fact that some illminded adults can show themselves as children by giving misinformation about their real age and try to interact with real children users in social media sites should be considered as a danger, as well. One of the major threats on the internet was pornography via text, pictures, audio and video, but it seems difficult to prevent the spread of these contents through social media, while the sources of these contents can be identified and closed down. Moreover, the work of those who want to attract children to themselves by creating false profiles through social media seems fairly easy. In addition to these harmful and unwanted contents, due to the social media contents highlighting the promotion of the substances and drugs potentially hazardous to human health, and attempts of the seemingly friendly terrorists organizations to deceive people and increase their popularity among young people and the similar troublesome sharings directly related to human factors that can be encountered on social media platforms can influence children negatively, cause the problems of sexual exploitation of children, expose children to the recognition of deviant thoughts and heresies that can lead them to commit suicide and even cause them to confront unwanted situations like obscenity and prostitution which may derange their mental health. It is a well-known phenomenon that unsafe and unconscious use of the internet may cause long-term negative effects on children and adolescents and result in social and psychological problems .Owing to their inherent desire to share, people can share a lot of things such as their writings, pho-tos, videos and links of commercial goods on their social media accounts. However, in these sharings, people are expected to behave as carefully and meticulously as they do in their daily life while choosing their clothes, eating, talking to others around, and even walking. Responsible people need to think about how people can see what they share, how they can be seen, and how the shared message is meant to be understood. Benefits like expressing yourself easily, sharing information quickly, helping others to share their own

experiences and ideas, and discussing a variety of topics are expected to result in unintended consequences when the expected social media is not used carefully and consciously. Among these negative consequences are the uncontrolled display of private life in front of many other users' eyes, exposure to violence and sexuality, dissemination of information that may be dangerous to humans and nature, confrontation with targeted content disregarding social order and rules, misleading product advertising, and exposure to advertisements. In short, it can be said that if parents and educators are not aware of the potential risks and threats that social media pose for children, it may be dangerous for children more than it is realized. , the study in which she discussed the benefits and risks of the use of social media by children and adolescents, put the aforementioned negative aspects of social media on children into following categories

- :• Cyberbullying and Online Harassment: It can be said that this is the most dangerous risk that social media pose for children and it is the most common one. Through social media, cyberbully-lying or online harassment can be realized as "from an adult to children" or" from peers to peers/from children to children". Social media is an easy and potential platform to spread fake, artificial, embarrassing and hostile information about others, which may affect children profoundly and cause depression, anxiety, isolation and suicide as a result
- .• Sexting: Social media provides an easy platform to share any kinds of content for its users and some people can use the social media facilities to spread their own sexual messages, videos, pho-tos or information and children users may see these sexually explicit sharings of others or even children may make such sharings and become targets of child pornography. Sexting can be used as a way of cyberbullying as well.• Facebook Depression: Hankings and Jia (1999) expressed a new phenomenon called Facebook depression, which can be defined as the negative emotional mood or situation that occur when children spend too much time on social media websites. Especially, adolescents who feel lonely and have trouble making friends and becoming a part of social peer groups in their environment can use social media websites to avoid this loneliness and may start to use these websites more than enough and thus suffer from a more severe social isolation that may cause them to develop addiction
- .• Defective Social Relationship: Directly related to the aforementioned item "Facebook depressions", children who spend too much time on social media platforms may lose wonderful opportunities' of real conversations and face-to-face sharings in their real lives because they spend little time with their

families and actual friends, which weakens the family bond and limit interaction with actual people. Real conversations and face-to-face communication make people happier and help them avoid depression, loneliness and any kind of negative emotional mood

.• Distorted Senescence of Reality: In today's world, children are extremely active in social net-working websites and they may get a different kind of sense of reality in these virtual environ-ments. Children may think that every relationship they make on these websites and every contact they have through these websites are real and totally harmless. They may not be aware of the others that try to contact with them and give harm to them through these websites. Making virtual friends are not always safe. Children may make online friends and start to share their privacy with these friends without noticing that these sharings may be harmful in the future. In addition to these, due to the harmful content of the advertisements seen on social media websites may affect children negatively and change their understanding of what is normal and abnormal

Social Media and Children educational activities. suggest that social media facilities can help students with their assignments and group projects.In addition to these educational benefits of the use of social media, it also provides a good platform for children to stay connected with their peers and ease their communication with all the people around who they get to know in their social environments such as family circle, school and gyms stresses the importance of social networking websites in that these websites help shy children interact with others in a safe and virtual environment so that their shyness does not occur as a problem that blocks their communication. Ito (2008) suggests that social media websites and applications' can be used as a platform for children to find new friends who share the same tastes in different walks of life and these websites are also great avenues where children share their interests in everything and everybody with other users. Social media facilities can be used as social platforms to find self-help suggestions from experts in different problem areas when needed, especially when children go through hard times .In addition to these social benefits, another advantage of social media is that children can make friends from diverse backgrounds and different cultures from all over the world so that they can develop a cultural awareness which may lead them to organize social events highlighting cultural awareness in order to make good impacts on policymakers while making decisions on important issues about the services provided to the youth all around the world. In short, social media websites and their applications on smart devices can serve as great platforms for children to increase their learning experiences by participating in

different and effective educational activities; to look for social, medical, and professional advice from the experts who have their accounts on these websites especially when children experience difficult times; to socialize and interact without feeling the stress of face-to-face interactions with new people and to increase their cultural competence by making new friends from different backgrounds and countries. Through social media, children can play an active role in policymaking process. benefits of the use of social media are

- Literacy Skills: Children can be provided with excellent social media applications to help them learn to read and write and improve their skills in digital reading and writing.
- Numeracy Skills: Children can learn how to count through the games presented in the social media websites and applications on smartphones and tablet Pcs
- .• Social Skills: Social media means a great amount of easiness in communicating and interacting with different people from all around world, which directly improve their social skills in the most positive ways. In social media, children are observed to show cooperative and helping behaviours. Furthermore, children may follow their role models through social media and if these role mod-els are chosen correctly, this may affect their development positively. Children can also increase their awareness about what is happening in the world and this may enable them to become more responsible human beings who always try to act upon human rights and protection of the nature. In addition to these social benefits, children may relax as they use social media just for fun, which help them relieve boredom. Furthermore, with their increased motivation and skills, as they grow older and become more mature, they may start use social media to create global contacts to get career information and contact with important figures in the business, political and art world.
- •Intellectual Skills: Children can improve their problem solving and critical thinking skills through their sharings and comments on others' sharing and they can learn to respect others' points of view and start paying more attention to universal morals and values as they interact with people from all over the world
- .• Creative Skills: Children try to show themselves in an interesting and different way to attract others' attention and obtain social acceptance. They can cut and design their photos and videos into the applications included in the social media websites so that they may develop new digital skills to promote themselves as true friends and good people who care others.

.FUTURE RESEARCH DIRECTIONS:-In the presence of the qualifications that the 21st century information age forces people to obtain, no one can deny the importance of the digital literacy. Children of this age should acquire the digital skills that they are going to need in the rest of their life to be able to meet the needs of the information age they live in. Therefore, parents cannot prevent their children from using social media tools. However, children of this age should be led to obtain digital literacy and in addition to these high-tech requirements, they should be taught to possess media literacy. Social media tools are excellent platforms for the children of this age to obtain the 21st century skills and practice them to deal with the requirements of the information age. Considering the risks of social media tools that can be detrimental to children's psychological, mental and physical health, one of the most important 21st century skills gain increasing importance. This skill is the media literacy

Today, people reach information through an interwoven system of media technologies. Media literacy is an essential skill which means the ability to access, analyze, evaluate and create media. With the help of this skill, children get the necessary competence to understand what information they share or reach on their social media accounts is safe and what information is hazardous. Therefore, prospective educational research on social media and children should focus on how media literacy skills can be taught to children effectively. Another important point that should be given importance in future research on this issue is about the preventive guidance studies. Preventive guidance services should be provided to children, teachers and parents at school so that they can become informed about the risks of social media. Therefore, future research should focus on how schools, families, police and related authorities can work together to create psychoeducational programmes through which children can be taught to protect themselves against any kind of threats on social media

CONCLUSION:-In the 21st century, the era people live in are called "information era" and this era is marked with high-tech developments that change the way people live in every part of their daily lives. Among these high-tech developments, social media tools seem to be an indispensable occurrence in people's daily routines owing to the increase in access to the Internet and smart phones. Although most adults use social media at high amounts, the real users of these social media tools are the children of this age and thus the benefits and risks of these tools are hold under the microscope meticulously by educators and parents. At this point, what educators and parents should do become significant.

Table 2. What should be done by parents and educators

WHAT SHOULD BE DONE?	
Suggestions for Parents (Ehmke, 2017):	Suggestions for Educators (Clarke-Pearson & O'Keeffe, 2011):
1. Parents should curtail their consumption of social media use first and set a good model for their children. 2. Technology-free zones inside the houses where family members are not allowed to use any kinds of technological devices or gadgets and technology free hours during the day when family members stop using their electronic and technological devices and share these moments by talking and doing activities together instead should be established as a strict family rule. 3. Children should be ensured that their parents are always willing and ready to help them with their problems; spend time together with them and talk to them about their days, schools, hobbies and interests. 4. Parents should ensure that they trust their children no matter what happens by letting them know they are good kids. Children should know that they can consult their parents about anything doubtful on their social media accounts. 5. Parents should establish direct communication with their children rather than distant monitoring in terms of checking and controlling their children's social media sharings. They should never act like spies. Instead, they should talk to their children if they doubt that something is wrong.	1. Educators should advise parents to talk to their children about their online use and be in an open conversation with their childrer on important issues related to the risks of social media. 2. Educators should recommend parents to be more technologically competent than their children, especially on socia media websites. 3. Educators should inform parents about the correct use of social media for learning, communicating and entertaining purposes and train them about how to set a good example for their children in these beneficial uses. 4. Educators should train parents on the risks that social media can pose to their children.

BIBLIOGRAPHY:-

Topic "SocialMediaandChildren, for the completion of Research paper,

I have used secondary data and the following links are as follows:

https://www.researchgate.net/publication/348325496_Social-Media-and-Children