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2	Dr Vaibhav Patil	Logistics and Supply chain Management				National	978-9355831231-13	TechNeo
3	Dr.Vaibhav Patil	Design and Implementation of Higher Education Learners' Learning Outcomes (HELLO)	Challenges of Adopting E-Learning at the University of Ghana			International	9781668494738	IGI Global
4	Dr. Vaibhav Patil	Digital Business				National	978-93-5495-163-3	Himalya Publication
5	Dr. Vaibhav Patil	BUSINESS PROCESS REENGINEERING				National	9788196724481	Nirali Prakashan
6	Dr.Pushpraj Wagh	Research Methodology				National	978-93-5756-901-9	Iterative International Publisher II
7	Dr.Pushpraj Wagh	Entrepreneurship Development in Manufacturing of Ayurvedic Medicines: A Study of Problems and Prospects				National	978-93-95632-78-2	Iterative International Publisher II



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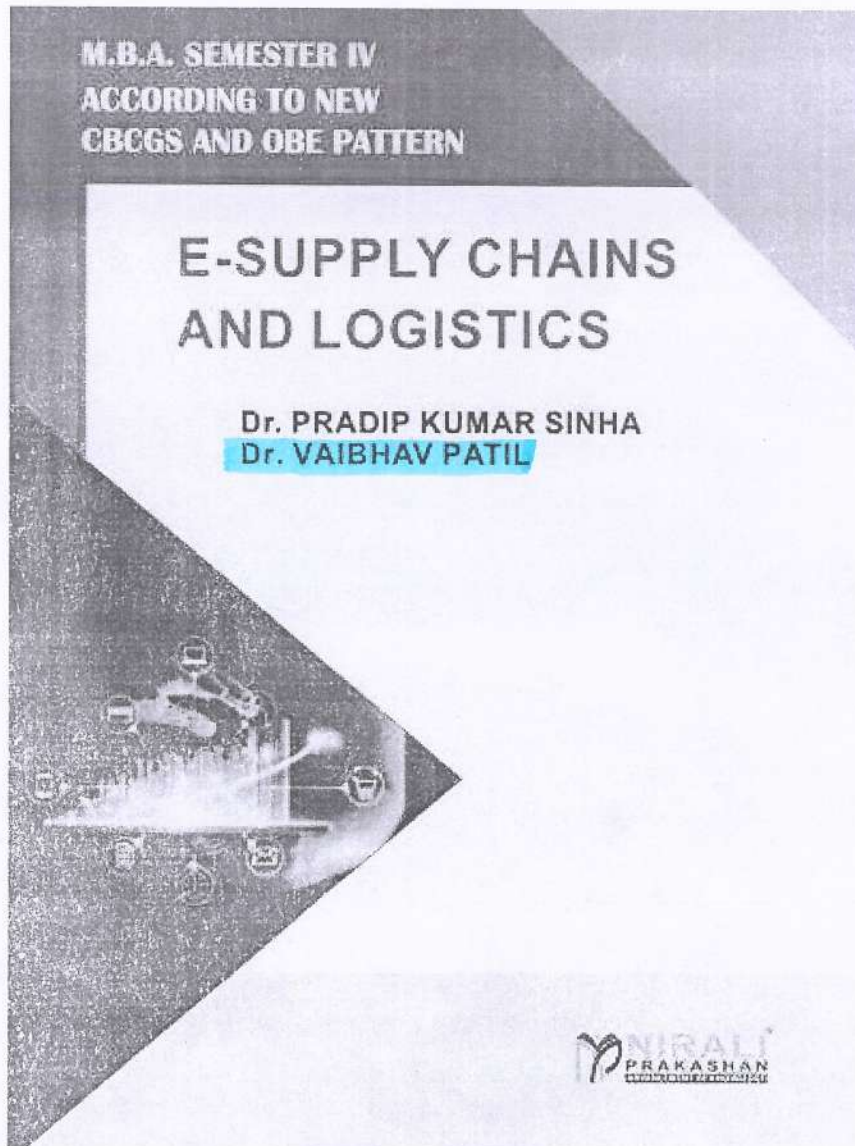
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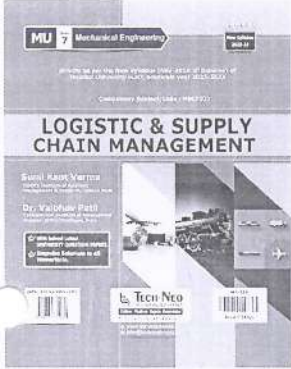
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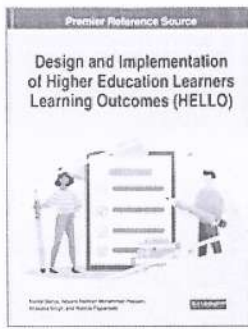
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Challenges of Adopting E-Learning at the University of Ghana

Kalyan Kumar Sahoo (/affiliate/kalyan-kumar-sahoo/458202/), Vaibhav S. Patil (/affiliate/vaibhav-s-patil/458203/), Jonathan Odame (/affiliate/jonathan-odame/458204/)

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Abstract

The purpose of the study was to delve into the challenges faced in the use of e-learning at the University of Ghana. In all, 190 graduate students were selected for the study. The main instrument used for data gathering was questionnaire. The findings revealed that when using the SAKAI LMS, graduate students encounter issues such as poor internet access, lack of computer skills, among others. In comparison to their male counterparts, female graduate students faced more obstacles when using the e-learning platform. From the data analysis, there were no statistically significant variations between age and the problems graduate students had when using the e-learning platform. Based on the findings, graduate students should obtain sufficient instruction on how to use the SAKAI LMS. In order to facilitate lifelong learning and human resource development, the study recommends the incorporation of e-learning into the curriculum of higher education teaching and learning.

Chapter Preview

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2. Literature Review

In an effort to overcome the global digital divide in teaching and learning, higher educational institutions and stakeholders have invested millions of resources in integrating e-learning into their educational programs in recent years. Regardless of all of these attempts, higher educational institutions continue to lack the requisite action plans and funding to deploy information and communication infrastructures effectively on their campuses. However, universities that have fully integrated e-learning into their curriculum have witnessed major gains in teaching, learning, research and human resource development of its students and faculty members (Odunaike, Olugbara & Ojo, 2019).

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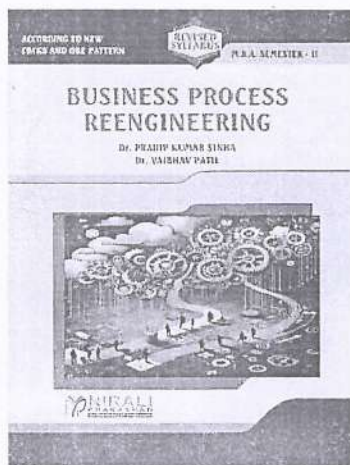
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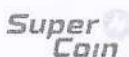
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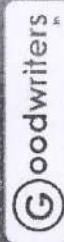
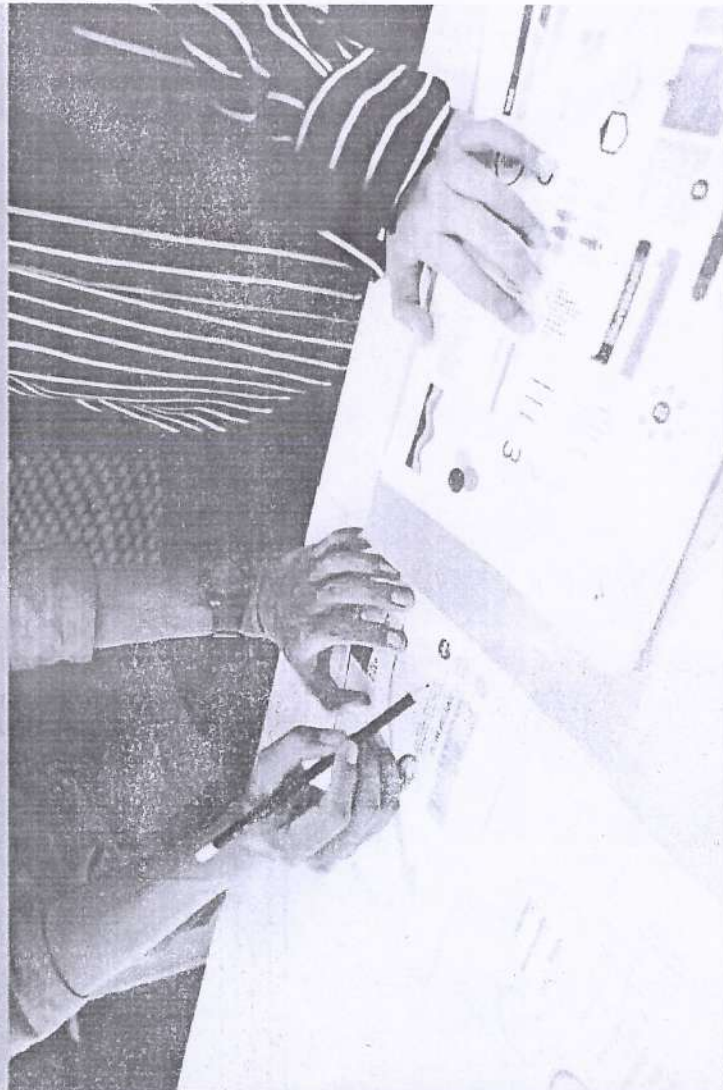
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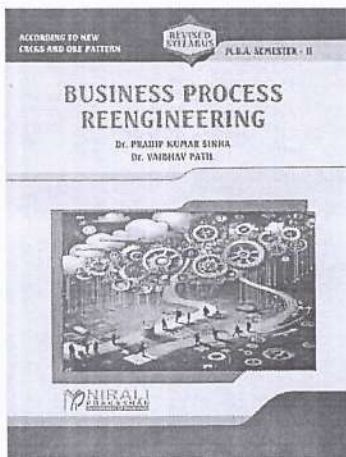
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Dr. Sudhir A. Atwadkar Received a Ph.D. in Management, MBA with Dual Specialization in Marketing and HR, MMM, LLB degree with 22 Years of Experience In The Field Of Education & Industry Working As an Academician, Administrator & Embedded Educational Organization Development, Ph. D Research Guide & An Approved Faculty of Savitribai Phule Pune University, Pune and Shivaji University, Kolhapur. Awarded By Most Innovative Professor and Research Excellence.

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Miss Umeshwari P. Patil Completed her MSc (CS), MCA, and PGDBM, and Pursuing Ph.D in Computer Science. Working As an Academician with 13 Years of Experience In The Field Of Education & Industry. An Approved Faculty of Savitribai Phule Pune University, Pune. Work On Various Students Development and Examination Tasks. Awarded By HOD of the Year & Best Teacher Award 2020 by Institutes of Scholars A Member of Professional Bodies - Institute of Scholars.

Published Papers in International & National conferences. Experience spans various subjects of Computer, IT, and Management.



Dr. Pushpraj Wagh, is graduate in B-Pharmacy, have done MBA in Marketing. He has qualified National Eligibility Test - NET in Management and been awarded with Ph.D in Organization Management from Savitribai Phule Pune University. He has three years of experience in pharmaceutical industry at various positions and fifteen years' experience in academics. Presently he is working as an Associate Professor at International Institute of Management Science, Pune. He is a member of INAAR- International

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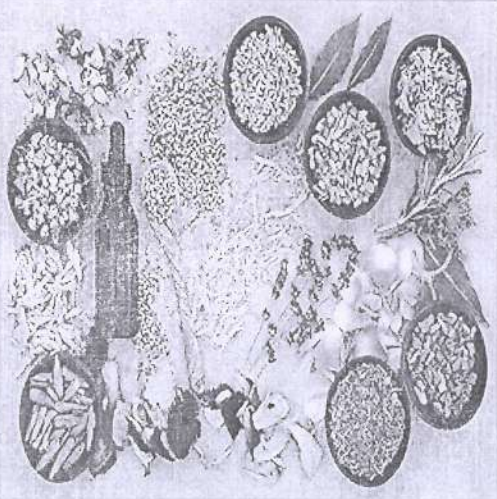
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Association of Academicians and Researchers and Certified Trainer recognized by Management & Entrepreneurship and Professional Skills Council. He has presented and published research work in many National and International conferences.

Entrepreneurship Development in Manufacturing of Ayurvedic Medicines: A Study of Problems and Prospects



Dr. Pushpraj Wagh
Dr. Sudhir A. Atwadkar



About the Authors



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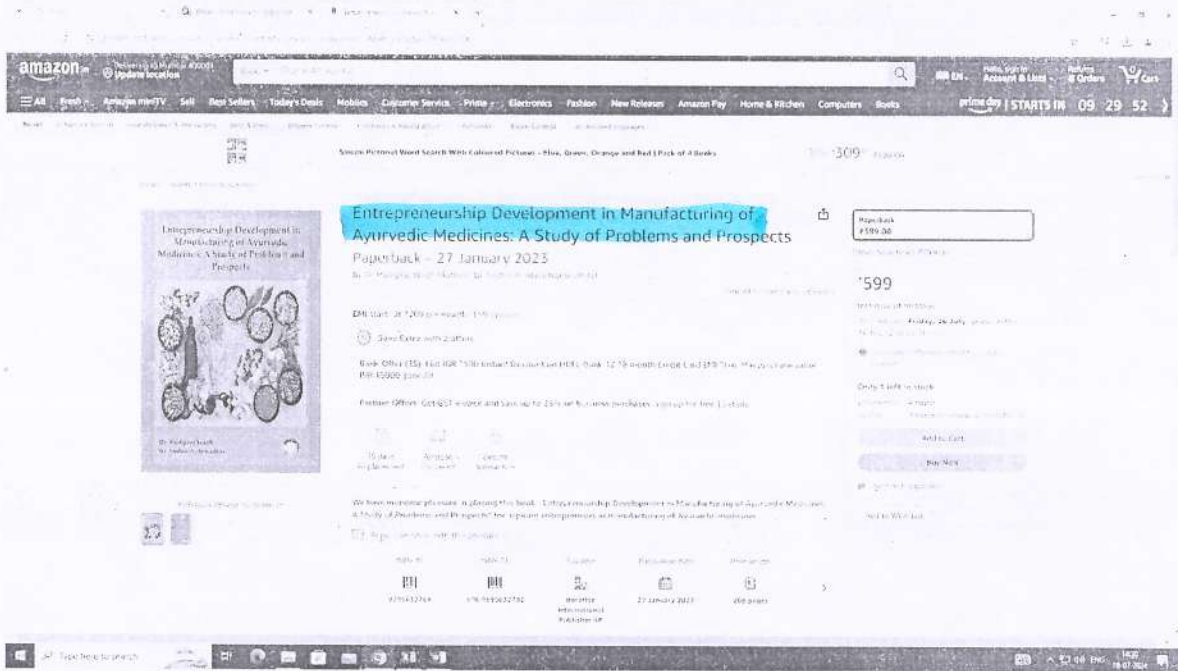
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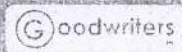
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Author Biography



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SUSTAINABLE EXCELLENCE

A Contemporary Business Perspective

Editors

Dr. Shamima Haque | Dr. N. Srividya | Arnob Sen



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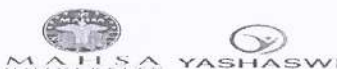
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A Study Of Artificial Intelligence And Its Applications In Real World

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Abstract: A Research on artificial intelligence in the last two decades has greatly improved performance of both manufacturing and service systems. Currently, there is a dire need for an article that presents a holistic literature survey of worldwide, theoretical frameworks and practical experiences in the field of artificial intelligence. This paper reports the state-of-the-art on artificial intelligence in an integrated, concise, and elegantly distilled manner to show the experiences in the field. In particular, this paper provides a broad review of recent developments within the field of artificial intelligence (AI) and its applications. The work is targeted at new entrants to the artificial intelligence field. It also reminds the experienced researchers about some of the issue they have known.

Keywords: AI, Neural Network, Business Efficiency, Genetic Algorithms, Fuzzy

1. INTRODUCTION:

In the 21st century artificial intelligence (AI) has become an important area of research in virtually all fields: engineering, science, education, medicine, business, accounting, finance, marketing, economics, stock market and law, among others Metaxiotis et al. (2019), Raynor (2020). The field of AI has grown enormously to the extent that tracking proliferation of studies becomes a difficult task. Apart from the application of AI to the fields mentioned above, studies have been segregated into many areas with each of these springing up as individual fields of knowledge.

THE CHALLENGE OF THE AI FIELD:

This work grew out of the challenges that AI possesses in view of the rise and growing nature of information technology worldwide that has characterised business- and non-business organisational development. The necessity for research in AI is being motivated by two factors that are:-

(i) to give the new entrants into the AI field an understanding of the basic structure of the AI literature. As such, the literature discussed here answers the common query, "why must I study AI?" (ii) the upsurge of interest in AI that has prompted an increased interest and huge investments in AI facilities.

Interested researchers from all disciplines wish to be

aware of the work of others in their field, and share the knowledge gleaned over the years. By sharing AI knowledge, new techniques and approaches can be developed so that a greater understanding of the field can be gained. To these ends, this paper has also been written for researchers in AI so they can continue in their efforts aimed at developing this area of concentration through newly generated ideas. Consequently, they would be able to push forward the frontier of knowledge in AI.

In the section that follows this paper presents a brief explanation of some important areas in Artificial Intelligence. This is to introduce the readers into the wide-ranging topics that AI encompasses. In another section, a comprehensive review of the literature along the major categories of artificial intelligence is presented. The review raises some important questions with serious research implications for those who are interested in carrying out research artificial intelligence. These questions if well addressed will solve some unresolved technical and non-technical issues carried over from the last decade to the present time.

REASONING:

The first major area considered here is that of reasoning. Research on reasoning has evolved from the following dimensions: case-based, non-monotonic, model, qualitative, automated, spatial, temporal and common sense.

For an illustrative example, the case-based reasoning (CBR) is briefly discussed. In CBR, a set of cases stored in a case base is the primary source of knowledge. Cases represent specific experience in a problem-solving domain, rather than general rules. The main activities when solving problems with cases are described in the case-based reasoning cycle. This cycle proposes the four steps: relieve, reuse, revise and retain. First, the new problem to be solved must be formally described as a case (new case). Then, a case that is similar to the current problem is retrieved from the case base. The solution contained in this retrieved case is reused to solve the new problem with a new solution obtained and presented to the user who can verify and possibly revise the solution. The revised case



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A REVIEW OF 5G TECHNOLOGY CHALLENGES AND OPPORTUNITIES

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I. INTRODUCTION

The commercialization of 5G networks is accelerating globally. From the perspective of industry development drivers, 5G communications are considered the key to personal consumption experience upgrades and digital industrial transformation. Major economies around the world require 5G to be an essential part of long-term industrial development. 5G will enter thousands of industries in terms of business, and technically, 5G needs to integrate DOICT and other technologies further. Therefore, this white paper proposes that continuous research on the follow-up evolution of 5G networks— 5G-Advanced [1] is required, and full consideration of architecture evolution and function enhancement is needed. The introduction of network resource virtualization, 5G service-oriented architecture, diversified services, and new 5G capabilities such as slicing and edge computing have brought challenges to 5G operations and commercial use. The application and integration of intelligent technology in telecommunication networks can improve network efficiency, reduce operation and maintenance costs, and improve the level of intelligent network operation. Starting from 3GPP Rel-16, to promote network intelligence, continuous advancement has been carried out on the technical standardization of network infrastructure (SA2) and network management (SA5). NWDAF is a standard network element introduced by 3GPP SA2 in 5G. It is an AI+ big data engine. It has the characteristics of standardization of capabilities, aggregation of network data, higher realtime performance, and support for

1. Applications : A: Broadly speaking, 5G is used across three main types of connected services, including enhanced mobile broadband, mission-critical communications, and the massive IoT. A defining capability of 5G is that

it is designed for forward compatibility—the ability to flexibly support future services that are unknown today. Enhanced mobile broadband In addition to making our smartphones better, 5G mobile technology can usher in new immersive experiences such as VR and AR with faster, more uniform data rates, lower latency, and lower cost-per-bit. Mission-critical communications 5G can enable new services that can transform industries with ultrareliable, available, low latency links like remote control of critical infrastructure, vehicles, and medical procedures. Massive IoT 5G is meant to seamlessly connect a massive number of embedded sensors in virtually everything through the ability to scale down in data rates, power, and mobility—providing extremely lean and lowcost connectivity solutions.

5G and IoT Technology:

While the initial phase of 5G, with its emphasis on the mobile experience, is encouraging, the next phase will truly bring the promise of IoT to life. An inherent characteristic of 5G is its massive capacity, which can facilitate connectivity to vast amounts of devices and sensors. Cisco predicts that in North America alone, there will be 5 billion networked devices by 2023. Sensors or machine-to-machine modules will account for 63% of these devices. By leveraging 5G, network operators will be able to capitalize on expanding IoT opportunities, particularly within certain vertical industries. Low latency is key for connected vehicle applications, and 5G delivers. A recent cellular vehicle-to-everything (CV2X) test by Sprint in Chicago resulted in a 40% faster transmission time for alerts using 5G in comparison to 4G LTE. Variance was 72% lower on 5G than on the LTE network.⁶ These results are encouraging for public safety applications, according to Sprint partner HAAS Alert. The company believes 5G could help reduce accidents for public safety vehicles using C-V2X

technology. As the Ericsson data notes, automation and robotics hold great promise as well. AT&T has partnered with Badger Technologies to demonstrate this promise. Using 5G, AI, and edge computing, AT&T is providing 5G connectivity for robots in



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A STUDY OF CLOUD COMPUTING SECURITY: AMAZON WEB SERVICE

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Abstract—Cloud Computing is a recently emerged model which is becoming popular among almost all enterprises. It involves the concept of on demand services which means using the cloud resources on demand and we can scale the resources as per demand. Cloud computing undoubtedly provides unending benefits and is a cost effective model. The major concern in this model is Security in cloud. This is the reason of many enterprises of not preferring the cloud computing. This paper provides the review of security research in the field of cloud security. After security research we have presented the working of AWS (Amazon Web Service) cloud computing. AWS is the most trusted provider of cloud computing which not only provides the excellent cloud security but also provides excellent cloud services. The main aim of this paper is to make cloud computing security as a core operation and not an add on operation.

Keywords—Cloud Computing, Trusted Computing, Information Centric Security, Amazon Web Service.

I. INTRODUCTION

The word “cloud” was used by Google’s CEO Eric Schmidt to describe the business model of providing services across the internet in 2006. To state various ideas the term cloud was used as marketing term [1]. Classification of clouds is done as public, private and hybrid. Services of three types are offered by cloud providers are Platform as a Service (PaaS), Software as a Service (SaaS) and Infrastructure as a Service (IaaS) [2]. Cloud computing has a focus on maximizing effectiveness of the shared assets. Cloud computing have certain features like they are agile, have reduced cost, easier maintenance, reliable, secure, scalable, etc. Cloud computing involves communication over a loose coupling mechanism which involves multiple cloud components. Certain security issues faced by cloud computing include sensitive data access, data segregation, privacy, authentication, bug exploitation, recovery, accountability, account control [3][23].

A. What is Cloud Computing?

It is one of the approaching IT industry murmured words- the users move their applications and data to the remote cloud so that they can have a simple and pervasive way of accessing.

Clouds are categorized in two ways:

- On the basis of location of cloud computing.
- On the basis of type of services offered.

B. On the basis of location of the cloud

These are further categorized as:

a) *Private Cloud*: These are allocated to a particular organization and are not divided among any specific firm. Private clouds have higher cost and security in comparison to public clouds. Further types of private clouds are private clouds and externally hosted private clouds.

b) *Public Cloud*: In public cloud, at the vendor’s premises the computing infrastructure is hosted by the traders of the cloud. The user has no clarity and control hosted by the computing framework. The computing foundation is shared between with some companies.

c) *Hybrid Cloud*: This type of clouds is cost-effective and scalable. When we combine the use of public and private clouds together it is called as hybrid cloud. This aims in minimizing change.

C. On the basis of service provided

These are categorized in the following ways:

a) *Infrastructure as a Service (IaaS)*: Using the principles of cloud computing, services related to hardware are offered. These include storage services or virtual servers.

b) *Platform as a Service (PaaS)*: Development platform on the cloud is offered by them. Distinct vendors provide platform that are not consistent.

c) *Software as a Service (SaaS)*: Complete software services are offered on the cloud. Software

Empirical Exposition Model to Analyze Suicide Causes in India

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Abstract: Suicide is an emerging and serious public health issue now a days. It has been extensive and affecting people's mental as well as physical health. This impacts not only on an older person but on youngest crowd too. People believe in suicide as a last option to tackle their uncontrollable and stressful situations. About 8, 00,000 people die by suicide worldwide every year in the world and maximum out of them are Indians. According to WHO, India's average annual suicide rate is 10.5 per 1 lac which is extreme as compared to suicide rate of world which is 11.6 per 1 lac. Day by day the rate is increasing. Therefore, finding out the root causes behind the suicides is a responsible job to control the suicide rate in INDIA and for that various techniques and methods can be used.

The main aim of this research is to develop an empirical exposition model using data science techniques to analyze the suicide database and explore the causes behind it. In this research we have analyzed various patterns and causes of committing suicide. To fulfil the aim researchers have collected relevant information from various sources and applied advanced data science techniques. At the end researcher implemented the model to bring out some conclusions and effective solutions.

Keywords: Empirical, Exposition, Suicide, Prevention, Data science.

I. INTRODUCTION

Suicide is one of the top three causes of death in the world. Suicide rates in India has been increasing terrifically over the past five decades. The rate of suicide continuously increased from 2001 to 2019. Suicides during 2019 increased by 3.4% in comparison to 2018. In India women suicide deaths increases 25.3% to 36.6% and men suicide deaths increases from 18.7% to 24.3% from 1990 to 2016 as compare to global suicide deaths. In 2019, highest number of suicide deaths were recorded in Maharashtra followed by Tamil Nadu, West Bengal, Madhya Pradesh, and then Karnataka. Family problem is the most common cause and in some cases, we can't even find the causes of suicide. [2]

As per the study people of 15 – 29 age group attempted more suicide as compared to those below 15 yrs. and above 59 yrs. In 2020 over 153000 deaths were recorded due to suicides. Suicides and suicide attempts of anyone badly impacts on others mental and physical health including families, friends, colleagues, communities and society. Suicides are preventable and it can be done at individual, community and national levels by identifying the causes and creating the awareness [1] [2].

To prevent suicide attempts, identification of suicide causes is a significant task and responsibility of each and every individual. Purpose of this study is to learn different patterns of suicides and its changing rates

Data visualization Concept of Data Science

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Abstract:-In abstract data science, data is treated as a thematic object and is analyzed using various mathematical methods such as linear algebra, graph theory, and optimization. It involves developing algorithms and techniques for data analysis that are based on mathematical principles and can be applied to a wide range of datasets .Overall, abstract data science plays a crucial role in the development of advanced data analysis techniques that can help organizations make better decisions based on the insights gained from their data.

Keyword:- Big Data, Machine Learning, Data Mining, Data Visualization, Predictive Analytics, Artificial Intelligence, Statistical, Natural Language Processing, Deep Learning, Business Intelligence, Data Warehousing, Data Engineering, Exploratory Data Analysis, Time Series Analysis, Dimensionality Reduction, Regression Analysis, Clustering, Classification, Computer Vision, Internet of Things (IoT) Introduction of Data Science:- Data science is a rapidly growing interdisciplinary field that involves the extraction of insights and knowledge from large and complex datasets using statistical, computational, and mathematical techniques. It encompasses a range of different disciplines, including statistics, machine learning, data mining, and data visualization. Data science is a process that involves collecting, processing, analyzing, and interpreting data to gain insights and knowledge. The process involves several steps, including data collection, data cleaning and pre-processing, exploratory data analysis, feature engineering, model building, and model evaluation.

Introduction of Data Visualization-

Data visualization techniques are used in various fields, including business, science, finance, healthcare, and many others. The use of data visualization tools allows for a deeper understanding of trends, relationships, and patterns in large sets of data.

Important of Data visualization:-

Data visualization is an essential component of data science that helps to make complex data more accessible and understandable. It involves the use of graphical and visual representations to present data in a way that is easy to interpret and analyze. Data visualization can help to reveal patterns, trends, and relationships that may not be apparent in raw data, making it a powerful tool for data analysis.

Here are some key reasons why data visualization is

important in data science:

1.Enhances understanding: Data visualization can help to simplify complex data by presenting it in a way that is easy to

easier to identify patterns and relationships, which can help to inform decision-making.

2.Communicates information effectively: Data visualization can help to convey information more effectively than written or numerical data. It can communicate complex data in a way that is easy to understand, making it an effective tool for presenting information to non-technical stakeholders.

3.Facilitates exploration: Data visualization can help to facilitate exploration of data by enabling users to interact with and manipulate

the data. This can help to uncover insights and patterns that may not be apparent in raw data.

4.Provides insights: Data visualization can help to reveal insights and patterns that may not be apparent in raw data. By presenting data in a visual form, it can help to identify correlations and relationships, which can help to inform decision-making.

Data Visualization Tools:-There are many data visualization tools available that can help data scientists to create effective and informative visualizations of data. Here are some popular data visualization tools:

1. Tableau: Tableau is a widely used data visualization tool that allows users to create interactive visualizations and dashboards using a drag-and-drop interface. It supports a widerange of data sources and has a large user community.

2.Power BI: Power BI is a business intelligence platform that includes data visualization tools. It allows users to create interactive visualizations and reports, and it integrates well with other Microsoft products.

3.D3.js: D3.js is a JavaScript library that allows users to create custom visualizations using web technologies such as HTML, SVG, and CSS. It provides a high degree of control and customization, making it popular for creating complex and interactive visualizations.

4.Python Visualization Libraries: Python has several powerful visualization libraries such as Matplotlib, Seaborn, and Plotly. These libraries allow users to create a wide range of visualizations, from basic charts to complex plots.

5.QlikView: QlikView is a data discovery platform that includes data visualization tools. It allows users to create interactive dashboards and reports, and it supports a widerange of data sources.



Speech Recognition Using Recurrent Neural Network (RNN)

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Abstract— Information Technology has expanded into new realms, largely to make daily life easier for people. The Artificial

Intelligence (AI) transformed almost everything. Every now and then, innovations are occurring in numerous fields including education, business, healthcare, etc. AI has achieved great in the discipline of Natural Language Processing (NLP) & Speech Processing and has also made considerable strides in the field by creating a system that manipulates speech signals to convert one language to another, identify a language, etc. Speech recognition is an important and rapidly evolving field of research that has numerous practical applications. Speech Recognition is a fascinating area in the realm of human-computer interaction that provides the chance to engage and command the machine. In recent years, recurrent neural networks (RNNs) have been shown to be effective for speech recognition tasks, outperforming traditional methods such as hidden Markov models (HMMs). This paper investigates the use of RNNs for speech recognition, exploring their strengths and weaknesses relative to other methods. The paper provides an overview of the history and current state of speech recognition, including an introduction to RNNs and a comparison with HMMs then it describes the RNN architecture including the choice of activation functions, loss functions, and optimization algorithms. Additionally, the RNNs were found to be more robust to noise and variations in speaking style, which can often pose challenges for traditional speech recognition methods. In conclusion, this paper demonstrates the effectiveness of RNNs for speech recognition and highlights the potential for further improvements using more advanced architectures and techniques.

Keywords—Artificial Intelligence, Speech Recognition, Speech to text, Convolutional Neural Networks, Recurrent Neural Networks, Hidden Markov Models.

I. INTRODUCTION

Natural Language Processing is referred to as NLP [1]. It is an area of computer science and artificial intelligence that is concerned with the use of human language to interact between machines and people. The goal of NLP is to facilitate the ability for machines to read, interpret, and produce human language in a usable and meaningful manner. NLP involves use of computational algorithms, statistical models, and linguistic expertise to analyse,

comprehend, process, and produce human language. Written text, spoken language, and sign language are all types of data that NLP accepts. The discipline of NLP is rapidly advancing, with many fascinating innovations and thriving areas like Conversational AI [2], Sentiment Analysis [3], Machine Translation [4], Named Entity Recognition [5], Text Summarization [6] and many more. There are several prospects for study and innovation in the fast-developing field of NLP, which has many fascinating advancements and thriving regions. Exploring speech recognition using RNNs can be an enriching experience, particularly for those intrigued by the intersection of computer science, mathematics, and linguistics. It entails studying different disciplines and their integration, presenting an opportunity for holistic learning. Moreover, delving into this area can offer thrilling prospects for creating valuable contributions to the field of signal processing and artificial intelligence. Although the NLP field has undeniably evolved significantly, it still finds it difficult to pinpoint nuances like Ambiguity, Syntax, Context, dialectical variances. Since communication is crucial for building and maintaining relationships, sharing information, problem-solving, decision-making, and achieving common goals. Because it facilitates social contact, emotional expression, and the development of relationships with others, human communication is crucial. Individuals are capable of expressing understanding, communicate their thoughts, feelings, and ideas, and exchange information. Since speech is the building block of communication and is most widely utilised form of human communication because it is quick, effective, and highly expressive. Speech, in contrast to all other forms of communication, enables people to express themselves verbally with a great degree of nuance and emotional expressiveness. Humans are more accustomed to speaking than they are to using simple tools like keyboards or pointing devices, thus they would probably prefer to engage with computers via voice-based interfaces [7]. The goal can be accomplished by constructing a system for Automatic Speech Recognition (ASR). ASR is a method that renders it possible for a computer or other device to understand and identify spoken language. As a result, ASR has the ability to be a crucial



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Financing of Business

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This paper has been divided into three parts Viz.

1 Money 2. Financing of Business 3. Current Business and Finance.

Part I :- MONEY

Introduction:- Finance means management of money and it is the most important factor for every business. Money is a basic requirement of every business activity irrespective of its size hence the study of finance is most important for all types of business. The object of every business is to earn profit and wealth accumulation and all it works through money. Therefore study of money and finance is not only important to business but it is the main object of every business.

Before studying Finance it is necessary to study money. Every economy in the world uses money for their day to day transactions. Money may be called and named differently but in all types of economy money is used for exchange of goods and services.

Meaning :- Exchange of goods and services are measured in terms of money. Money is a unit for calculating the value of particular goods and services. Every business has carried through either selling goods or services and such exchange is measured in terms of money. Money is unit of measure as well as used for every economic activity.

Human activities are divided into economic and non economic activities. Every person has to work for day to day life and has to do some economic activity

without that it is impossible to survive. Economic activities are counted in terms of money whether it is Salary for service provided, profit earned from business and specialized professions services like doctors, lawyers or any other independent economic activity.

It means every human being is working for money. As all human economic activities are to be paid or received in terms of money. Human needs are endless and every rational person is trying to satisfy his own needs throughout life one after another. It means every human being is trying to earn money to satisfy their own needs in terms of money.

History of Money :-

1. Barter Money System :- In the primitive stage of civilization human beings use different goods and things are used as money for example Grain for Grain, Animals for Animals etc.

2. Commodity Money System :- After the barter system different commodities and metals were used as money for day to day transactions. As the difficulty of counting and measurement and storage of barter system commodities are used like metals are used as money for measurement of transactions.

3. Metal Money System :- Due to different commodities and its problems of valuation one single metal system started to be used as money. The precious metals like silver and gold coins are used as money.

4. Paper Money:- Due to scarcity of gold and an increase in the volume of transactions Gold is used as standard for paper money and papers like bills, receipts and printed cheques as well as notes are used as money.



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ANALYSING WORK LIFE BALANCE OF ORGANISED & UNORGANISED SECTOR FEMALE WORKERS IN INDIA

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Abstract— *In this global era the corporate world is facing the challenge of increase in business profit and reduction in expenses. This has resulted into tremendous work pressure on the employees. Long working hours, stress due to targets has brought this issue into limelight of work life balance (WLB) into the center-stage in almost all types of employment. In unorganized sector this issue has become worst. Especially for female workers work life balance has become increasingly challenging. Various reports are mentioning about the symptoms like increasing incidences of family disputes, physical and psychological problems indicating lot of unrest among the female workers in India. Although good amount of research studies on WLB is found but for unorganized sector that to female workers was not found during literature review phase. It seems the approach of society is still male dominated and no cognizance is taken of the female working in unorganized sector. This research gap was identified. Hence, descriptive research was considered wherein the data collection was done from 385 female workers from both organized and unorganized sectors of India. Online survey was carried out through various social media platforms wherein snowball sampling method was considered. The findings of current study indicate that there exist vast difference in WLB of organized & unorganized sector female workers and the situation of unorganized sector female worker is very pathetic on WLB front. The outcome of this research work will be useful for the policy makers and corporate world for designing appropriate measures for ensuring work life balance for the female workers.*

Keywords— WLB, Work-life, Organised Sector, Unorganized Sector, Female Workers

X. INTRODUCTION

Due to the growing knowledge economy, an increasing number of females in India are getting empowered due to the opportunity of getting higher education as compared to earlier days. As compared to men, females are required to shoulder additional responsibility of home and caring for their children. In this global era the workplace demands are increasing and have become extremely dynamic. Work pressure mandates an employees to stay longer at workplace than their homes. On one hand the businesses are scaling newer heights, the employees WLB issue is getting out of control. Symptoms like increased family disputes, divorces, suicides, organizational conflicts etc. are reflections of

disturbed employees work life balance. WLB means ensuring positive balance among personal & professional life. In its border sense WLB means involvement of a satisfactory level in multiple roles played by an individual in his life like an employee, father, husband, friend etc. WLB is about creating a healthy and positive work culture in an organization. Work-life balance in females' life plays an important role that makes everything run seamlessly. Therefore in recent years, females have acknowledged managing their hours. In fact, in many ways, women have suffered from anxiety and work stress in both sectors. Unorganized sectors is characterized by maximum women working at low wages due to illiteracy, low level of skills, surplus labor and ignorance and thereby facing more exploitation. Due to which bargaining power of female workers diminishes resulting which future opportunities of development gets infringed. Unorganized sector contributes more than half of the country's GDP. However, unorganized sector is dominated by female workers. Many female workers forgoes their mandatory benefits which could have ensured better WLB for them. WLB concept denotes managing time among work and life requirements. Female workers in both organized and unorganized sectors have to make tough decisions. All the conditions regarding tough decisions depend upon environment of their family eg. Many household wives have responsibility for their kids and old age parents. The working condition of females in a society is dominated by her male counterpart and in some cases family is also non-supportive. Hence balancing work-life becomes challenging for women workers.

XI. RESEARCH GAP

In unorganized sector this issue of WLB has become worst. Especially for female workers work life balance has become increasingly challenging. Various reports are mentioning about the symptoms like increasing incidences of family disputes, physical and psychological problems indicating lot of unrest among the female workers in India. Although good amount of research studies on WLB is found but for unorganized sector that to female workers was not found during literature review phase. It seems the approach of society is still male dominated and no cognizance is taken

Leading Organizational Digital Transformation Using Low Code

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Abstract— Digital Transformation, uses digital technologies and involves an ongoing, ever-evolving practice that requires a complete change in how a business operates and strategizes itself. It goes beyond just digitizing existing processes and requires a coordinated shift in mindset and action. The journey of digital transformation includes the conversion of knowledge management from tacit to explicit, automation, and robotizing standard operations. Successful digital transformations require a focus on digital-first solutions, optimized processes, and customer-centric mindsets.

This paper traces the importance of organization digital transformation and gives perspective of how Microsoft No Code/Low Code Platform (Power Platform) can help expediting the same. It evaluates various features and how industries can benefit from it.

it summarizes the latest trends and outlook on digital transformation with Low-Code platforms.

Keywords—Digital Transformation, Microsoft Power Platform, style, No Code/Low Code development, PowerApps, Power Automate, PowerBI.

I. INTRODUCTION

Digital Transformation, as coined by to Salesforce is the process of using digital technologies to create new or modify existing business processes, culture and customer experiences to meet changing business and market requirements.

It is an ongoing, evolving practice which practically has no end in itself. For organizations to become innovative, efficient, and flexible - embracing the digital transformation, and cultivating the practices in the culture of organization is essential.

It's not just digitizing of organizational existing processes but much more than which requires a coordinated shift, complete change in the mindset and action of how a business operates and strategizes itself. Beginning from the conventional journey of paper based approval for leaves, to hand-written surveys and on field inspections, to converting knowledge management from tacit to explicit, and even automatic and robotizing the standard operations, Digital transformation means a lot more to the enterprises. The technologies used in the journey includes a combination of AI, automation, cloud solutions, and mobile and desktop applications. Successful digital transformations essentially require a focus on digital first solutions, processes optimized

for betterment, and business models that are reimagined by users and leadership without forgetting customer-centric mindset.

XIV. IMPORTANCE OF DIGITAL TRANSFORMATION

Day by day, the Digital transformation is no longer remaining optional. Independent on the scale of and nature of organization, it has become to essential part of day to day operations for businesses. For survival, organization needs a competitive and digital-centric strategy.

For betterment of ecosystem, post Covid-19 Pandemic, every organization is initiating some or the other form of digital transformation. This is still a good start, but now they need processes that delivers repeatable success. For every change, organizations might need to go through change management activities, but it's inevitable.

To start with, organizational decision makers need to analyse the teams and skillset of current capabilities along with the digital maturity assessment, this will establish a vision, a starting point for knowing how the robot is critical to your journey. Your Initial steps will bring you to Everest base camp, this is an opportunity gear up with your team and prepare for the climb the white Mountain. It's the beginning of journey, but to conquer the toolset required are the right team, gear and rollback.

The Digital Transformation helps enterprises:

- To improve internal collaboration:
- To boost efficiency:
- Remain market ready and competitive
- Fight situations like Pandemic.

Organizations should quickly adapt their strategies and embrace fast changing technologies to be first choice amongst competitive in a rapidly changing business environment i.e. follow every latest digital technology trends and seek if it fits to their needs, working towards implementing into business operations as required.

Like in never before situations, the global pandemic forced every industry to adopt digital tools and technologies, at very accelerated speed, just for keeping business survival. Even before the pandemic, many of these technologies were already available, but the stringent situation of Covid-19 gave no choice than adapting them immediately.



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BIG DATA- BIG WEALTH

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Company: THE LEADING SOLUTIONS LTD

For all financial needs, The Leading Solutions is the go-to resource. They aim to give consumers the most excellent option for managing their money advantageously. The organization has taught thousands of interns and can provide various training and development programs with leading B-schools. Keeping in mind the most pressing demands in the current environment, they have established relationships with more than 50 Indian colleges with a base of 800 or more campuses. They have also become a service partner of numerous banks, offering a one-stop shop for various services. One of India's growing consultancy firms is TLS. At TLS, high-end and HNI clients can get multiple administrative services. Their extremely well-organized and focused team attracts clients from across the nation and those based outside. They assist with all the procedures necessary to manage customer funds and make future and current plans for the needs of the customer's family and themselves. Different traits are needed to become affluent and to maintain money.

Their highly experienced and skilled staff interacts with both local and global clientele. Together with their uniquely crafted solutions, they emphasize "uncomplicating" the entire financial process for each customer. Their focus on developing enduring relationships defines their company. A robust product and research team illustrates and supports the unmatched value of the TLS idea.

VISION:

Our motive is to upgrade the perception of investors

moving them from traditional investment decision making to diversified one. In this dynamic economy it is always better to diversify your funds. We work on the core mentality of investors and try to shift their interest from traditional to modern mind set by providing them greater choices to invest. To expand our piece of the overall industry year on year and keep up a similar dimension of involvement for each customer. What's more, guarantee that we become the most profitable resource for every customer.

MISSION:

To assemble a world class business through high quality and genuine budgetary arrangements upheld by sharp research and master group. The arrangements are conveyed by specialists who comprehend the particular yearnings of each customer.

SERVICES OFFERED:

- Consulting/ advisory services.
- Investment administration.
- Services of recruitment.
- Services for taxes.
- Financial evaluation.
- Advancement of professional abilities.

MACRO AND MICRO ENVIRONMENT:

Power of Suppliers:

Although the threat of suppliers enticing away human capital may be greater than that of capital suppliers, it is nevertheless present. There is a possibility that a skilled employee or underwriter who is employed by another business (or one in a specialized field) will leave.

Consumer Power:



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Big data predictive analytics for e-governance: Analysing and managing data through data analytics

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Abstract— Big data is transforming the way governments are using data and information to gain insights and make informed decisions. As it becomes more mainstream, big data analytics can change the landscape of e-Governance projects.

E-Governance refers to providing quality information and government services to citizens and/or other government/non-government organizations effectively and efficiently. Using Big Data Analysis, both service provider i.e., the government and citizens availing services will be benefited. It will help Government in making better decisions and people in getting timely and reliable information. E-Governance Plan in India has the statement and a vision of “Make all Public Services accessible to the common man in his locality, through common service delivery outlets and ensure efficiency, transparency and reliability of such services at affordable costs to realize the basic needs of the common man”. The success of any e-Governance project depends on outcome rather than output in terms of effective delivery of services. Another feature of Big Data Analysis is to determine the outcome.

This paper focuses on role of Big Data analytics in e-Governance projects. Further, it discusses the Big Data Analysis tools and techniques that would be supportive for making better decisions in serving citizens under e-Governance Projects.

Keywords— Big data; data mining; big data analytics; e-Governance

XXV. INTRODUCTION

Big data is today synonymous with data intelligence, data analytics, data mining, and has widened its scope from reporting and decision support to forecasting, prediction and decision making. Although private businesses organizations are leading the adoption of big data in their operations, governments, across the world, have begun to adopt it in their processes. During the COVID-19 global pandemic, many governments used big data and other supportive data technologies to monitor the spread of dangerous viruses like coronavirus, share real-time information and provide relief to their citizens.

The world is moving towards digitization. In India central and state governments are steadily moving towards digitizing all the government departments, scheme and services. Due to the awareness of people and availability of network access that emerges, use of E-governance application has increased.

Big data, a term used for the massive amount of digital data collected from various sources, offers new opportunities for innovation, value creation, and decision making to any organization. The definition and scope of big data have evolved from collecting vast amounts of data to the process and technology through which organizations can derive value from their data.

Rapid moving in the technology and the need to respond to the massive changes in the big data create another challenge for the government to make the deal with a huge amount of data easier and to implement effectively multi-channel platforms for digital transformation. The need for technology such as social media, e-participation tools and new models of open data to generate big data also have added to these challenges, in addition to the slow adoption of the public sector and citizens for these new concepts of openness and effective interaction through electronic technology. For citizen's improvements the e-participation processes, government innovations, and citizen satisfaction governments need to enhance the collaboration and engagement. As well, it needs to improve the value that delivers inside and outside of government sectors also satisfies the citizens' demands for better services by collecting data from citizens' activities. When e-government utilizing the big data technologies, which offers a new effective technology to provide interactive services, the e-government will be more than just a big and more than just a data. The term of “Big data” must be used in e-government.

BUY NOW PAY LATER: UNDERSTANDING A NEW MATHOD OF PAYMENT IN THE MODERN ERA

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Abstract— Buy Now Pay Later is a Fintech solution that allows consumers to purchase items now without having to pay instantly. There are two main differences between BNPL and a regular credit card. This study attempts to analyse the use BUY NOW PAY LATER by the Customers and Business.

In contrast to a credit card, BNPL arrangements often don't charge interest or fees. Second, BNPL providers have a fixed repayment schedule—usually several weeks or months—unlike credit card providers that require monthly payments.

Buy now, pay later (BNPL) refers to interest-free credit providers. They propose clients divide the cost of the purchase or transact for items at a later date, rather than charge in full upfront. Merchants benefit from BNPL as they remove the biggest blockage such as insufficient funds, by doing so a client can spend money he or she doesn't yet have

The primary data was collected with the help of standardized questionnaire on the said topic, which conveniently collected a sample response of 100 respondents using this services in different cities of India. The collected data is analysed with the statistical tools of Factor analysis, Reliability, and Validity Tests.

Keywords— *Technology, Transaction, Service, Fintech Solution, Insufficient Funds*

XV. INTRODUCTION

Buy Now, Pay Later (BNPL) is a form of short-term financing that enables consumers to buy goods and pay for them at a later date, often without interest. It is also known as point-of-sale instalment loans and is a popular payment option, especially for online shopping. There are several key players in the BNPL business, including Affirm, Zest Money, Lazy Pay, Amazon Pay, Paytm Post-paid, Flex Money, Ola pay, After pay, Razor, and Post-pay.

BNPL essentially divides the cost of a purchase into several equal payments, with the first instalment due at the time of checkout. The remaining payments are billed to the customer's credit or debit card until the purchase is fully paid off. These plans can come with fees and interest charges, although some providers offer interest-free plans. BNPL

payment options are widely available online and in many physical stores.

For example, For a total purchase of \$300, a payment of \$75 is made at the time of checkout, followed by three additional payments of \$75, which are due every two weeks. If all payments are made promptly, the full purchase amount can be paid off in six weeks. It is worth noting that pay-in-four plans typically do not levy interest charges, although longer-term BNPL plans may charge an annual percentage rate of up to 30%. Additional fees, such as those for late or rescheduled payments, can range from \$1 to \$10 and may be capped at 25% of the purchase value, depending on the specific company.

XVI. REVIEW OF LITERATURE

Buy now pay later has become a prominent digital payment option in addition to debit/credit cards and mobile wallets. The growth of online financial service providers are offering a huge variety of product diversity in the category of credit financing. This ease of payment BNPL has lead to impulsive buying and overconsumption.

Consumers are observed to have low cognitive controls, ease to access BNPL services, spontaneous buying behaviour, which resulted into popular usage of BNPL. It is an important tool to make goods and services range very affordable. It is leading to unlocking the purchasing power of the consumers. It is offering following features:

- Easy to use interface
- Wide availability
- Offers and discounts
- Customer service
- Track record of online purchases
- Option of try before buying
- Transparency and hassle-free
- Upcoming payment reminders

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Abstract— The Detection is one of the wonderful inventions of Human-Computer Interaction (HCI) technology. It is necessary for workers to wear helmets, Coat, Shoes when working in large construction sites. The object detection technology has gradually become an active research topic, and used in many aspects of our daily life, and people are also exploring more directions that can be applied to object detection. The object detection mainly obtains the original image through the camera, and detects the object through the analysis of the original image, based on the target features. It is necessary for workers to wear helmets when working in large construction sites. The traditional way to supervise the workers whether wearing helmets or not for safety is artificial.

In the methods, the report focuses on the framework design and the working principle of the models and analyzes the model performance in the real time and the accuracy of detection. With the recent advancement in machine neural network in image processing, classifying and detecting the object accurately is now possible. In this report Convolutional Neural Network (CNN) is used to detect object in the environment According to the abundant research on object detection, many traditional object detection methods have been proposed. With the development of advanced technologies, automation in construction has improved substantially. Safety monitoring, an important task in construction, is usually undertaken and recorded manually. We also introduce some typical data set use for the testing or training the object detection model. This record made a systematic classification and summary in object detection field, which can be meaning full and use full for the study about the object detection.

Keywords---Machine learning, neural network, Construction Image classification, Object Detection; R-CNN, Faster RCNN,, YOLOv7, Tensor flow .

I. INTRODUCTION

The Detection is one of the wonderful inventions of Human-Computer Interaction (HCI) technology. It is necessary for workers to wear Person, helmets, Coat, Shoes when working in large construction sites. The object detection technology has gradually become an active research topic, and used in many aspects of our daily life, and people are also exploring more directions that can be applied to object detection. The object detection mainly obtains the original image through the camera, and detects the object through the analysis of the original image, based on the target features.[1]

The object detection technology has gradually become an active research topic, and used in many aspects of our daily life, and people are also exploring more directions that can be applied to object detection. The object detection mainly obtains the original image through the camera, and detects the object through the analysis of the original image, based on the target features. It is necessary for workers to wear helmets when working in large construction sites. The traditional way

to supervise the workers whether wearing helmets or not for safety is artificial.[3]

The object detection based on machine learning is an important technology. The difficulties in small objects detection are their low resolution and little semantic information. Compared with the traditional detection algorithms, machine learning can usually obtain higher detection accuracy, more accurate Bounding Box borders, and lower missed and false detection rate. Some networks are applicable to object detection or helmet detection in relatively close shot with fairly satisfactory results so far. But few networks can detect helmet at the same time. We improve the Faster R-CNN to detect object and helmets simultaneously with small size in low-resolution.[3] The person detection are classified into close shot and whole scene detection. Close shot detection is easy to implement, and many existing detection networks can solve it. And their helmets are even smaller. The difficulties in small objects detection are their low resolution and little semantic information. The detection networks are mainly two categories such as R-CNN, Fast R-CNN, Faster R-CNN, and a one-stage single object detection, such as SSD.

With the development of advanced technologies, automation in construction has improved substantially. This leads to an increasing number of different new technologies adopted in the construction industry to benefit from their introduction. Safety monitoring, an important task in construction, is usually undertaken and recorded manually. Monitoring construction progress accurately can help contractors control and manage costs and scheduling. This report also indicated that construction organizations are adopting AI to extract information from large masses of data to improve construction safety and progress efficiency.[4]

II. BACKGROUND & LITERATURE REVIEW

The purpose of this project is to develop a to improve the efficiency and accuracy of monitoring safety and modular installation progress on construction sites, the modular objects should be detected. This leads to an increasing number of different new technologies adopted in the construction industry to benefit from their introduction. Safety monitoring, an important task in construction, is usually undertaken and recorded manually. Monitoring construction progress accurately can help contractors control and manage costs and scheduling.

First, image data were taken from different construction sites. In the second step, object detection models were built in the TensorFlow platform. Configuring the

Study on fresh graduate perceptions of hiring process.

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ABSTRACT

An efficient recruitment process is an organization-specific sourcing model that aims to find the right fit for the right job at the right time. It is a step-by-step approach to bringing in talented people who can help the company grow. An all-inclusive recruitment process has key phases but it may vary from company to company depending on the business vertical, organizational structure, size of the company, nature of operations, existing recruitment workflow and selection process.

Introduction

This study aims to gather the genuine perspectives and thoughts of recent graduates as they choose an organization for their future career. The focus is on recruitment, which is a key function of human resource management encompassing the process of attracting, selecting, and appointing suitable candidates for job positions within an organization. The objective of this study is to determine the level of satisfaction among fresh graduates regarding the current hiring process in the corporate world. The purpose of conducting this study is to address the doubts and concerns that recent graduates may have when searching for employment in an organization. While organizations have standard procedures for hiring that typically involve interviews, group discussions, and marks criteria, these processes vary from organization to organization. Employers tend to rely on these processes to find the best candidates, but they often overlook the honest opinions and expectations of fresh graduates. By understanding the genuine views and expectations of recent graduates, organizations can improve their search for deserving candidates who are committed, honest, and consistent in their work for the long term. This, in turn, can lead to greater success for the organization.

Objectives

1. To identify the expectations of recent graduates regarding the hiring process.
2. To determine the level of satisfaction among fresh graduates with the current general process of hiring in the corporate world.