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Digital Payment Usage, Acceptance and its Impact on Consumer Behaviour: A Study of Delhi Region
Ashish Chandra¹, Ruchi Shukla² & Abhay Kumar Gupta³

Abstract

Digital payment system removes the time and place constraint in transferring money from one person or institution to another. In October 2016, demonetization lead to cash crunch which further enhanced the significance of digital payment system in Indian context as government is promoting cash-less transaction i.e. use of digital payment system for making payment. The paper discusses the various modes of digital payment and tries to find out the factors that affect the adoption of e-payment system. Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) has been used to explain factors responsible for use of digital payment and users’ behavior. It suggests measures which can be adopted by government, fin-techs and other financial institution to promote and influence people to adopt digital payment platforms. The present research precisely focuses on the usage of digital payment, thus making this research important in the present scenario. It tends to highlight the level of acceptance of digital payment system amongst the consumers. To analyze the usages, acceptance and impact of Digital payment system, a close-ended questionnaire is used under empirical study. Interview of the customers helped to conduct exploratory studies by which extent of usage, acceptance and impact and Digital payments system are estimated.

Keywords: Digital payment, e-payment, users’ acceptability, Unified Theory of Acceptance and use of Technology 2 (UTAUT 2).

Authors:
¹. Dr. Ashish Chandra, Associate Professor, Department of Commerce, Delhi School of Economics, University of Delhi
². Dr. RuchiShukla, Assistant Professor, School of Business Studies, Vivekananda Institute of Professional Studies, Delhi
³. Abhay Kumar Gupta, Assistant Professor, Sri Aurobindo College, University of Delhi
Cybercrime and Cyber Education among Youth in India

Dr. Amita Charan¹ & Neelu Verma²

Abstract

Cybercrime in India is skyrocketing in the recent past. Unfortunately fewer steps are taken by Indian government, IT authorities and cyber cells for diverting young, vicious and tech savvy minds that are found attracted towards cybercriminal activities, digital devices and computer related offenses. The demand of 'Cyber education' in schools is now catching attention of youth in various nations. Sometimes, negligence and ignorance are also a prime reason or motive for commencement of cybercrimes. There is no formal guidelines and official education via any configured or structured body for guiding a kid or adolescent mind for using web or digital devices in a safest manner. Ban on few websites or apps may not work here as a major portion of average Indian population on web is guided by young users. Theft of digital devices is most disastrous event in case you are logged in to various networks and stored crucial information on repository system. Therefore, it is essential to train, educate and guide young minds for achieving their full cooperation and suggestion for reducing cybercrime in India. Increase in cybercrime among youth and against youth is a warning bell for international security. Cyber Crime Investigation Cells are established in various states in order to file complaints within a periphery.

In simple words Cybercrime is a digital wrong doing. Cyber-terrorism is, and will undoubtedly continue to be a constant problem for governments that must be handled attentively for national security. Cyberspace is the new horizon which is controlled by machine across the borders. Chinese and Indian youth are both target and channel for cybercrimes across the borders. In broader sense, cybercrime is a crime on the internet which includes cyber stalking, gambling, hacking, terrorism, fraud, cyber theft, pornography, flowing of viruses etc. The involvement of young minds is traced by many researchers in the past. This paper is presenting an overview of cybercrime and cyber education among youth in India.

Keywords: Cybercrime, Web Traffic, Data Theft, Cyber terrorism, IPR

¹. Dr. AmitaCharan, Asst. Professor in Commerce, JDMC, DU
². NeeluVerma, Asst. Professor in Commerce, JDMC, DU
Role of Employer Branding in Recruitment Communication

Dr. Chhaya Wadhwa

Abstract

Organizations spend substantial resources in their endeavors to attract and recruit the best talent from the institutes that they visit for campus placements. A significant role is played by advertising and branding in attracting graduating management students and influencing their perceptions about the company, with the objective to persuade the students to apply for the advertised positions so as to create a wider talent pool from which the organizations can then choose. Given the current job market scenario in the country, it has become imperative for companies to focus on marketing and brand building in order to compete for the best talent. The purpose of this study is to examine the variables that influence attention to recruitment communication media like advertisements, summer internships, company presentations and the intention to apply for the advertised positions among graduating students.

Keywords: Employer Branding, Recruitment Communication, Recruitment communication media, Management graduate students.

1 Dr. Chhaya Wadhwa, Apeejay School of Management, New Delhi
Digital Marketing Strategy and its Implementation for Customer Acquisition

Dr. Sarika Sharma

Abstract

In the present business scenario, marketers are utilizing the electronic for digital marketing to endorse the products or services into the present market. e-marketing is the related term which is to sell product or services through digital media or internet. In today’s scenario, digital technology and electronic media are a treasured addition, irrespective of size and types of business organization, affects marketing traditionally. With the digital India initiatives taken by government, now small businesses are also taking up the lead and are promoting their businesses by making use of various digital marketing methods. The paper presents the case study of a company ‘Sattviki Engineering Services Ope Pvt Ltd’, Pune, India. The implementation of digital marketing strategy was done to acquire customers for the company which is providing machinery for construction business.

Keywords: Digital Marketing, e-marketing, Customer Acquisition, Strategy Implementation

1 Dr. Sarika Sharma, Professor, Symbiosis Institute of Computer Studies and Research, Symbiosis International (Deemed University), Pune.
A Study on Consumer Awareness towards Mobile Handset Producers with special Reference to Brand Micromax

Dr. Anoop Pandey¹ & Ms. Anuradha²

Abstract

Micromax is an Indian brand which backed by mass reach in rural India is stretching its arms in urban India with a clear focus to challenge the big wigs of the industry like Nokia, Samsung etc. Micromax holds the advantage of providing low cost cell phones equipped with latest functionality and the creative designs. Micromax currently has an 11% market share. The company understands the nerve of the market and is continuously in process for bringing in phones with features specifically for Indian young customers. This paper aimed to understand the journey of Indian company to global brand. It also analyzed the factors influencing the level of satisfaction in solid grounds of Russia.

The outcome of the research shown that people were aware of Micromax brand but the imagination of brand is not top on their mind, here researcher want to say this brand has not special features like Motorola, Samsung, although it was much more than the other domestic brands like Karbonn, Maxx and Lava. The cell phone handset used by the consumer and their desire brands contained pretty high in brand recall. People didn’t had a good insight about the service excellence and stability of mobile handset which company is trying to effort upon by inaugural service centers across India and building an image differentiated from other cell phone manufacturers. Customer Trends of the mobile users were acknowledged and respondents were outlined according to their Profession, Income, Age and their need of Mobile handsets.

Keywords: Mobile Handset, Brand Recall, Brand Positioning, Brand Micromax.

¹ Dr. Anoop Pandey, Associate Professor, Bharati Vidyapeeth (Deemed to be an University), Paschim Vihar New Delhi
² Ms. Anuradha, Assistant Professor, Bharati Vidyapeeth (Deemed to be an University), Paschim Vihar New Delhi
A STUDY ON FACTORS AFFECTING CONSUMER’S PERCEPTION TOWARDS GREEN PRODUCTS IN TAMIL NADU

Dr. R. Ganapathi

Abstract

Green marketing activities pertain to create, distinguish, price, and promote products and services that satisfy consumers’ environmental needs without a injurious effect on the environment. Now, consumers are adequately knowledgeable about their environmental obligations and have positive temperament to select a green product over a customary alternative. This study is an attempt to understand the factors affecting consumers’ perception towards green products. Data was collected from 1200 respondents from Tamil Nadu state. It was inferred from the results of the study that environmental concern, attractiveness, healthiness, value, trustworthiness and familiarity were the factors affecting consumer’s perception towards green products. The study also aimed to understand the socio-economic characteristics of green consumers and difference towards green products. It was found from the study that there was a significant difference between socio-economic characteristics of consumers and factors affecting consumer’s perception towards green products.

Keywords: Green Marketing, Consumer Perception, Socio-economic Characteristics of Green Consumers.

1 Dr. R. Ganapathi, Assistant Professor, Directorate of Distance Education, Alagappa University, Karaikudi, Tamil Nadu.