

Cloud Computing and Its Security Issues: Survey

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Abstract— Cloud computing is emerged as an essential technology in IT field from past two decades. Cloud computing is a pay-per access technology in which computing services like storage, infrastructures, and application services are accessed by its users on paid basis over internet. Most of the enterprises and organizations are migrating their business to cloud because of its various characteristic advantages like reliability, scalability, agility, high performance efficiency and cost-effective nature when compared to having own IT infrastructures. Cloud also reduces the burden of cost and administration of IT infrastructure while companies can focus on their business prospects. Data over cloud can be affected by issues like integrity, security and unauthorized access by external users or attackers. Organizations are concerning about its security related issues while adapting its services. The objective of this paper is to give a review on the cloud computing and some of its security related issues.

Keywords— Cloud Computing, Cloud Computing Security, Cloud Deployment Models, Cloud Service Layers, Security Issues.

I. INTRODUCTION

In accordance with National Institute of Standards and Technology, Cloud computing is defined as offering uninterrupted access to shared resources like hardware and software services to its users via internet on pay-per-access basis. Further access to these resources can be accordingly extended or reduced to a limit as per its client's demand [23]. Cloud computing offers the capability of accessing shared resources and infrastructure services that are provided by Cloud Service Providers (CSPs) to their clients on-demand basis through internet which converge with client's business requirements [4]. The popularity and market of cloud computing is advancing at past pace because of its various advantageous factors like scalability, agility, business continuity, reliability and low cost. According CAGR report global cloud computing market share will increased to USD512.81 billion by 2022 which is USD103.35 billion in 2015, means it would see an upward growth of 25.7% by 2022. A typical architecture of cloud computing is shown below (Figure 1).

Fundamentally, cloud Computing servers as a three layer architecture they are IaaS (Infrastructure as a Service) layer, PaaS (Platform as a Service) layer, SaaS (Software as a Service) layer. In IaaS layer CSPs provides infrastructural services like hardware, and network infrastructures to their clients as per client's computing requirements. PaaS layer offers computing platforms like Operating Systems to its clients. SaaS layer provides fully developed software applications to cloud clients.

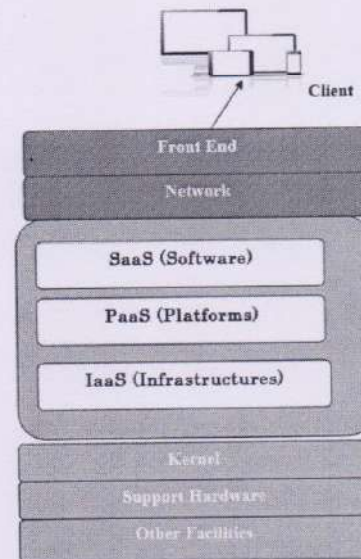


Figure 1. Cloud Computing Architecture

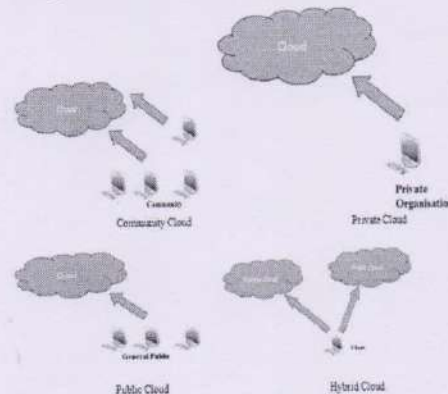


Figure 2. Cloud deployment Models.

Cloud computing serves in four deployment models (Figure 2), public, private, community and hybrid models. In public cloud, general public can access cloud resource services provided and maintained by a particular CSP. Some of public cloud providers are Amazon (AWS), Rackspace (Cloud Suite), and Microsoft (Azure Service), Google and Oracle Cloud Platforms. In Private Cloud, cloud services provided to a specific client organization within its boundary and resources are only accessed by the members of the same client organization, and not accessible by any other organization. Community cloud is combination of various kinds of clouds like private, and public, and is intended for group of users who are associated with different organizations or set of organizations for specific objectives. Community cloud can provide either on premise or off premise services. Hybrid

cloud is a mixture of two or more cloud models which possess unique framework that will have data and application mobility but are limited only to CSP and client by standardized technology. Since hybrid cloud is combination of public and private clouds it is more flexible and efficient than public cloud and private clouds alone and offers client enterprises to access non-core applications and core applications. Notwithstanding with its various advantageous and popularity, cloud has lack of security related worries, which are very crucial issues those needs to be solved [1]. Although cloud becoming, are popular than ever, most of organizations are still keeping distance from cloud services because of its security related issues. Security takes very crucial and significant role in success of cloud business. Cloud clients are does not want jeopardy situations by putting their crucial data and important applications over some others storage and needs their permission to access. Next section discusses some of security related issues to be concerned about cloud computing.

II. CLOUD COMPUTING SECURITY ISSUES

Cloud computing is a process of enlarging the capabilities of Hardware infrastructure, Software dynamically with no need of further investment. Anyhow, cloud computing has to bother about accessing software applications, data storage and processing power over internet all the time. Cloud computing has been progressed as a auspicious business technology to one of the fast growing domain of the IT industry. Yet more and more data of clients is placed on cloud, worries are increasing towards the safety of environment. Security has become major challenge and setback for adapting cloud computing. Once clients put their sensitive data over cloud they lost control of their data and they don't know what is happening with their data [11]. The important concern is how CSPs overcome issue of security [24]. Several security issues are emerged along with the advancement of cloud computing since it embraces various technologies compromising network infrastructure, database applications, operating systems, virtualization, resource and transaction management, load balancing, and memory management [8]. Below mentioned are some of the security issues related to cloud computing.

A. Lost Control of Data

Cloud computing is transforming the system of information management, specifically while processing client's personal data. Putting sensitive personal information of server located somewhere and administered by someone will have huge issue of privacy. Since cloud clients lost manual control over their data and applications placed on cloud that could become a major problem if cloud is exposed to attackers or when CSPs are compromised and share one's personal data with other unauthorized persons, and physical damage happens to cloud infrastructures.

B. Data Loss

When CSPs don't have proper data backup mechanisms or when data on cloud accessed by unauthorized users, actual clients data may be lost or stolen. This is will become a big issue for CSPs and Client organizations. Sometime employee of CSPs becomes turn against their company which they destroy the clients data or cause severe damage to CSP's security mechanisms which put both CSP and clients in jeopardy situation. CSPs must ensure the customer about the recruitment of employees and how they are providing access to resources and how they keep track of their activities. There is also a chance of natural disasters which

may cause severe data loss to CSPs as well as customer data. CSPs must have effective disaster recovery mechanisms to overcome these problems and to ensure safety for client's data.

C. Transparency

When CSPs does not reveal details about their internal policies, customers doesn't get knowledge about their data safety. CSPs must maintain transparency such as they must reveal about their data handling mechanisms, security policies in the cloud.

D. Unauthorized Access

Unauthorized access control will cause severe security issues like data theft and data destroying etc. CSPs must provide strong access contrail mechanisms for secure authentication, identification, and authorization of their users. Insecure web application interface leads the system to expose to unauthorized access. Additionally, lack of strong authentication technique may increase the chance of unauthorized access to data or resources. CSPs main responsibility is provide privacy of customer's data by posing strong authentication mechanisms.

E. Vendor Lock-in

To win the competition in market cloud vendors will place more than one deployment model layers. Here issue of vendor lock-in occurs since cloud platform uses tools and libraries that lock the application to the platform. Also the cost is high while client enterprises want to migrate from one platform to another application platform to take advantage of new services. Also sometimes cloud vendors do not provide services as per the client's demands. Some time issue rises with lack quality of services with existing infrastructures and unsure cloud resource provisions.

F. Account, Service and Traffic Hijacking

There are several new types of attacks happening that caused account, service and network traffic hijacking. Attacks like DoS, DDoS, man-in-the-middle attacks, and phishing, spam will cause problems in accessing of services, network.

G. Web Application Attacks

As stated by Verizon in its latest report web application attacks are increased by 300%. Attackers are using flaws in web interfaces to attack when cloud customer tries access the cloud resources through flawed web interface.

H. Cloud Misconfigurations

In recent most of cloud attacks are happened because of cloud misconfigurations. Problems arise with poorly configured or implemented security mechanisms allow data, applications and other resources to expose easily.

I. Visibility

One of the major contributors to recent security breaches is lack of visibility and vigilance. One should require to have well detailed visibility of data and resources over cloud and timely monitoring of network traffic is crucial thing if you want detect security breaches.

CONCLUSION

Since Popularity of cloud is advancing at great pace from past two decades, the chances of this technology could expose to security threats increasing. This paper presented some of security attacks that can cause critical issues cloud

computing environment. Most of security breaches are happened in recent past because lack of proper maintenance of security mechanisms, efficient monitoring and authentication mechanisms. Since safety of sensitive information is very important in this technology CSPs must have most advanced transparency security technique.

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IJSART

ISSN [ONLINE] : 2395-1052

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In recognition of publication of the paper entitled

SURVEY ON TECHNIQUES OF ASSOCIATION RULE MINING

Published in E-Journal

Volume 4, Issue 3 in March 2018

PAPER ID : IJSARTV4I321205

Email id : editor@ijsart.com | website : www.ijsart.com



EDITOR IN CHIEF

Survey on Techniques of Association Rule Mining

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Abstract- Data mining has become considerably remarkable research topic in the field of computer science since the past decade. Data mining is a process in which extraction of proper, useful and potential knowledge and interesting facts from huge set of large data repositories. There are some approaches to carry out this process such as clustering, classification, time series analysis, and association rule mining etc. In these approaches association rule mining became more popular because of its wide range of applications. Association rule mining is a process of discovering the frequent patterns, associations and correlations between itemsets in information repositories and other databases. There are two stages in this process one is frequent set item generation in which we find all the frequent sets of items and association rules generated from the frequent itemsets. The objective of this paper is to study some of the recent association rule mining algorithms proposed by several researchers. The data used in this paper is secondary data collected from various sources such as Google search, scholar, and other open access journal papers.

Keywords- Association Rule Mining, Data Mining, Association rules, Frequent itemsets, Association Rule Mining Techniques.

I. INTRODUCTION

Data mining or Knowledge Discovery in Database (KDD) is a technique that analyzes and summarizes data from different contexts and discovers useful knowledge. Data mining lets users to analyze the data from many diversified aspects, classifies, summarizes data to find relationships among different data. Data mining is also termed as the process of finding correlations or patterns between several attributes of data from large relational databases. Data mining has several techniques (fig. 1) to achieve this such as classification, clustering, regression, time series analysis, prediction, association rules and summarization etc[27]. Data mining algorithms are further classified into descriptive mining and predictive mining algorithms. Descriptive mining is defined as Summarization or characterization of comprehensive tracts of data in data store where as Predictive mining is a process of performing presumptions on existing data, and deriving predictions from previous data [30].

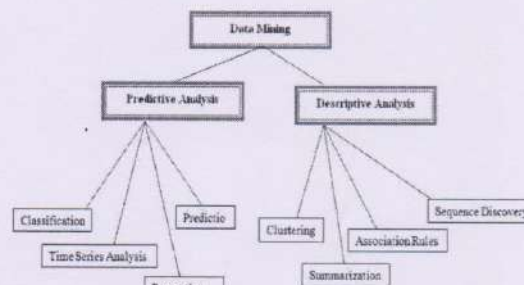


Fig. 1 Data mining Techniques.

Association Rule mining is categorized under descriptive mining analysis and became very popular technique among data mining techniques because of its vast variety of various applications domains such as insurance, stock market, super market, healthcare, tax inspection, sports and traffic management etc. It is the process of generating associations among fields of relational or transactional databases and building relationships between attributes. It is initially developed as combination of classification and association techniques[2]. Classification is the process of classifying data into different categories based on relationships among the data. It is also described as finding frequent patterns, correlations or associations between sets of objects in information repositories. Since the size of data is increasing rapidly, mining of association rules from massive data in the database is attentive among lot of organizations those help in solving several decision making problems. To generate association rules there are two steps. In first step, we discover frequent items from transactional database and the second step is generation of common association rules from those frequent items. Set of items in association rule are called itemsets and it occurs frequently more than a predefined minimum support[20]. Itemsets has two fundamental measures, one is support, and second one is confidence[9]. Support is defined as chances of occurrences of frequent itemsets in a transaction. Confidence is the probability of the rule's subsequent resultants which also contains previous consequents in the transaction. To term association rule is strong it should have minimum confidence. Conventional association rule mining algorithms are made up of binary attributes in databases[29]. Types of association rules described in [26] as positive association rule mining, negative association rule mining, constraint based association rule mining, multilevel

association rule mining. Association rules generated gives detailed description of itemsets that are listed in dataset transactions[31]. Positive association rule mining is about finding positive relationships among itemsets and rules that are generated from those positively related itemsets. These positive association rules classified into Boolean rule, checks the presence of itemset, quantitative rule, defines the associations among quantitative values which are partitioned into intervals, spatial rule is a rule that indicates particular association relationships between itemsets of spatial databases, and finally temporal rule, used to find significant relationships between itemsets of temporal databases. These algorithms are useful in decision making process.

Negative association rule mining is technique of finding negative association rules between the same itemsets that are not frequent, which are considered to be absent from data transactions. The negative rules are generated from infrequent itemsets. Negative rules also plays significant role in decision-making process. Constraint based association rule mining cost effective process that gives detailed account of only constraints while mining process and gives association rules based only on user interests. These constraints are knowledge based and data constraints. Multilevel association rule mining generates association rules from mining data at different abstraction levels. Some of the abstract levels are uniform minimum support for all level, reduced minimum support at each level, and item or group based minimum support level. Although association rule mining has vast variety of applications traditional algorithm is very slow. To overcome this problem many researchers contributed their work to improve traditional association rule mining algorithm. Next section (section III) describes the study of some of improved association rule algorithms proposed by several researchers.

II. BACKGROUND

Finding frequent patterns of itemsets is essential in association rule mining. Process of discovering associations and correlations between fields of huge datasets is called frequent item set mining. Initially frequent pattern mining was suggested by R. Agarwal to solve market basket analysis problem using association rule mining. Basically there are two approaches for frequent pattern algorithm, one is candidate generation approach follows breadth first approach, and second one is without candidate generation approach follows breadth first approach. Example for candidate generation approach is Apriori algorithm. Example for without candidate generation approach is FP-growth algorithm. Discovering the interesting associations and frequent patterns between itemsets of huge databases is called association rule mining.

Association rule mining described as follows: Let $X = \{I_1, I_2, I_3, \dots, I_n\}$ constitutes as all itemsets and $T = \{T_1, T_2, T_3, \dots, T_m\}$ are set of all data transactions, in which each transaction represents set of items, and Y be any subset of X , then association rule $X \Rightarrow Y$ illustrates a particular relationship among the itemsets X and Y . The confidence for the association rule $X \Rightarrow Y$ is determined by the percentage of transactions T that contains itemset Y in the transactions which contains itemset X [11][26][32]. Apriori algorithm analyzes candidates generation based approach and a compromise of two stages, first stage is generation of all frequent itemsets whose occurrence surpasses the minimum support. Second stage creates $k+1$ itemsets based k frequent itemsets which have been explored in previous stage. That is presumptive reduction process takes place to eliminate all the $k+1$ itemsets that are not frequent. Frequent pattern growth (FP-growth) algorithm reduces association rule problem of exploring large set of transactions and comparisons. FP-growth indexes frequently explored itemsets in a tree structure form, so that the just one data scan is require. However, there is a problem with exploring enormous candidate itemsets since either considering that the high memory requirements and number of input/output stores all itemsets.

III. LITERATURE SURVEY

J.S. Esther Sylvia Jebarani, et al. [4] proposed new rank based weighted association rule mining algorithm based on fuzzy c- means. This approach processes huge set of datasets with help of Limma statistical test measures and fundamentally measures as rank based weights. Limma process computes the p-value of each (item, and assigns weights to given items based on p-value measures. The Limma statistical test yields rank wise item lists. Limma gives a rank-wise item lists in consonance with their p-values taken from best case to worst case. After that, weights are assigned to each item according to their p-value ranks. And indexes these p-value ranks into the measures, so that the measure preference to each item by given data discretization process, that uses fuzzy C-means clustering algorithm. Maziyar Grami, et al. [5] proposed new algorithm for association rule mining based on heuristic genetic algorithm operates on prepared databases. The proposed heuristic genetic algorithm gives effective outcomes in lesser time and very useful when we want to obtain large set of resultants. Heuristic genetic algorithm solves problems using nature approach. In this method at first initial population/dataset is selected by the result of Apriori algorithm, which helps to produce more realistic results and after a micro genetic search takes place to produce results. Small form of genetic algorithm micro genetic and initial outcome of genetic algorithm will supplied as input to the micro genetic search. After that following steps takes

place in which each chromosome is described as the row of the database. In a way that population or chromosome contains binary array of items that are compromised of which consists of one (i.e. transaction takes place) and zero (i.e. transaction not takes place). Xiuli Yuan [11] proposed an improvement of apriori algorithm in which scanning of transaction database done only once and gives transaction identifier (TID) set for every item in transaction database. In the proposed technique candidate itemsets C_k are produced at first, after that elimination of L_{k-1} counts the time of every item occurred in L_{k-1} , and deletes the itemsets which are numbered less than $k-1$. For counting the support of the candidate itemsets C_k it uses overlap technique based on TID sets of L_{k-1} and L_1 . Finally aborts the process of $|L_k| \leq k$. Advantage if this algorithm is, it reduces the time and number of clients eliminated. This algorithm reduces the 98% time than traditional Apriori algorithm but consumes more space. In healthcare this algorithm can be used for analysis medical process and discovers efficient ways to enhance medical services and saves medical costs. Aashna Agarwal and Dr. Nirali Nanavati [13] suggested new association rule mining algorithm for solving multi objective optimization problem by employing hybrid Genetic Algorithm (GA) and Particle Swarm Optimization (PSO) algorithm (GA-PSO) method. Multi objective optimization follows weighted sum approach and uses single confidence function for association rule mining. Generates number of important rules that are similar to the interests and leads to less diversity of lesser interest to the users. Further, user interference for these co-efficient specifications in the weighted sum method leads to two problems. At first, user need to familiar with corresponding significance of every parameter. The second problem is that the generation of rules with high confidence and less support count. A good and frequently used algorithm to solve multi-objective optimization based on GA is Non-dominated Sorting Genetic Algorithm II (NSGA-II). It was most effective algorithm since it was implemented to improve the merge of properties and employs Pareto based non-domination fast sorting technique to discover the minimal solution. The main obstacle of NSGA-II algorithm is that finer rules that were generated during intermediate generations will be lost. There are no other new rules included in the resultant set because of elitism. To overcome this problem Aashna Agarwal and Dr. Nirali Nanavati [13] a hybrid version of GA and PSO algorithms, which follows assumptive population based approach. The algorithm creates new reliable resultants, for enhancing the search space. In GA, the chromosomes procreate with each other to produce successor chromosomes. Positions of particles affected by their own knowledge and sharing of data between large members, is the principal approach of PSO. GA operators have a low convergence when compared to PSO. GA integrated with crossover, mutation and

feasibility for solving real-world problems which is not possible in PSO technique. The main intention here is to combine both GA and PSO techniques to solve multi optimization problem. With help of this hybrid algorithm, exploration of all high coverage rules is not required. So they can only explore potentially very useful knowledge. Users will be aware of rules that are less important since here mining takes place only based on support and confidence. This algorithm removes rules that have low support high confidence and infrequent itemsets.

The problem with the traditional apriori algorithm is it operation is a breadth-first search and bottom-up technique. In which the process of executing begins from the insignificant frequent itemsets and forwards till it make it to the biggest frequent itemset. Which will predominantly increases the time space and becomes slower. To overcome this problem Ashish Shah [14] proposed an improved approach that discovers frequent patterns by using bottom up and top down approaches. This algorithm checks frequentness of large data itemsets in a maintained list of all itemsets by counting support of itemsets. With this will get knowledge about the subset of frequent itemsets so that they can be removed from the maintained list. Which will increases the performance of the system. T.Bharathi, and Dr. A.Nithya in [17] proposed new enhanced algorithm based on ontology which is four step process. In first step, data is reduced from the database and is transformed to binary form which can help us to discover essential itemset in an easiest way. In the second step IR value is calculated and sets threshold for minimum values. Ontology tree is created on the based on analysis of domain ontology. In the third step, support value will be calculated as well as frequent item discovered from ontology tree during this stage. At fourth step, ontology tree is reduced on the basis of occurrences of frequent itemsets. This algorithm improves the scanning of database and quickly calculates the support values.

IV. CONCLUSION

Association rule mining is one of data mining or KDD processes, which finds the frequent patterns based on association rules. Mining with normal association rules is time and space consuming process. So several researchers proposed their own techniques for improvement of algorithms to increase the efficiency, reliability, and complexity and performance. This paper provides study of those improved algorithms enhanced.

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ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VIII

Issue - I

Part - I

January - March - 2019

Peer Reviewed Refereed
and UGC Listed Journal

Journal No. 40776



IMPACT FACTOR / INDEXING
2018 - 5.5

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2. Financial Engineering in Banking Sector - A Study

Dr. J. Madhavi

Associate Professor, Department of Business Management, K.G.Kedav College, Chaddelghat

Abstract

Rapid changing technology in all streams of life making work easier, faster and flexible, in the same way in banking industry also new innovative technological advancement is emerging which is making the work of customer easy and faster on finger tips he or she can operate accounts and employees works are also made easy. New innovative financial instruments like different types of crypto currencies which have emerged in India along with frauds have also increased. The present paper through a light on new financial technologies which have emerged in the market and its effects on the market.

Key words: Changing Technology, Financial Technology, Innovation, Financial Instruments

Introduction

Society is entering a golden age for technology. More and more disruptive products and services are emerging and they are making a profound difference in every corner of the business world. Technologies like artificial intelligence (AI) and robotic process automation (RPA) are fast becoming part of organizations' digital transformation plans and now for banking industry FinTech.

Financial procedures have evolved drastically over the last 100 years. We have seen a huge change in many aspects of finance are processed such as payments, investment, data storage and types of currency. A term that has sprung up in the last couple of decades and gained prominence is FinTech (financial technology).

Financial technology like any new type of innovative technology that combines with it has precedes traditional financial methods particularly the delivery of financial services. Although it is a relatively new term the phrase has been evident since the early 1990s in one form or another. Banks, organizations now governments are constantly trying to improve financial technology and improve services for their customers and organizations.



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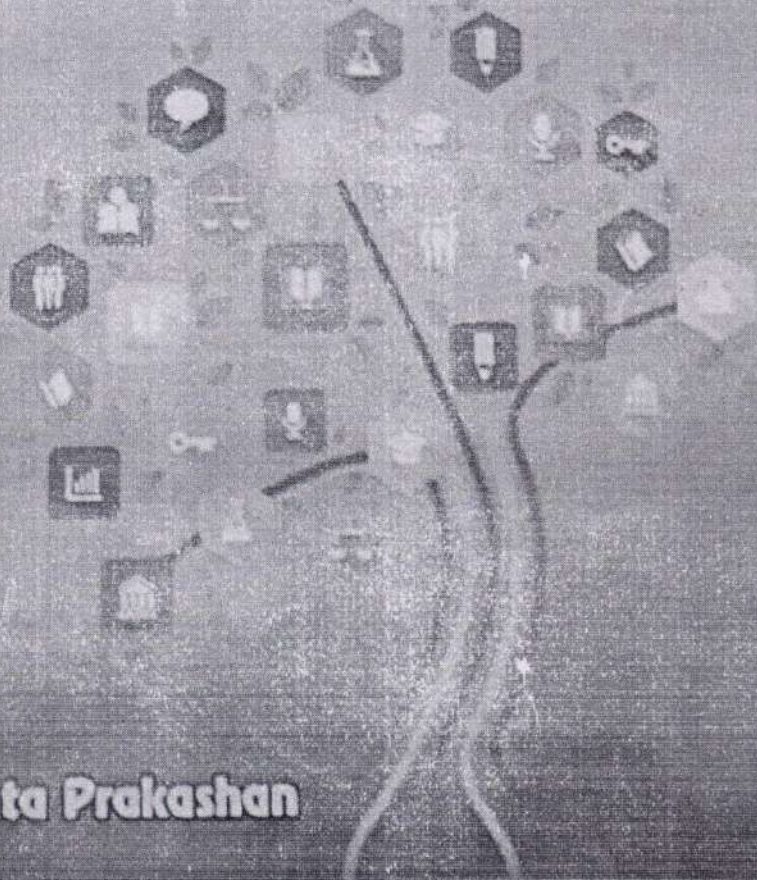
AJANTA

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VOLUME VII, ISSUE
THREE, MARCH 2020

IMPACT FACTOR INDEXING

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www.sifactor.com



Ajanta Prakashan



An International Multidisciplinary
Quarterly Research Journal

AJANTA

ISSN 2277-5730

Volume - VIII, Issue - I, January - March - 2019

Impact Factor - 5.5 (www.sjifactor.com)

Is Hereby Awarding This Certificate To

Ramsha Khattig

As a Recognition of the Publication of the Paper Entitled
Value Adding Strategies in Talent Management - A Study



Editor: Vinay S. Hatole

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Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004
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7. Value Adding Strategies in Talent Management - A Study

Ramsha Khaliq

Assistant Professor (Ugc Net) R. G. Kedia College, Hyderabad

Abstract

Managing talent in an exceedingly world organization is a lot of advanced and exacting than it is in an exceedingly national business—and few major worldwide companies have up to the challenge. The present business and economic atmosphere is exposing a number of weaknesses within the talent management practices of the many organizations, also because the lack of a comprehensive understanding of skills, capabilities, key workforces and prime talent. Talent strategy is, in fact, as vital as the other a part of an organization's overall strategy, despite the business conditions. Sadly, the tough glare of the downswing has exposed the very fact that the talent coming up with and management capabilities of the many organizations don't seem to be adequate the challenges that lie ahead. Sensible corporations also will keep a watch out for masterly staff that in sensible times could is too troublesome or big-ticket to draw in however who are currently accessible due to hands reductions in alternative corporations. It's simple enough to mention that corporations which will rally their individuals will have a much better likelihood to thrive throughout and when the economic downswing. However effective talent management isn't merely a matter of exhortation or attractiveness. Close, comprehensive and scientific analysis of the capabilities required to attain high performance is significant. Talent management may be a method that emerged within the nineties and continues to be adopted, as a lot of corporations return to comprehend that their employees' abilities and skills drive their business success. These corporations develop plans and processes to trace and manage their worker talent, including, attracting and recruiting qualified candidates with competitive forte, managing and shaping competitive pay scales, coaching and enhancing opportunities, performance management processes retention programs, increments and transitioning.

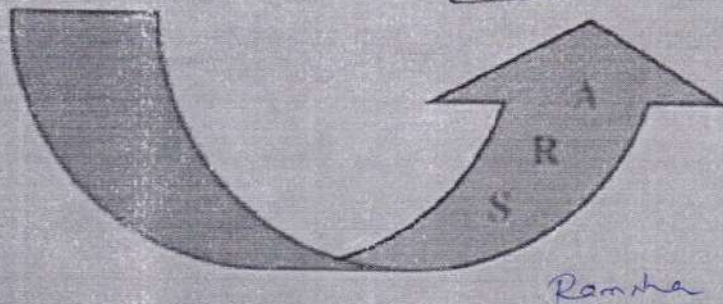
Keywords: Talent, Manage, Global, Strategy, Downturn, Employees, Skills

ISSN 2350-1472

Vol. 5

No.1

January 2018



ARS - Journal of Applied Research and Social Sciences

Peer Reviewed and Referred Fortnightly International Journal



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TRAINING DESIGN THROUGH UNDERSTANDING OF LEARNING THEORIES-A STUDY

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ABSTRACT

Organizations face the global economic and dynamic business situations that are necessary utilize and develop the knowledge of their employees fully in order to stay competitive. Human resource (HR) practitioner plays an important role in ensuring that the organization develops in a way which facilitates the learning. They need to understand the learning process in the provision of learning activities to ensure that this happens. Learning theories attempt to explain how people learn and each theory relates to different aspects of the learning process. Therefore, this research paper examines the link between corporate training and organizational learning by evaluating learning theories from the paradigm areas behaviourism, cognitivism, and constructivism in regards to their utilization in terms of training design. This evaluation has led to the conclusion that an understanding of learning theories in the design of training is essential and even valuable in different stages of training.

KEY WORDS: Training, learning process, learning theories, corporate learning, corporate training

INTRODUCTION

Theory, in broad sense of the word, is construction and interpretation of the field or aspect of cognition. In other words, theory is a set of related propositions, which should be able to describe, explain, predict, or control the phenomena. Learning theories have tried to provide explanations about learning and their application. Over the past century, educational psychologists and researchers have posited many theories to explain how individuals acquire, organize and deploy skills and knowledge. Educational psychology, instead of providing a certain theory, offers a variety of theories and perspectives about the way of occurring the learning and what people are sparked for learning process and change. Understanding of learning theories, which form the core of the educational psychology, is important in education to help us in providing an environment for learning, increasing the efficiency of the education system and harmonization in education. During the last century, development and

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ARS - Journal of Applied Research and Social Sciences
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General Impact Factor 2.0081 (2016)
Scientific Citation Indexing Impact Factor 0.45 (2016)



ISO 9001:2008 & ISO 10002:2014 certified for Research, Development & Training

Scientific Citation Indexing -
International Society of
Indexing (ISI)

UGC approved Journal having
journal number 42720

Autonomous Organization
Under Public Trust Act of Section 60 & Rule 69
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has/have contributed a paper as author(s) to
ARS - Journal of Applied Research and Social Sciences
Title Training Design Through Understanding Of Learning Theories-A Study
and has got published in

Volume 5, Issue 1, January* 2018

The Editor in Chief & The Editorial Board appreciate the Intellectual Contribution of the author.

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Published in International Journal of Trend in Research and Development (ISSN: 2394-9333),
Volume 5 Issue 3, May - June 2018.

Impact Factor: 4.865 (Year 2018, Calculated by IZOR)

Published In
Volume-5 | Issue-3

Unique Identification Number
IJTRD16281

Available Online@www.ijtrd.com



Amr Patel
Editor-In-Chief

INTERVIEW FINDINGS

Respondents are satisfied and 24% are highly satisfied. They are ok with service small portion of 2% and only 2% are highly dissatisfied.

CONCLUSION

Our society is moving on the wheels of technological advancements. Technological changes are also influencing banking sector. Mobile banking brings a dramatic change in the field of banking sector by the introduction of mobile wallets. The study on the topic "A study on the satisfaction of mobile wallet services" by Paytm finds the satisfaction level of users of various services of Paytm and most satisfied with its services.

Finally, it is clear that most of the people are aware about the various services of Paytm and they are using it to extend. Paytm is drastically used among students and increasingly used by students for their daily needs. Customers are highly satisfied with the overall service of Paytm. Customer services make it unique among mobile wallets. In this present scenario, mobile wallet service is more beneficial to the society. As time and time evolved with making the life easier by going to their respective bank branches. The demonetization of Rs.500 and Rs.1000 notes has significantly influenced the society. From this study it is understood that after the demonetization Paytm has taken steps to increase its market share in a short span of time. This would

make Paytm one of the most efficient and effective mobile wallet service providers in India.

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A Study on Customer Satisfaction of Mobile Wallet Services Provided by Paytm

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ABSTRACT

In today's world, smart phone has become an essential part of one's daily life. Mobile users can nowadays use their Smartphones to make money transactions or payments by using applications installed in the phone. There are several mobile wallets which provide these services. Mobile wallets are digital versions of traditional wallets that someone would carry in their pocket. They offer payment services through which the individuals/business can receive/send money via mobile devices. The present paper throws light upon the customer satisfaction level towards the ewallet services provided by paytm. It focusses on the services provided by paytm wallet and its satisfaction level..

Keywords-- Customer Satisfaction, Paytm, Ewallet, Paytm Services, Customer Satisfaction of Ewallets

INTRODUCTION

An electronic device that allows an individual to make electronic commerce transactions is termed as a digital wallet. This can include purchasing items online using a Smartphone or with a computer to purchase something in person. Digital wallet is also a system that securely stores payment information and passwords for numerous payment methods and websites. Digital wallets can be used in conjunction with mobile payment systems that which allow the customers to pay for purchases with the help of their smart phones. They can also be used to store loyalty card information and digital coupons. It is also known as an e-wallet.

In today's world where most of the population doesn't have credit or debit cards, the mobile phone is fast becoming a device that act as a catalyst for digital payment solution. In E-commerce, the digital and wallet payments will be the next big wave. Paytm is one among them. Every human being is a consumer of different products or services. There is no consumers, no business. Therefore, customer satisfaction is very important to every business concerning the organizations that strive beyond minimum standards and meet the expectations of their customers are likely to be leaders in their sector. Customers are recognized as the key partners in shaping service development and assessing quality of service delivery. Here in this study, an attempt is made to study the customer satisfaction on various services provided by paytm.

II. RESEARCH PROBLEM

We are living in a world which is growing and developing without any limitations. In older ages, the banking started with merchant bankers, goldsmiths, money lenders and at that time there were no speedy transactions, no virtual banking, and no proper account maintenance. But now the banking field has achieved development up to a higher extent. Buying and selling, transfer of money, balance enquiry, changing the address, bill payment are done through internet and day by day it is increasing and also the e-banking offers a wide variety of services.

Paytm is an e-wallet that is helping in money transactions without having solid money and also offering safety to customer's transactions. At present, especially in India there is a growing opportunity for mobile wallet business. The main attractions of these mobile wallets are making fast and quick transactions, time saving, less costly, easy to access etc. Besides these advantages, there are some limitations on paytm such as insecurity, limitations on fund transfer, non-availability of auction facility etc. Due to these facts a comprehensive study is required to study the customer satisfaction of mobile wallet services provided by paytm. The purpose of this research is to study the satisfaction level of customers towards paytm services and know the most dissatisfied areas of services.

III. SIGNIFICANCE OF STUDY

From the ancient times banking plays a vital role in the development of nation as well as the individual. For the stable economic condition, banking helps to a higher extent. Nowadays the lifestyle of the people is getting too busy and therefore significance of e-banking are increasing day by day. They have no time to visit banks for the purpose of depositing or accepting cash, as well as for the other services provided by the bank. E-wallet services offer a lot of advantages to the common people that they can pay bills, and can take and give cash at any time anywhere without visiting a bank. These services help to save their money and also can be done with a good form of security. This will help customers to engage in their own works and avoids additional expenses like travelling cost etc. Paytm is an e-wallet software which can be used for the purpose of paying mobile bills, Electricity bills, and insurance and

also for bus tickets and also pre booking of bus, car and bike, hotel bookings etc...It also deals with exclusive discounts to satisfy and attract their customers. This research is conducted to study the satisfaction level of customers towards the services of Paytm.

IV. OBJECTIVES THE STUDY

The primary objective of the study is "to study the satisfaction level among the Paytm users".
Secondary objectives are:

1. To identify the most prominent area of user's perception.
2. To identify the factors that influence consumers in using mobile wallets.
3. To identify suggestions to improve the services.

V. RESEARCH METHODOLOGY

The survey method is used as the main research tool for data collection. At first, the investigator approaches the user's paytm for gathering details. Then the prepared questionnaire is issued to user's to fill it. The direct interview method is also used for collecting primary data. After getting feedback from users, the data is evaluated properly and the results are interpreted.

VI. DATA ANALYSIS AND INTERPRETATION

The data collected in the research were not simply because it contained unnecessary information and over or under emphasized facts. Therefore only relevant data were included in the analysis chapter. For better understanding, the collected data are simply tabulated and are also represented in the form of diagram and charts. Interpretation of the data is also given to share the meaningful information.

FIGURE 1 : Age Group of Customers



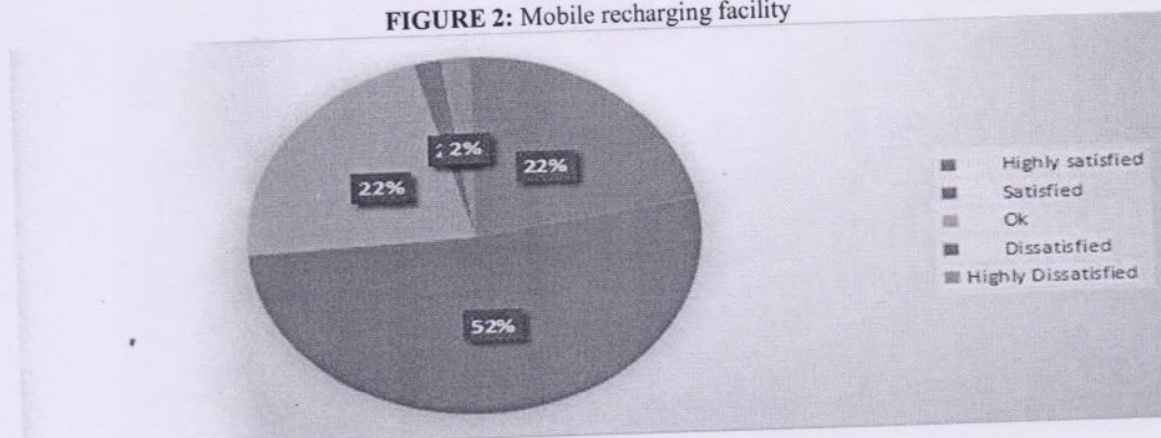
Source: Primary Data

INTERPRETATION

52% of customers belong to the age group of 18-25. 26% belongs to the age group of 26-35. 14% belongs to the age group of 36-45 and 8% belongs to the age group of above 45.

36-45 age groups. Only 8% belongs to the age group of Above 45.

FIGURE 2: Mobile recharging facility



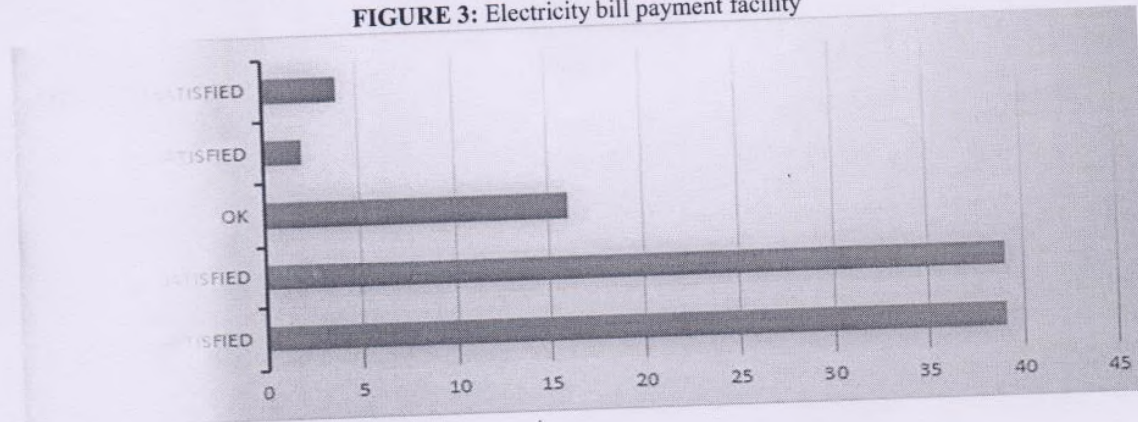
Source: Primary Data

INTERVIEW

Only 52% of respondents are satisfied with the existing facility of Paytm.

Only 22% are highly satisfied and 22% are OK to this facility.

FIGURE 3: Electricity bill payment facility

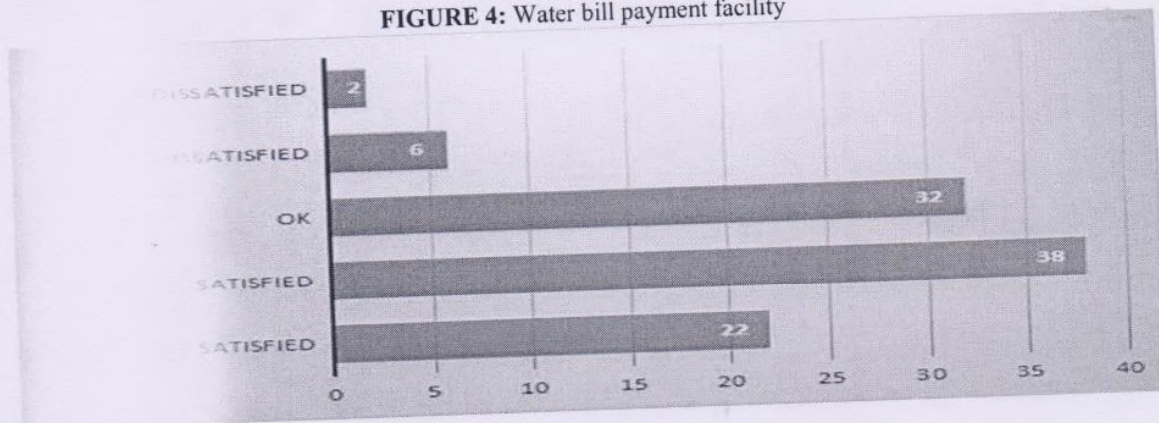


Source:

INTERVIEW

39% are highly satisfied, 39% are satisfied, 16% are ok with the Service, 2% are dissatisfied and 4% are highly dissatisfied

FIGURE 4: Water bill payment facility

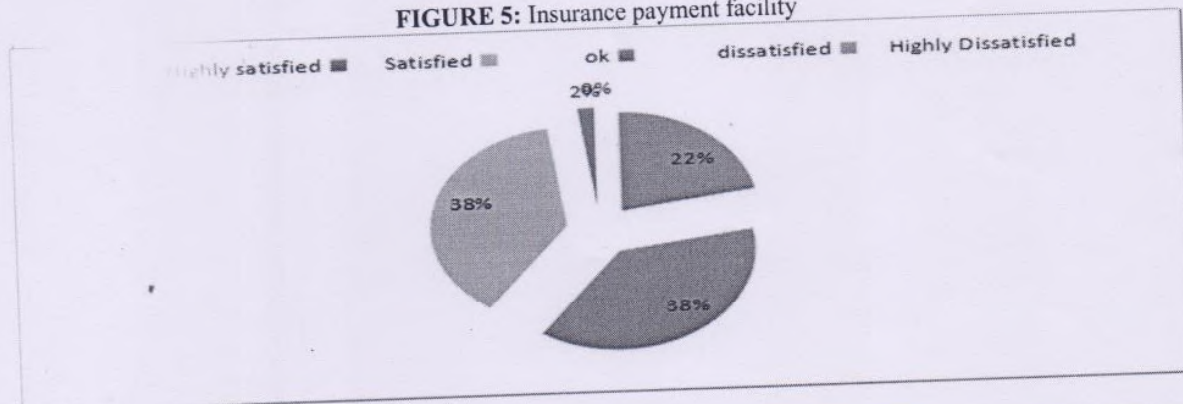


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INTERVIEW

22% are highly satisfied, 38% are satisfied, 32% are ok with the Service, 6% are dissatisfied and 2% are highly dissatisfied.

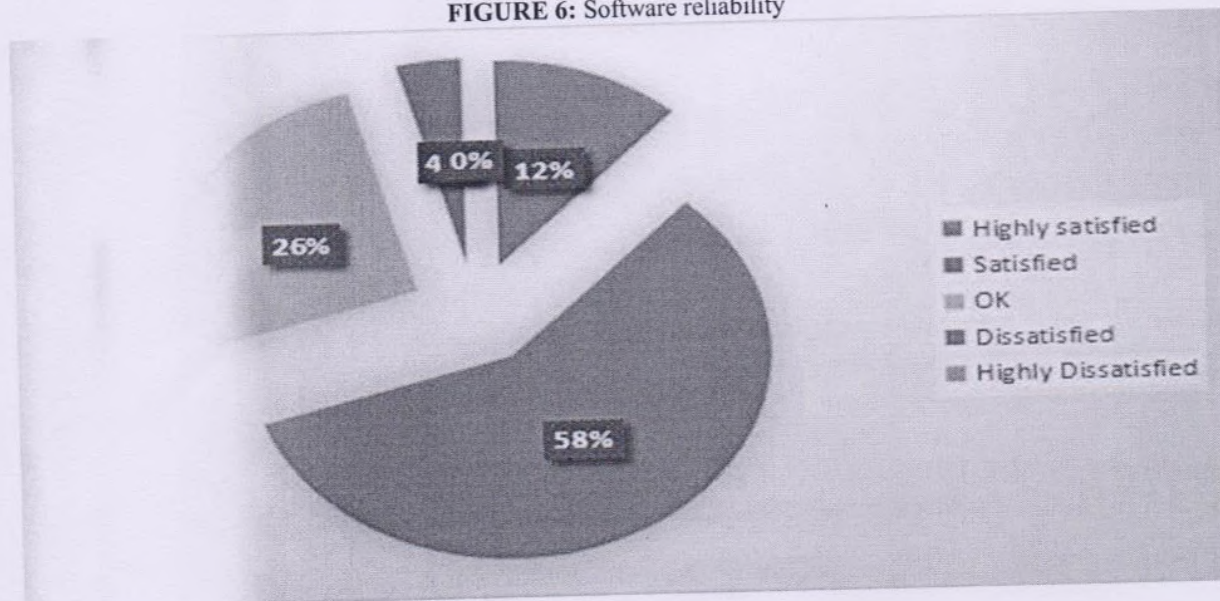
FIGURE 5: Insurance payment facility



Source: Data collected from

22 % are highly satisfied, 38 % are satisfied, 38 % are ok, 2% are dissatisfied

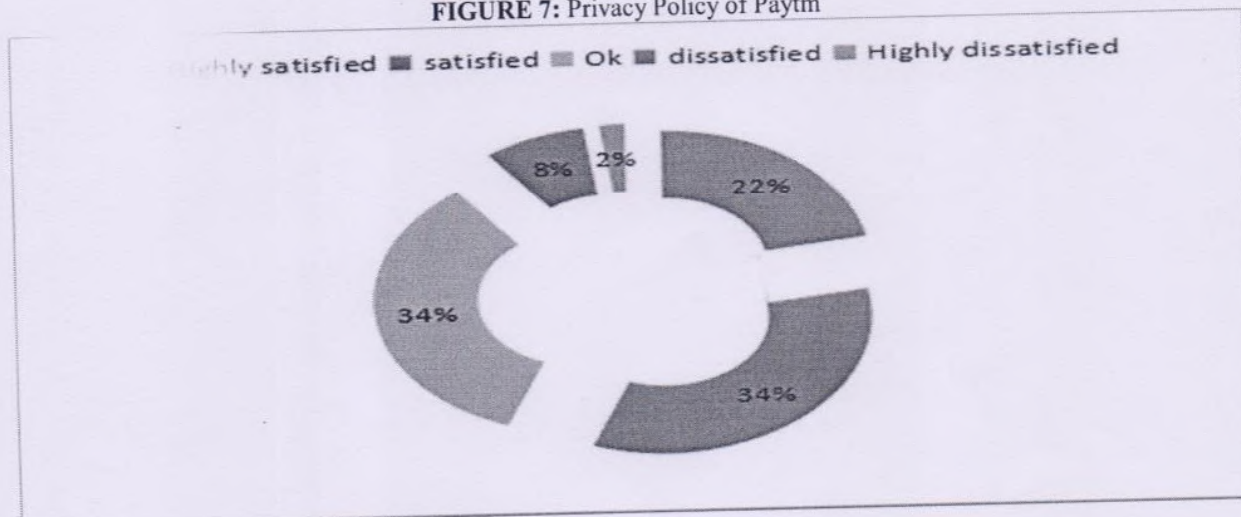
FIGURE 6: Software reliability



Source: Primary Data

12 % are highly satisfied, 58 % are satisfied, 26 % are ok and 4 % are dissatisfied

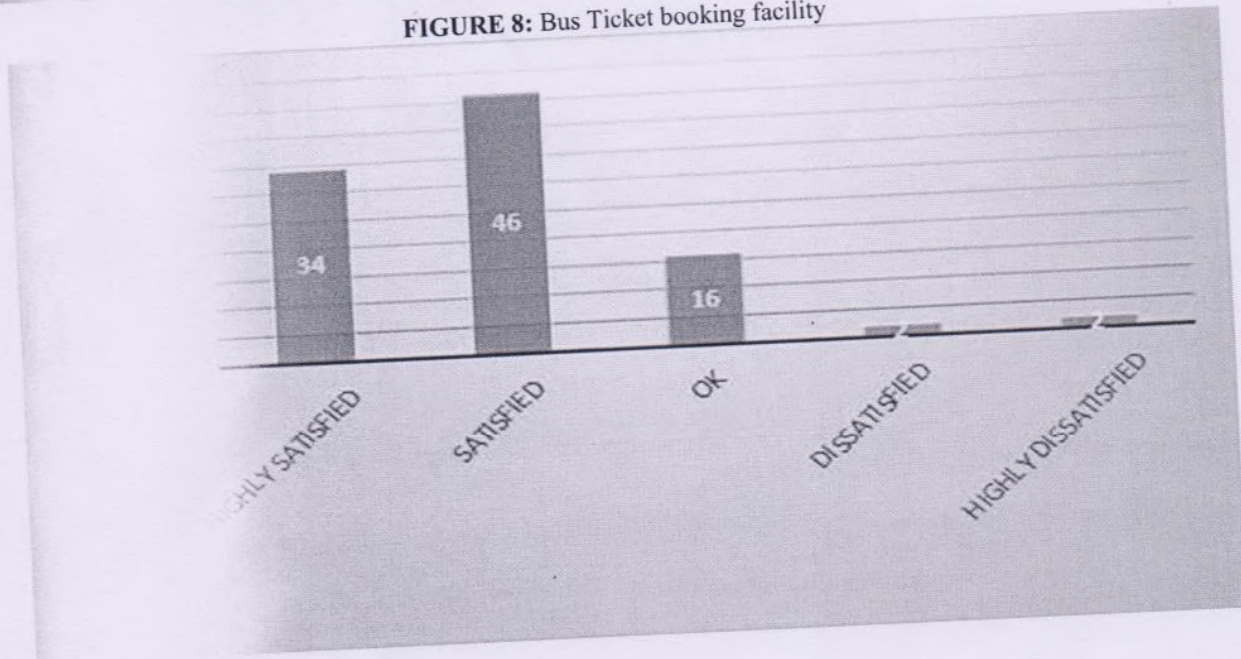
FIGURE 7: Privacy Policy of Paytm



Source: Primary Data

22% are highly satisfied, 34% are satisfied, 34% are ok with the service, 8% are dissatisfied and only 2% are highly dissatisfied with the services.

FIGURE 8: Bus Ticket booking facility

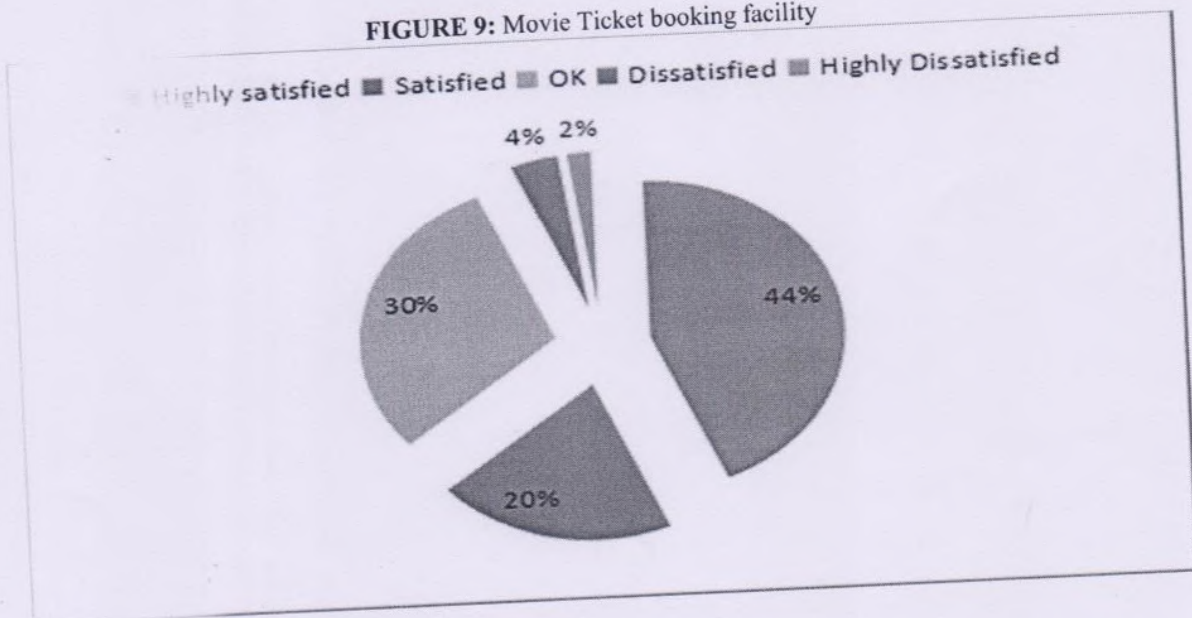


Source: Project Data

INTERVIEW

34% are highly satisfied, 46% are satisfied, 16% are ok with the services, 2% are dissatisfied and 2% are highly dissatisfied.

FIGURE 9: Movie Ticket booking facility

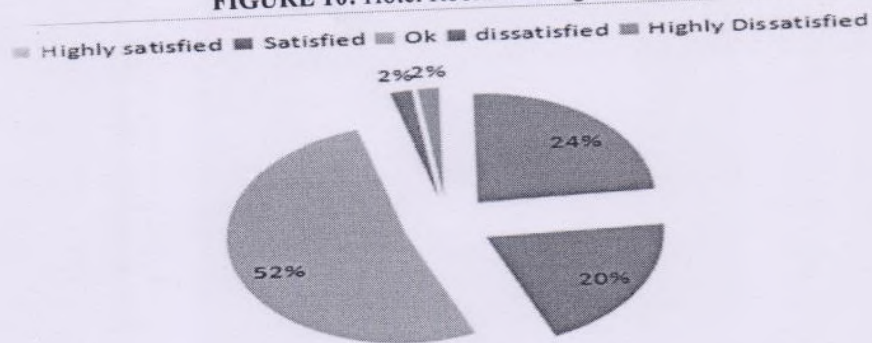


Source: Project Data

INTERVIEW

44% are highly satisfied, 20% are satisfied, 30% are ok with the services, 4% are dissatisfied and 2% are highly dissatisfied.

FIGURE 10: Hotel Room booking facility

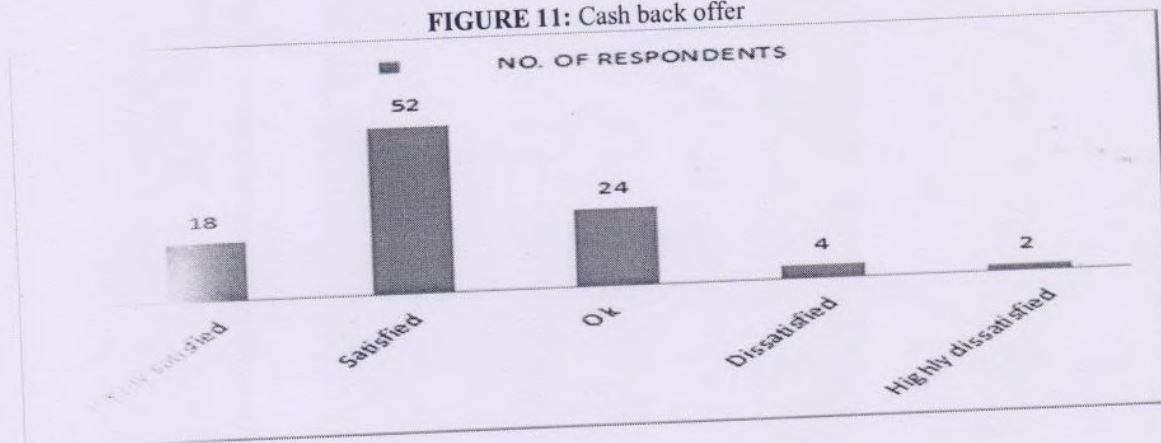


Source: Primary Data

INTERPRETATION

The diagram reveals that 24% are highly satisfied, 20% are satisfied and 50% are ok with the service.

FIGURE 11: Cash back offer

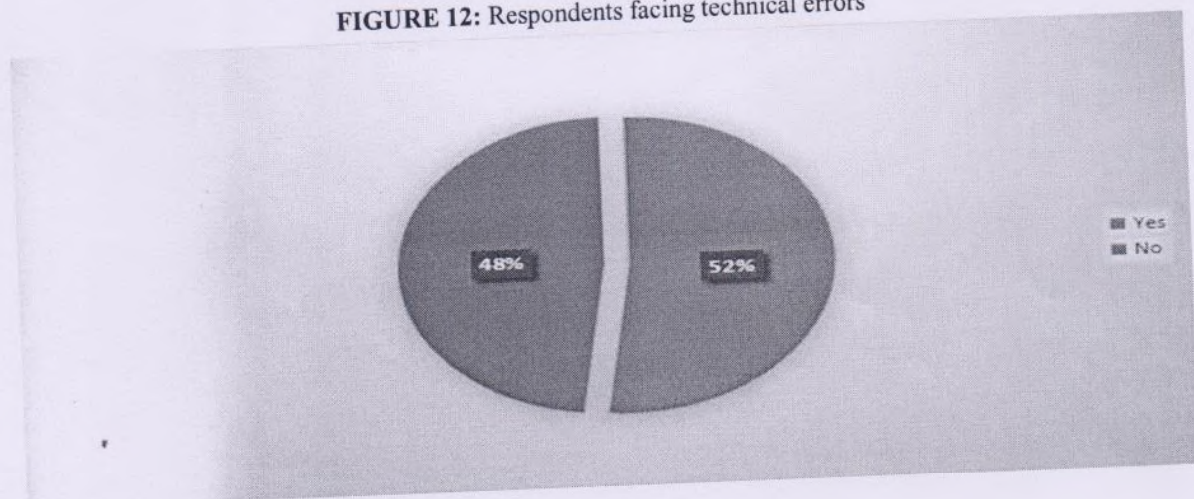


Source: Primary Data

INTERPRETATION

18% are highly satisfied, 52% are satisfied, and 24% are ok with the service, 4% are dissatisfied and 2% are highly dissatisfied.

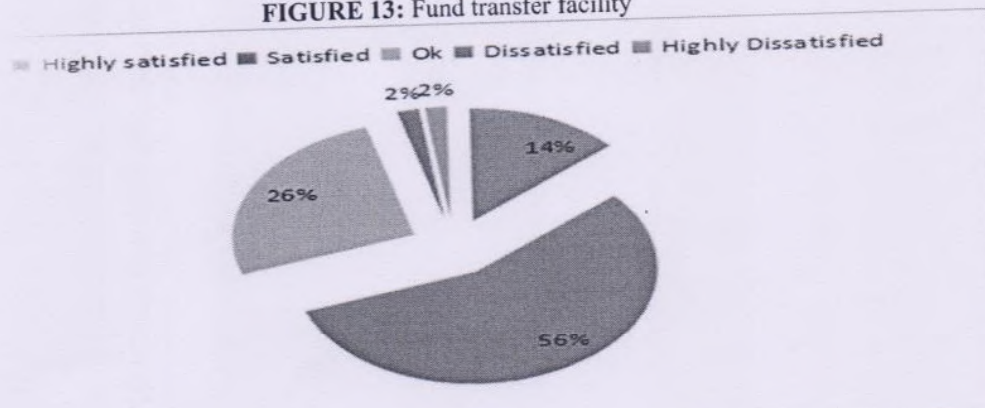
FIGURE 12: Respondents facing technical errors



Source: Primary Data

52% are facing technical problems while using Paytm and 48% are not facing any technical issues.

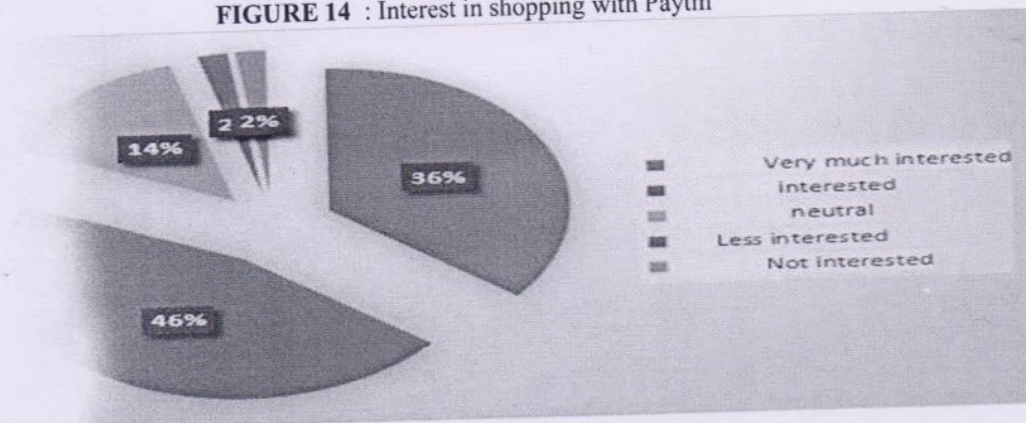
FIGURE 13: Fund transfer facility



Source: Interview Data

14% are highly satisfied, 56% are satisfied, 26% are ok with the service, 2% are dissatisfied and 2% are highly dissatisfied

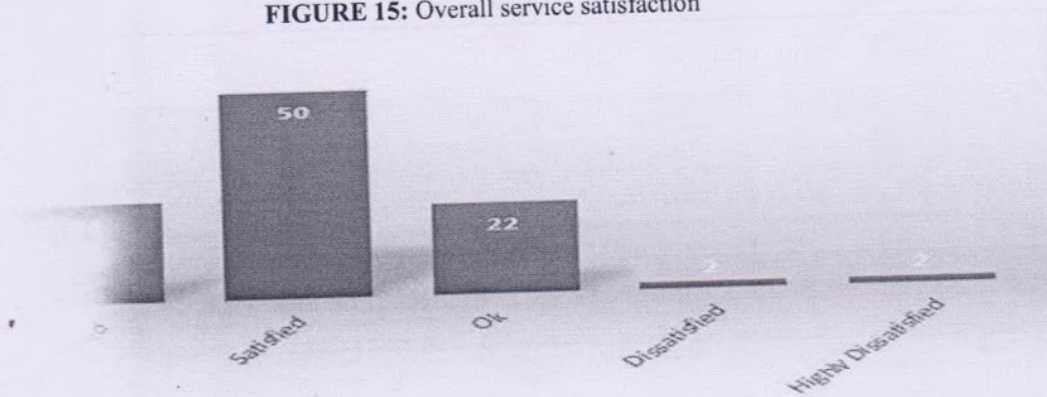
FIGURE 14 : Interest in shopping with Paytm



Source: Interview Data

36% are very much interested, 46% are interested, 14 % are neutral, 2% are less interested and 2% are not interested.

FIGURE 15: Overall service satisfaction



Source: Interview Data