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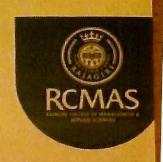
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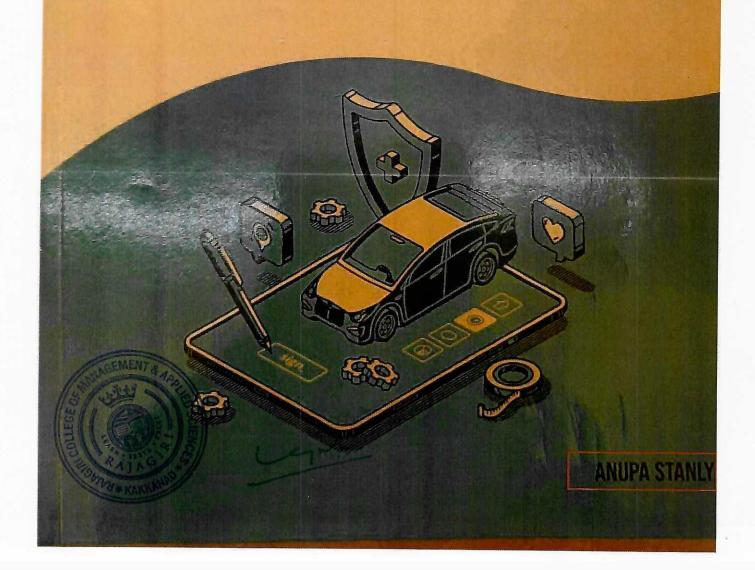
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THE INSURTECH REVOLUTION: INNOVATIONS DRIVING INSURANCE TRANSFORMATION





The Insurtech Revolution: Innovations Driving Insurance Transformation

Anupa Stanly

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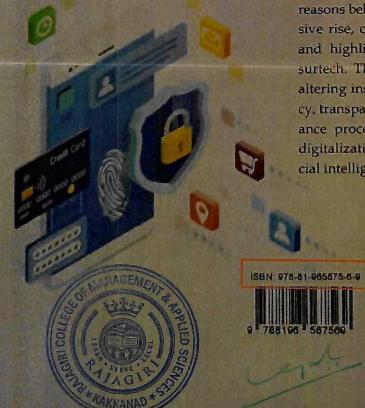
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Ms. Anupa Stanly is an Assistant Professor at the Department of Commerce, Rajaagiri College of Management and Applied Sciences, Kakkanad. She has a Master's degree in Commerce with a specialisation in finance and is qualified UGC NET. She has consistently demonstrated her commitment to academic excellence. Over the course of more than 15 years in the field of education, she has developed a profound understanding of commerce and a passion for teaching that extends beyond the classroom. Her track record includes innovative curriculum development, impactful research, and a commitment to fostering a stimulating learning environment. Ms Anupa Stanly has presented research papers at various International Conferences and won the Best Research Paper award for her research article on Insurtech.

ABOUT THE BOOK

This book offers a thorough and insightful introduction to the exciting world of insurtech, the fusion of innovative technology and the traditional insurance sector. It explores the reasons behind the insurance industry's explosive rise, chronicles the history of the sector, and highlights the disruptive effects of insurtech. This book explores the technologies altering insurtech and improving the efficiency, transparency, and personalization of insurance procedures. It covers everything from digitalization trends to the crucial role of artificial intelligence and data analytics.





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DIGITALIZATION OF THE INDIAN FINANCIAL SECTOR

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OPERATIONAL MECHANISMAND SERVICES OF NEO BANKS IN INDIA

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Abstract

Neo bank means a bank that operates only on a digital platform. This present study focuses on the growth of Neo Banks and its operations in India. Bengaluru based start-up Finin is India's first full-fledged consumer neo-bank. Finin, in collaboration with the State Bank of Mauritius (SBM), issues an instant personalized savings account with a Visa debit card. The main feature of Neo Bank is that they have no physical presence in their operations. Neo Banking has a bigger opportunity in the current scenario as the customer is diverting branch banking activities.

Keywords: Neo Banking, Electronic Banking, Traditional Banking, Application Programming Interface (API), Digital Accounts

Introduction

The world is living in a digital age; the financial industry is widely using digital services in its entire field. In financial institutions and banks, their customers are highly dependent on digital services. Profitability and ease of operations are the main benefits for banks when using digital services, while convenience, low fees and transactions anywhere are the benefits for customers. Generally, these digital services are called E-banking in the banking industry. Now there is a radical shift in electronic banking called Neo banks. Neo bank means a bank that does not exist physically and operates entirely in digital form. Neo banks generally work through a mobile app.

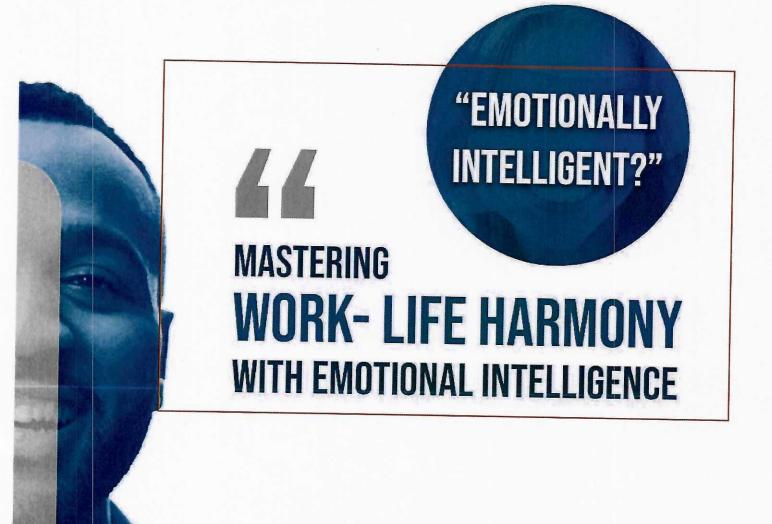
Neo Banks in India

Finin is the first Neo Bank in India, founded in 2019 by Suman Gandham and Sudheer Maram. The Bengaluru based start-up Finin having a tie-up with the State Bank of Mauritius(SBM) for their operations. They are offering instant savings account and debit card. Following are the list of Neo Banks facilities offered in India.

| Neo Bank | Partner Bank | Services |
|-------------|------------------|---|
| Razorpay x | RBL | Current Accounts, Payment Gateway, Cash Advance, working capital loan and Payout etc. |
| AND AGENENT | IDBI,YES BANK | Savings Accounts, Wealth Management, Foreign Exchange. |
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In "Emotionally Intelligent? Mastering Work-Life Harmony with Emotional Intelligence," readers will embark on a transformative journey to understand, apply, and master the principles of emotional intelligence for a harmonious and fulfilling work-life integration. This comprehensive guide offers actionable strategies, real-world examples, and expert insights to help individuals thrive in their careers while maintaining a balanced and enriching personal life.







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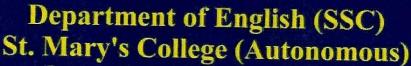
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ENGAGING MULTIVERSES: THE REVOLUTION OF TRANSMEDIA STORYTELLING IN NARRATIVES

LAKSHMI K RAGHAVAN

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ABSTRACT

Transmedia storytelling, a groundbreaking narrative technique, has profoundly reshaped how audiences engage with stories, igniting a new era of narrative immersion and interactivity. This study provides a deeper perspective on the transformative impact of transmedia storytelling on narrative engagement. Transmedia storytelling transcends the confines of single media formats, seamlessly extending narratives across books, films, TV shows, video games, social media handles, blogs, podcasts and the like. This approach alters storytelling into a multi-dimensional and participatory experience, inviting audiences to traverse an intricate narrative web. Audiences revel in an unprecedented level of immersion as they promenade through this diverse narrative landscape. They have the autonomy to select their preferred entry points to delve deep into character-specific arcs and uncover hidden facets of the story world. This unique personalization fosters a subtle emotional connection to the narrative, transcending the passive consumption of traditional storytelling. Creators, too, find themselves empowered by transmedia storytelling. They gain the creative latitude to explore their story world comprehensively, leveraging each medium's unique strengths to deepen the narrative's complexity. As a result, passionate fan communities are developed where heated debates are encouraged and revenue sources from goods, licensing and theme park attractions are diversified. Transmedia storytelling has heralded a storytelling renaissance, offering a highly interactive and collaborative narrative quest. As it continues to evolve and expand, it stands poised to redefine the very essence of storytelling itself, bridging the chasm between creators and audiences and propelling narratives into uncharted territories of engagement and exploration.

Keywords: Transmedia, Storytelling, Digital, Narration, Engagement, Interaction, Creator, Audience

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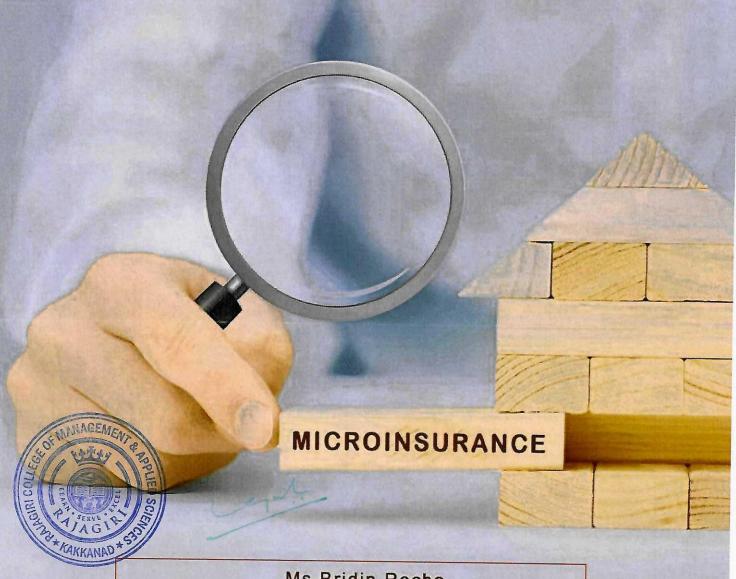
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AN INTRODUCTION TO MICROINSURANCE



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AN INTRODUCTION TO MICROINSURANCE

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Ms. Bridin Rocha is an accomplished Assistant Professor with over five years of teaching experience and a profound dedication to students' growth. Her inspiring teaching methods have earned her recognition in the field of Commerce education. Ms. Rocha currently serves as an Assistant Professor at Rajagiri College of Management & Applied Sciences, Kakkanad, Kochi.

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QUALITY OF WORK LIFE AND ITS IMPACT ON EMPLOYEE PERFORMANCE- A REVIEW STUDY

Ashlin Maria Joseph, Assistant Professor, Department of Commerce, Rajagiri College of Management and Applied Sciences, Kakkanad, Kochi.

Abstract

Quality of work life is a process by which an organization responds to the needs and requirements of the employees by developing a mechanism that allows them to participate in the decision-making process at times. The eighties and thereafter showed quite a lot of interest in the quality of work-life both in India and abroad. Long back, greater emphasis was given to production and production-related job satisfaction. In fact, quality of work-life is a more comprehensive and refined concept related to the working conditions of employees in the organizations.

The present study focuses on the basic concept of quality of work-life and the impact of quality of work-life on the satisfaction level of the employees which in turn has a direct impact on the performance of the employees working in the organizations. Employee satisfaction towards a particular job majorly depends on the rewards they receive and the amount they believe they should receive. There is a strong belief that good working conditions improve the satisfaction level of the employees and thereby improve the efficiency and productivity of the employees.

Keywords: Quality of work life, employee job satisfaction, employee performance, productivity.

Introduction

Quality of work life is the degree to which employees of an organization can satisfy their important personal needs and requirements through their experience in the organization. It is a mechanism wherein an organization responds favorably to the employee's right in decision making that design their times at work. The concept of quality of work-life gained popularity in the late 80s both in India and abroad. In those periods, the main emphasis of organizations was to improve production, and job performance and satisfaction were oriented toward production efficiency.

Later it was believed that to increase the production both quantitatively and qualitatively, organizations must give more emphasis to the satisfaction and performance of employees and introduce such interventions in the organizations which are people focused. Most of the organizational development interventions were directed toward changing the attitude and behavior of employees through certain people-focused interventions like sensitivity training, process consultation, team building, etc.

Today's work environment has been undergoing major challenges and changes. These changes are due to the changing attitude and behavior of the employees regarding what should be the local work-life, what work should be provided to the employees, and the changing received work in an organization. There is huge pressure for organizations to do more with towar technological advancements. These all have influenced the quality of work-

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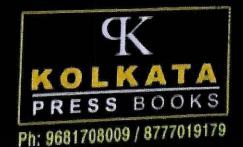
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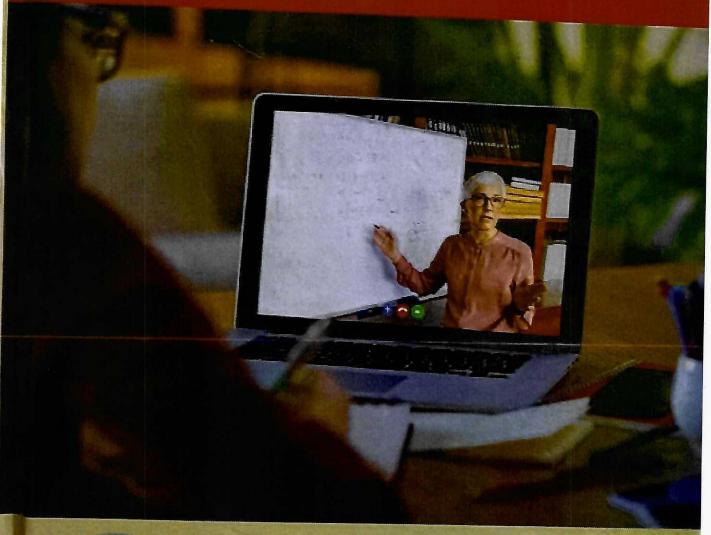
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ONLINE TEACHING IN HIGHER EDUCATION





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A Study on the Assessment of Online Teaching

Ms. Merleena Antony

ABSTRACT

This article presents some general aspects of the On-line Assessment activity in relation to Online Teaching in Higher Education. It focuses on the assessment activity that takes place in the e-learning process and discusses the importance of this action for each participant in the process of online learning. It tries to outline the desirable characteristics of an assessment tool under an adaptive learning environment.

Keywords: Assessment in e-learning, Adaptive Assessment Tool, Adaptive Learning Environments.

INTRODUCTION

In these years, we are witnessing many academic and instructional institutions incorporating Information and communication Technologies (ICTs) in learning and education processes in order to enhance the quality, efficiency, and dissemination of education. The effectiveness and transcendence of such developments could be positively accelerated by performing

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ONLINE TEACHING IN HIGHER EDUCATION

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CRIME AGAINST WOMEN

Editor

Dr. Asha Elizabeth Thomas



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MARCH 2020

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RECENT CHANGES IN THE SPHERE OF DOMESTIC VIOLENCE AGAINST WOMEN IN INDIA

Ms. Raji T.

Introduction

Domestic violence is a serious human rights violation. Theoretically the legislative provisions favour the women, but when it comes to practical aspects, law enforcement is not properly executed. Societal changes and legal reforms should be mutually linked to obtain positive results. Mostly domestic violence seems to be a private matter rather than a social issue. Certain matters connected with live-in relationships should obtain clarity, though the judicial pronouncements consider it more or less equivalent to marriage. PWDVA itself provides for informal settlement measures, which should be made properly coordinated and effective. Domestic violence against women is an age old phenomenon. Women were always considered weak, vulnerable and in a position to be exploited. Domestic violence is defined in a comprehensive way in Sec.3 of the Protection of Women from Domestic Violence Act, 2005 (PWDVA), comprising physical, mental, verbal, emotional, sexual and economic abuse, harassment for dowry, acts of threatening to abuse the victim or any other person related to her.

According to United Nations, domestic violence includes physical, sexual, and psychological violence occurring in the family, including battering, sexual abuse of female children in the household, dowry-related violence, marital rape, female genital mutilation, and other traditional practices harmful to women, non-speusal violence and violence related to exploitation.

against women – particularly intimate partner of circular and sexual violence – is a major public health



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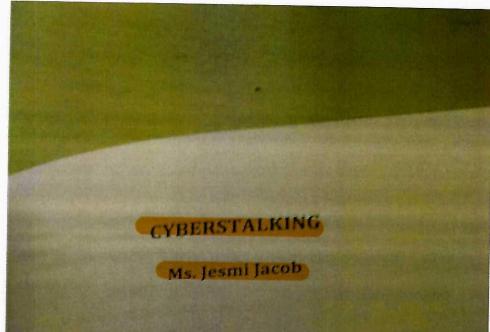
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ntroduction

The main aim of the paper is to analyse cyberstalking and it prious elements. It has been found that cyberstalking is mplex principle much more evolving and dangerous that aditional stalking. Cyberstalking from the stalkers and victim rspectives puts the offence at a different level of cognizance an when simply regarded as a cyber-crime. Cyber stalking culcates a lot of moral, ethical, social, legal and psychologic pects. The paper went through articles and papers to bett derstand this unique offence.

Cyberstalking is much more heinous than the tradition m of stalking and twice difficult to tackle with legal measur otherwise. Cyberstalking laws in India are also ineffect pared to its traditional counterpart. The current st cluded certain guidelines and suggestions to enact a king measures through law enforcement and other agen ing to provide a better, safe and protected environmen rspace.

king

Stalking is usually associated with sexual harassme al assault. However, today it has widened in its nature far surpassing the sexual element. Often use to perp ionship real or imaginary it's also used for the purp g revenge or due to anger and jealousy or to com nal offence or a civil wrong. Stalking in the simplest s a situation when someone stalks another person. ling the other person in an unwanted and repeated i disrupting the other person's life. It is an intrust



Dr. Asha Elizabeth Thomas, Assistant Professor in Commerce, St. Paul's College, Kalamassery and a research guide for Mahatma Gandhi University, Kottayam and Kerala University of Fisheries and Ocean Studies. Her qualifications are M.Com (Finance), M.Phil. (Commerce), MBA (Marketing and Human Resource Management), M.Sc. Applied Psychology (Student Psychology), Ph.D in Commerce (Behaviourial Finance) and Post Doctoral Fellowship from University Grants Commission (UGC) and conducted research in the area of Transnation! Education in Indian Higher Education Sector'. She has more than forty publications to her credit and is a member of the editorial board for six refereed journals. Dr. Asha has won many awards and recognitions for her academic and research proficiency. The prominent ones include JCSSR IMPRESS' major project 2019-20. University Grants Commission's (UGC) 'Research Award' in 2016, 'International Internship Award' from the Government of Kerala through the prestigious FLAIR Programme in 2014, 'Reserve Bank of India Faculty Scholarship' in 2018, and Women Achiever Award from NFED in 2018. Dr. Asha was a resource person in the Ministry of Human Resource Development (MHRD). University Grants Commission (UGC) - Swayam Annual Refresher Program in teaching (ARPIT- Commerce). She has been a resource person for many Universities and in Executive Development Workshops. She also participates in panel discussions organized by various National Television Media including Asianet News and Manorama News channels on 'Planning and Execution of Financial Budget' for the past twelve years. Her disciplines of interest are Financial Management, Corporate Finance, Security Analysis and Portfolio Management, Financial Services, Corporate Governance and Entrepreneurship Development. Research interests of Dr. Asha are in the areas of financial inclusion & financial literacy, women empowerment, development of marginalized community, transnational education and technology oriented learning platforms.

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