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Government of India
Ministry of Human Resource
Development

Sponsored

One Day Interdisciplinary National Level Seminar on
**SELF HELP GROUPS AND SOCIO-ECONOMIC
EMPOWERMENT OF WOMEN**

Friday, 27th September, 2019



Organized By



Department of Economics

Shri Balaji Sanshan, Deulgaon Raja's

ARTS, COMMERCE & SCIENCE COLLEGE

Deulgaon Raja, Dist. Buldhana- 443 204.

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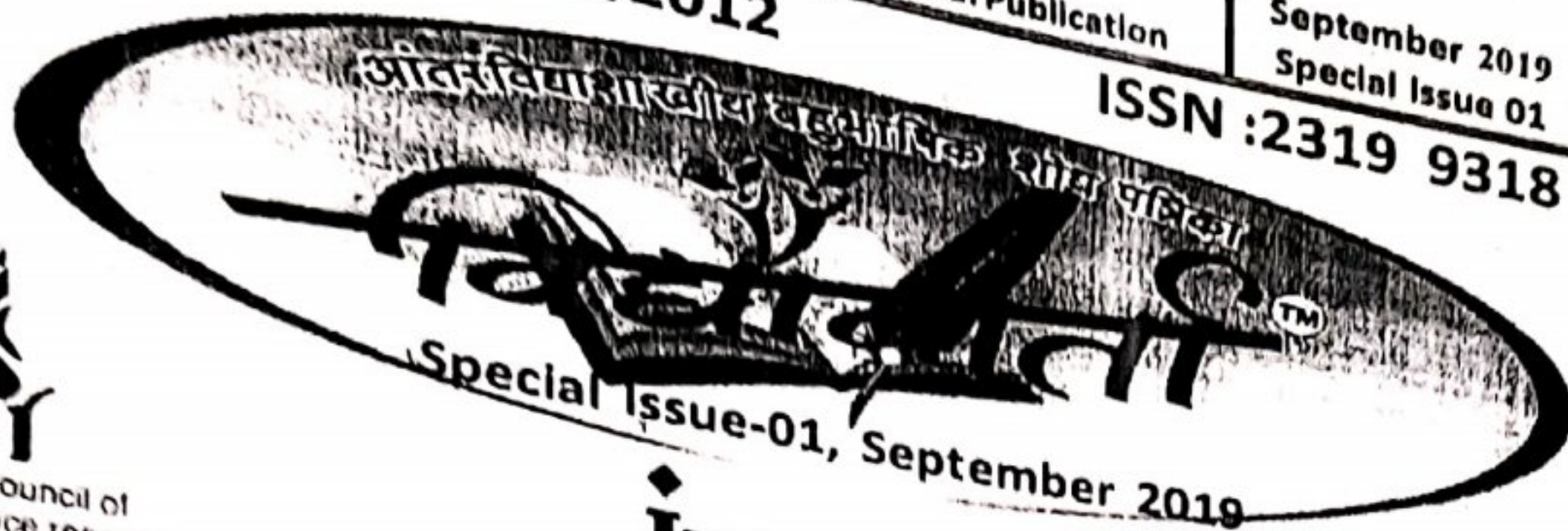
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The Role Of Self Help Groups In Women Empowerment

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INTRODUCTION

Throughout the changes of history, women have collectively struggled against direct and indirect barriers to their self-development and their full social, economic and political participation. The women's organization started to struggle for women's rights in the early part of the 20th century. At present women's movement focuses its attention on equality and influenced policy and planning of the government for development and empowerment. Women's movements in general are directed by objectives to promote better understanding of the process of social, technological and environmental changes to contribute to the pursuit of human rights and to develop alternative concept, approach and strategies to bring out necessary changes for bettering the life of women with autonomy, freedom and full rights of the citizens. In order to understand the activity of SHGs in the framework of movement it is found that SHGs are organized to manage their economic activities better and are gaining empowerment in directions which are appropriate to their needs, interests and constraints.

Empowerment can serve as a powerful instrument for women to achieve upward social and economic mobility and achieve power and status in society. It is a source of mobility, equality and emancipation, both at the individual and at the societal level. The conceptual

framework of self help is a tool for empowerment. The Self-Help Group (SHG) is not a static institution; it grows on the resources and management skills of its members and their increasing confidence to get involved in issues and programmes that require their involvement in the public and private spheres. It is a very effective means of empowering the poor women. Self help groups are a potential source to empower and encourage marginalized women to save and utilize savings to build self-reliance and confidence and provide greater access to and control over resources. These small groups also help women to establish a common participatory platform to voice and solve their problems. SHGs enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Hence this chapter analyzes the socio-economic profile of the SHG members, involvement of members in SHG, women development programmes through SHG and awareness programmes to SHG members. There are two sets of variables, which help an individual to occupy a particular social position. The first set of variables is called 'ascriptive', which includes caste, kinship relationships, family relationships, family occupation, income etc. The other set is the 'achieved' which encompasses the individual attainment through the efforts like education, occupational skills, economic returns etc. In addition to these two sets of variables, the 'life experiences' of an individual also influence his or her attitude and behaviour pattern. Coupled with the 'life experience factor', the 'ascriptive' and 'achieved' variables would get transferred into socio-economic variables and help to determine the social and economic status of the borrowers in the community. Identifying the demographic characteristics of the respondents as well as their socioeconomic background would, in turn, help to fix the borrower households on the social ladder of the area under study.

The Present and Future Challenges and For Women SHG

SHGs have achieved remarkable success in empowering rural masses, especially rural women, both socially and economically. The government has been encouraging the micro-finance based model of poverty reduction. E.g. (NRLM) National Rural Livelihood Mission. However, the prevailing model of SHG microfinance and women SHGs, continue to face a myriad of problems. No doubt that the model has successfully inculcated financial training and discipline among the rural poor, more needs to be done to make this model a true harbinger of prosperity at the grass-roots level. The set-up of SHG Federations and launch of MUDRA Bank may prove to be a boon for these SHGs. The Women SHG has been playing a major role in both economic and social empowerment of women. They were primarily created to induce poor people to make small savings and to help in mutual aid by accessing banks and public services. Major Problems Faced Are Listed Below:

1. Recognition of women as an important and potential member in financially supporting her family during crisis situations reflects empowerment at family level.

2. Gender bias was widely prevalent in the village. A girl child was usually not preferred and looked as a burden and they were married immediately after they attain puberty.

3. Ignorance of Members/Participants: Even though the authorities take measures for creating awareness among the group members about the varied schemes valuable to them, still the majority of the groups are unaware of the schemes of assistance accessible to them. Several are ignorant about the scheme.

4. Inadequate Training Facilities: The training services given to the SHGs members in the specific areas of product selection, quality of products, managerial ability, production

techniques, and packing, other technical knowledge are not adequate to compete with that of strong units.

5. Problems Related to Finance: Women have little financial independence at home. Therefore, women SHGs often fail to augment their collateral corpus adequately. This makes banks reluctant to finance project lead by such SHGs

6. Problems of Marketing: Marketing is an important area of functioning of the SHGs. However, they face numerous problems in the marketing of items produced by them

Following are the major problems relating to marketing.

- A. Lack of a sufficient number of orders
- B. Lack of adequate sales promotion measures
- C. Lack of permanent marketplace for the produce of SHGs
- D. Inability to create a proper brand name
- E. Poor/unattractive packing system.
- F. Tough competition from other established suppliers
- G. Lack of a distinct and well-knit channel of distribution for marketing.

Suggestions for Women empowerment through SHG

1. In order to solve the various problems and issues relating to the marketing of SHGs products, the state level authorities should expand the activities throughout the state instead of being limiting its operations in a particular area.

2. Various SHGs functioning in a particular Panchayat area can form a co-operative society. This cooperative society may be assigned with the job of marketing the products of different SHGs under a common brand name. Additionally, the society can also undertake some sales promotional activities and acquire rare inputs for the benefits of member SHGs.

3. Non-Government Organizations

(NGOs) can play an important role towards empowering of women entrepreneurs by providing them basic education, motivational training, and financial help and so on.

4. All the members in the SHGs may not have the same knowledge and proficiency. NGOs should spot the incompetent members of the SHG and impart appropriate training to them in order to improve their competency. And for this purpose, short term guidance programs can be organized at the panchayat level.

5. Frequent awareness camps can be organized by the Rural Development Authorities (RDA) to make awareness about the different schemes of assistance accessible to the participants in the SHGs.

6. Lastly, arrangements may be made by the financial institutions/Banks for providing ample financial assistance to the SHGs strictly on the basis of their genuine performance without any kind of favoritism of caste, politics etc.

CONCLUSION:

The participation of women in SHGs has enriched their income, savings, and empowerment. The involvement of the women in the group considerably contributes to improvement AND perfection in the quality of life, social status and confidence of the members, the SHG in the study area are taking the lead and playing an important role in social transformation, infrastructure building, and welfare activities. Self Help Group scheme is one of the significant schemes through which empowerment of women, in terms of better leadership, decision making, utility, and skill up gradation. Considering the huge number of poor discriminated and deprived women there is need to encourage the women to become entrepreneurs on their own. The agenda of women SHG should be to work towards the empowerment of the members and also other underprivileged poor women in the society. One such institution is EDUCATION which will not

only help in breaking the mold of ignorance of rural women but is the right path to women social development and empowerment.

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Use of ICT in Teaching Learning Process

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SWATIDHAN PUBLICATIONS



Teaching of Commerce With ICT

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Introduction:

Information Communication Technologies are the power that has changed many aspects of the lives. The impact of the ICT on each sector of the life across the past two-three decades has been enormous. The way these fields are today is different as compared to their past. Across the past twenty years the use of ICT has basically changed all forms of education within business, governance and off-campus education. ICT has begun to have a presence but unfortunately we are lacking to achieve desired impact. The education is a socially oriented activity. It plays vital role in building the society. The quality education traditionally is associated with strong teachers having high degrees. Using ICTs in education it moved to more student - centered learning. As world is moving rapidly towards digital information, the role of ICTs in education becoming more and more important and the importance will continue to grow and develop in 21st century. This paper highlights various impacts of ICT on contemporary higher education and also discusses potential future developments. The paper argues the role of ICT in transforming teacher-centered learning to competency based learning. It also explores some challenges in higher education like cognitive skills, need for developing a model, collaborative authoring etc.

What is ICT?

ICT is an acronym that stands for "Information Communication Technologies". Information and communication technologies are all technologies that includes all technologies for the manipulation and communication of information. ICT includes all the uses of digital technology that already exists to help individuals, business and society. It is difficult to define ICT because it is difficult to keep up the changes they happen to it. ICT is concerned with the storage, retrieval, manipulation, transmission or receipt of digital data. The definition taken from the guidelines in the QCA schemes of work for ICT is "ICTs are the computing and communication facilities and features that variously support teaching, learning and a range of activities in education."

Objectives of ICT Implementation in Mgt. Education:

1. Improvement in learning achievement.
2. Reduction of adult illiteracy rate, with sufficient emphasis on female literacy.
3. Expansion of provisions of basic education and training in other essential skills required by youth and adults.
1. Increased acquisition by individuals and families of the knowledge, skills and values required for better living and sound and sustainable development.

Role of ICT in Higher Education:

1. To increase variety of educational services & medium.
2. To promote equal opportunities to obtain education & information.
3. To develop a system of collecting & disseminating educational information.
4. To promote technology literacy.

ICT In Teaching

Academics have taken to the use of computer in teaching much more readily than they adopted earlier audio-visual media. This is because the strength of computers is their power to manipulate



words and symbols - which is at the heart of the academic endeavour. There is a trend to introduce e-learning or online learning both in courses taught on campus and in distance learning. Distance education and e-learning are not necessarily the same thing and can have very different cost structures. Whether e-learning improves quality or reduces cost depends on the particular circumstances. ICTs in general and e-learning in particular have reduced the barriers to entry to the higher education business. Countries and those aspiring to create new HEIs can learn from the failures of a number of virtual universities. They reveal that ICTs should be introduced in a systematic manner that brings clarity to the business model through cost-benefit analysis.

ICT according to a number of commentators, enhances teaching, learning, and research, both from the constructivist and individualist theories of learning. Indeed the increasing faith in the role of technology in higher education however, has implied acceptance of technology by various institutions, either as neutral and autonomous, neutral and human controlled, autonomous and value laden, or human controlled and value laden. In many countries, demand for higher education far outstrips supply and Governments and institutions are turning more and more to the use of ICTs to bridge the access gap. It is too early to say whether the role of ICTs in the teaching function of higher education is truly transformative, or whether it is simply a repackaging of previous pedagogy.

ICTs are a potentially powerful tool for extending educational opportunities, both formal and non-formal, to previously underserved communities—rural and urban populations, groups traditionally excluded from education due to cultural or social reasons such as ethnic minorities, girls and women, persons with disabilities, and the elderly, as well as all others who for reasons of cost or because of time constraints are unable to attend on-campus. ICTs make possible asynchronous learning, or learning characterized by a time delay between the delivery of instruction and its reception by learners. Online course materials, for example, can be accessed 24 hours a day, 7 days a week. Teachers and learners no longer have to rely on printed books and other materials in physical media housed in libraries (and available in limited quantities) for their educational needs. With the Internet and the World Wide Web, a wealth of learning materials in almost every subject and in a variety of media can now be accessed from anywhere at anytime of the day and by an unlimited number of people.

Large Class

The growth of mass higher education has made large classes an endemic feature of several courses at higher education institutions. Large class size makes it difficult for teachers to employ interactive teaching strategies or to gain insight into the difficulties experienced by students. Large classes pose problems for all students but students who are under-prepared are particularly affected. It is these contexts that provide useful opportunities for educational technologies.

Increasing access to education

ICTs are a prospectively prevailing tool for developing educational opportunities, both prescribed and non-prescribed.

1. Whenever, wherever:

One important characteristic of ICTs is their capability to go beyond time and space. ICTs make it feasible to achieve learning, which is exemplified by a time delay involving the deliverance of instruction and its receipt by students, which is termed as asynchronous learning. Course materials can be retrieved and used 24 x 7. An example that can be discussed here is that of Hughes Net Global Education's Interactive Onsite Learning platform which strives to characterize the future level of education which is called as Real Time Interactive education.



2. Access to reserved educational capital:

With the advent of the internet and the World Wide Web, it is now possible to gain access to an unlimited amount of data and educational materials. Data in almost any subject and in diverse forms of media can be accessed from any place at different times of the day and by an unrestrained number of individuals. This is predominantly important for various educational institutions in the developing countries, and also for those educational institutions in developed countries that have restricted and outdated material in their libraries. ICTs, also enable access to the opinions of professionals, experts and researchers all over the world and allows one to be in direct communication with them.

Benefits And Challenges Of ICT

Tools are now available on the Internet to assist both teachers and students to manage writing assignments to detect and avoid the pitfalls of plagiarism and copyright violations. One of the great benefits of ICTs in teaching is that they can improve the quality and the quantity of educational provision. For this to happen however, they must be used appropriately. While using ICTs in teaching has some obvious benefits, ICTs also bring challenges. First is the high cost of acquiring, installing, operating, maintaining and replacing ICTs. While potentially of great importance, the integration of ICTs into teaching is still in its infancy. Introducing ICT systems for teaching in developing countries has a particularly high opportunity cost because installing them is usually more expensive in absolute terms than in industrialized countries whereas, in contrast, alternative investments (e.g., buildings) are relatively less costly. Using unlicensed software can be very problematic, not only legally but in the costs of maintenance, particularly if the pirated software varies in standard formats. Even though students can benefit immensely from well-produced learning resources, online teaching has its own unique challenges as not all faculties are ICT literate and can teach using ICT tools.

The four most common mistakes in introducing ICTs into teaching are: i) installing learning technology without reviewing student needs and content availability; (ii) imposing technological systems from the top down without involving faculty and students; (iii) using inappropriate content from other regions of the world without customizing it appropriately; and (iv) producing low quality content that has poor instructional design and is not adapted to the technology in use.

The other challenge faced is that in many developing nations the basic requirement of electricity and telephone networks is not available. Also many colleges do not have proper rooms or buildings so as to accommodate the technology. Another challenge is that the teachers need to develop their own capacity so as to efficiently make use of the different ICTs in different situations. They should not be scared that ICTs would replace teachers English being the dominant language most of the online content is in English. This causes problems as in many nations the people are not conversant or comfortable with English. Skills development is another important area in which ICT could be used effectively. Attempts are being made to strengthen the ICT framework for Technical and Vocational Education (TVET). The emerging discourse on the role of skill development in addressing poverty and developmental issues indicates the potential role of ICT4D. ICT can play a major role in integrating skill development as a component of a poverty alleviation strategy.

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**Problems of NPA National & Co-Operative Banks
in Western Maharashtra**

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Co-operative Banks and Their Role in India

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The concept of cooperation is as old as mankind and it forms the basis for domestic and social life. The cooperation is nothing but group instinct in human which enable one to live with others, work with others and help each other in times of stress and strain. Without cooperation, the social and economic progress would not be possible. It is impossible for any civilization to flourish unless the cooperation supplements the competition in human society, if any. This is because human beings have developed out of group life and therefore naturally respond to group and social stimuli. So, the co-operative spirit is innate and intrinsic in human beings. In the modern technical sense, the birth of co-operative movement and its applications in the economic field was traced after the Industrial Revolution in England during the second half of the 18th and first half of 19th century. The cooperation, understood as an economic system today, was born as a peaceful reaction against the mercantile economy and industrial revolution. Now the cooperation occupies a position of primary importance as a form of business organization in almost all the countries in the world.

The cooperation, which means living, thinking and working together to achieve a common goal through co-operative principles, envisages a group of persons with one or more common economic needs, voluntarily agreeing to pool their resources both human and material and use them for mutual benefit, through an enterprise organization managed by the group itself in democratic lines. Subsequently, any organization formed by a group of persons to work together to accomplish the objectives for which it is formed through the co-operative principles is called a co-operative society.

Co-operative Movement in the World

The co-operative movement began in Europe in the 19th century, primarily in Britain and France, although 'The Shore Porters Society' claims to be one of the world's first co-operatives. The first documented consumer co-operative was founded in 1769 in a barely furnished cottage in Fenwick, East Ayrshire, when local weavers manhandled a sack of oatmeal into John Walker's whitewashed front room and began selling the contents at a discount, forming the Fenwick Weavers' Society. In the decades that followed, several co-operatives or co-operative societies formed including Lennoxton Friendly Victualling Society, founded in 1812. It was not until 1844 when the Rochdale Society of Equitable Pioneers established the 'Rochdale

Principles' on which they ran their co-operative, that the basis for development and growth of the modern co-operative movement was established. Over the course of the industrial revolution in the mid of 19th century, many farmers and small craft businesses found themselves in financially desperate straits in Germany. This development was closely linked to the negative effects of the introduction of free trade during that time. During the reform, new structures came about which were supposed to make the division of property more favourable to the 'small' people. The reality, however, was that the situation of farmers got noticeably worse. They were burdened by having to pay off their former lords and were inexperienced in the independent



management of a business. They got into deeper and deeper debt and often lost their livelihood. In this scenario, in 1847, Friedrich Wilhelm Raiffeisen created the first aid association in Weyerbusch (Westerwald) to support the poverty-stricken rural population. Finally, in 1864 he founded the "Heddesdorf Loan Society", which is now seen as the first co-operative of the Raiffeisen tradition.

Co-operative Movement in India

The co-operative movement in India is century old. The movement was started in India with a view to encourage and promote thrift and mutual help for the development of persons of small means such as agriculturists, artisans and other segments of the society. It was also aimed at concentrating the efforts in releasing the exploited classes out of the clutches of the money lenders. During British rule, based on the recommendations of Sir Frederick Nicholson (1899) and Sir Edward Law (1901), the Co-operative Credit Societies Act was passed in 1904, paving the way for the establishment of co-operative credit societies in rural and urban areas. Under this Act, only primary credit societies were permitted to register and non-credit and federal organisations of primary co-operative credit societies were left out. The first urban co-operative credit society was registered in October 1904 at Kanjeeपुरam now in Tamil Nadu State. In October and December 1905, Betegiri Co-operative Credit Society in Dharwar District and the Bangalore city co-operative credit society, both in Karnataka State were registered. The introduction of the Co-operative Credit Societies Act 1904, for providing credit to farmers marked the beginning of the institutionalization of co-operative Banking in India. This Act was amended in 1912 to facilitate the establishment of central co-operative banks at the district level, thereby giving it a three tier federal character. The Co-operative Societies Act of 1912 recognized the formation of non-credit societies and the central co-operative organizations federations. This Act paved the way for the organisation of central co-operative banks throughout the country. But the provisions of 1912 Act were inadequate to meet the requirements of those states where co-operative movement had made considerable progress. Bombay, the pioneers in this regard passed a new Act, viz., the Bombay Co-operative Societies Act, 1925 for serving the many sided development of the state. Later on, Madras, Bihar and Bengal passed their own Acts in 1932, 1935 and 1940 respectively. The state patronage to the co-operative

movement continued even after 1947, the year in which India attained freedom. The independent India accepted the concept of planned economy and co-operative organizations were assigned an important role. The policy of the Government towards the co-operative movement was guided by the recommendations of the Saraiya Committee³ (1948), which stated that the co-operative society has an important role to play as the most suitable medium for the democratization of economic planning.

The First Plan also recommended for training of personnel's and setting up of Co-operative Marketing Societies. The Second Plan laid down proposals for extending co operative activity into various fields. It gave special emphasis on the warehousing co operatives at the State and Central level. The Third Plan brought still new areas under Co operative societies. The co operative society for sugarcane, cotton, spinning, milk supply was proposed. Some concrete steps were taken to train the personnel's. The co operative training College at Pune and many regional centers were established to train the workers. The Fourth Plan emphasised for



consolidation of co operative system. The new programme for high yielding crops was started. Different credit societies were organised to serve these programmes.

The Fifth Plan made special provisions for improvement of Central Banks and no viable primary agricultural societies, re organising marketing as well as consumer societies. It also recommended for establishment of Farmer's Service Societies. The Sixth Plan laid down a point programme for co-operative societies. It aimed at transforming the primary village societies to multipurpose societies:

1. To reconstruct the policies and of co-operative so that it can bring about economic development of people
2. To extend co-operative activities to the fields of food processing, poultry farming, dairy farming, fishery and many other related fields
3. To give necessary training and guidance for developing skilled efficient personnel's.

The Seventh Plan has also given more importance on the growth and expansion of co operative societies to ensure public participation to achieve its main objective i.e. the movement towards social justice has to be faster and there must be a sharper focus on employment and poverty alleviation

Co-operative Banking in India

The co-operative banks in India have a history of almost 100 years. The co-operative banks are an important constituent of the Indian Financial System, judging by their role assigned to them, the expectations they are supposed to fulfil, their number, and the number of offices they operate. The co-operative movement was originated in the west, but the important that such bank have assumed in India is rarely paralleled anywhere else in the world. Their role in rural financing continues to be important event today, and their business in urban areas also has increased phenomenally in recent years mainly due to the sharp increase in the number of primary cooperative banks. Co-operative banks in India are registered under the Cooperative Societies Act. The co-operative banks are also regulated by the Reserve Bank of India (RBI) and governed by Banking Regulations Act 1949 and Banking Laws (Co-operative Societies) Act, 1955.

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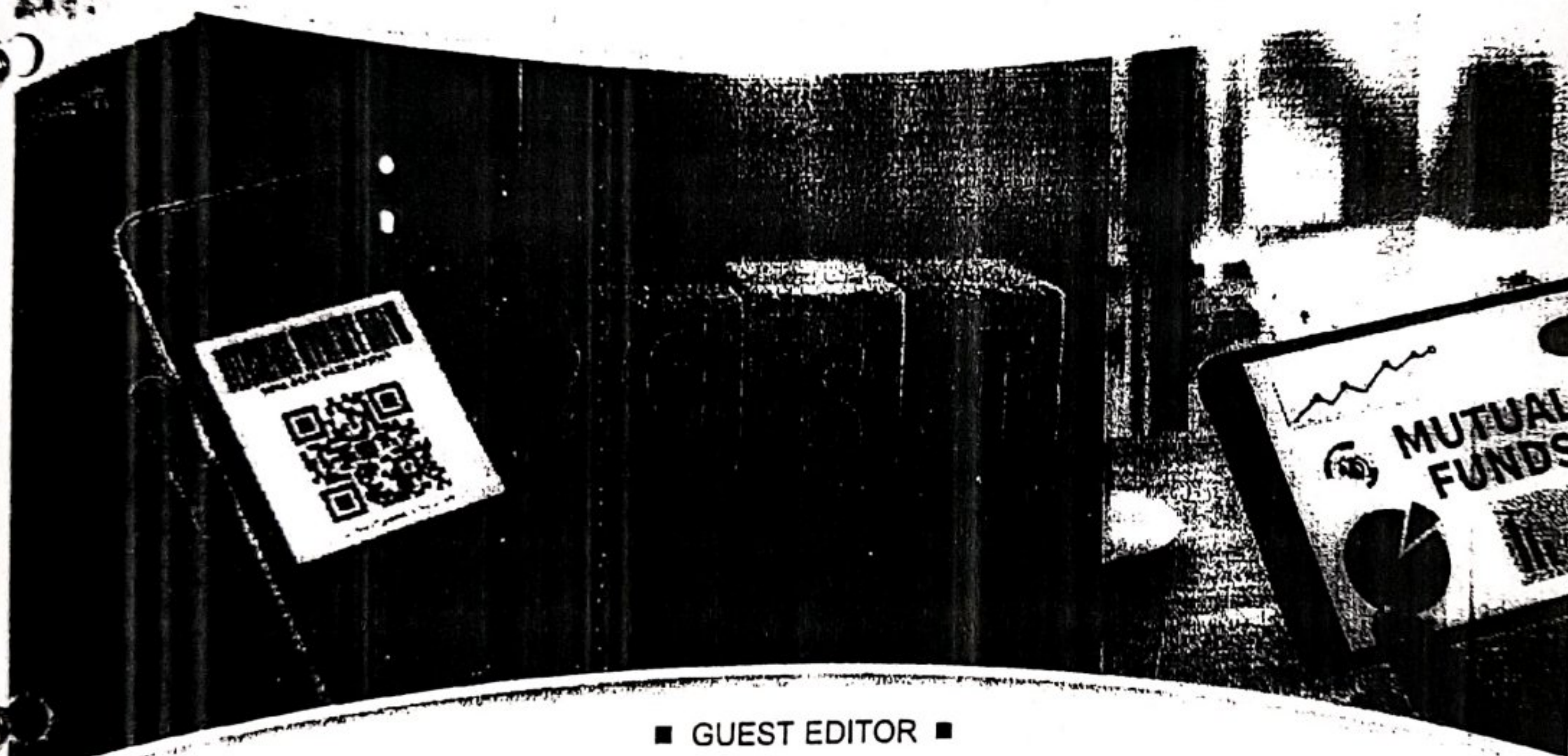
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SWATIDHAN PUBLICATIONS



Commerce in the 21st Century

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Today's marketplace isn't the same as the one we're used to, even though many of the basic principles haven't changed. Events in the external marketplace are forcing us to rethink what we have to do internally in order to remain successful. This book starts by taking a look at some of the internal and external factors that influence the way we will do business in the 21st century in order to remain competitive. You are reading this book because you already know that Customer Relationship Management is important for your organization. Even so it's appropriate to start by building a common understanding: CRM isn't one total solution that everyone just plugs in and finds that all problems are solved. We need a framework for describing the different needs of different kinds of companies and for understanding the changes that are taking place in the world around us. We also need to develop an understanding of how we are going to work together while you're reading this book. My goal is to give you the tools and knowledge you need to manage a successful CRM program for your own company. You don't need to hire one of my colleagues or me in order to be successful. You don't need us to "do CRM" for you. You just need to understand the basic principles and ground rules.

Understanding the Landscape

Yes, the environment in which we operate has changed. Both inside our companies and externally in the marketplace, many of our old working assumptions just don't look the same.

The Internal Landscape Michael

Treacy and Fred Wiersema are leading authorities on business strategy and corporate transformation. In their extensive study of highly successful companies versus those that are less successful, they identified some key differences in strategy setting and operational behavior between industry winners and losers. The value discipline model they developed is an important frame of reference for understanding how changes in the marketplace have affected all businesses and why requirements for success have changed for most, if not all.

- Operational excellence involves building business processes that provide the best product quality, best price, and the best purchasing experience, yielding the best total cost to the consumer.
- Product leadership involves focusing investment and energy into developing the product that is the newest or most revolutionary or most sought after, offering the best product to the customer.
- Customer intimacy involves building strong customer relationships, really getting to know your customers so you are sure to really understand their situation, which should yield the best total solution for the customer. customer.

These value disciplines describe the way different companies build relationships with their customers, and they haven't changed. The importance of being able to pick just one to focus on while keeping the other two at an acceptable level also hasn't changed. What has changed is what it takes to be adequate or excel in each of the three disciplines. The Internet hasn't changed everything...but it has changed a lot!

The New (e)Marketplace

At first, we thought that the Internet was going to break all the rules. But painful as it was, it didn't take long to learn that business basics still count. No matter how many sales are made or how much traffic is generated, if a company cannot make money, it will not survive. In fact, no matter how much value a company provides to customers, if its business plan isn't sustainable, it can't continue to provide that value for very long. We also now know that the Internet didn't destroy all the traditionally successful companies. In fact, it is the solid brick-and-mortar companies that have been able to combine their strong infrastructures with the new tools and capabilities that the Internet offers. These "bricksand-clicks" companies have turned out to be the real winners. So, what has changed? Let's take a closer look.

- **Access:** The Internet puts more information in customers' hands, at a faster rate, than was previously possible. Having all of this information at their disposal has given them the opportunity to evaluate alternatives and to make much more intelligent decisions about purchases.



- **Control:** The Internet also gives customers the opportunity to do business when and how they want to do it, not when we choose to be open for business. Customers have more power and control than ever. They aren't about to give any of it back; in fact, they want even more.
- **Speed:** Commerce on the Internet occurs at unheard of speeds. Information can be gathered, options compared, and transactions completed faster than a customer could drive down to the mall or get a call back from a sales rep. These incredible speeds are reshaping customer expectations of how quickly things can and should be done everywhere.
- **Globalization:** The Internet has opened up the entire world as a marketplace to everyone. We are no longer constrained by the neighborhood or even the borders of the country we live in. Companies that have never sold outside of their own region may now have customers all over the globe. These global customers often have very different expectations from those they've always known. Everything from language to product features, from privacy to payment options and more can be (and probably should be) different.
- **Automation:** Finally, and maybe most important, the Internet has eliminated many of your employees (order administrators, call center support reps, sales reps, etc.) from the processes that you have moved online. Historically, human intelligence and knowledge have created a link between many of our internal disconnects. Now, just at the time that customers' expectations have risen regarding how quickly, easily, efficiently, and accurately commerce can take place, the Internet has removed the "glue" that has allowed most companies to mask all of their disconnected processes and systems.

This doesn't mean that an Internet experience has to feel "cold" or mechanical. Stanford University professor Clifford Nass showed that people actually react to computers as if they were human (Reeves and Nass, 1998). But computers don't (yet) have the human capability to make intellectual leaps or connect information that is not obviously linked. Computers are logical, but not intelligent.

The Impact

The Internet has affected companies that have chosen to focus on operational excellence in several ways. It has given customers more information and, thus, more control over their buying experiences and has raised customer expectations regarding speed and convenience. The speed at which transactions can take place affects expectations of how fast everything should be done. For many industries, it has leveled the operational playing field, but the level of play is much higher and more competitive! There is less differentiation today and less of a gap between the minimum acceptable experience and the best experience. It's harder to be excellent, and even the minimum standard has been raised. The impact on customer-intimate companies is equally strong. The single global marketplace serves customers from many different cultures with different expectations and needs. This makes building relationships much harder. Of course, the biggest impact is removing the direct human contact from so many interactions. It's harder to be excellent when you don't understand your customers' expectations (or even their language) and even more so when the human interaction is eliminated.

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