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Analyzing Factors Responsible For Non- Acceptance of Hearing Aids

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ABSTRACT

Hearing loss relates to missing certain sounds. The problem is certain sounds in the hearing nerve in our brain don't get enough stimulation. The nerves need stimulation. When it is not stimulated the nerve stops working. When the nerve stops working, there arises complexity in our hearing nerves, which processes sounds that we hear.

Similar to exercising which we do to keep your body healthy, our ears also need to hear sounds and recognize them to function at its best. So, the longer waiting time prior to hearing aids purchase, or to wear them, the less stimulation the brain and hearing nerves get. The speech recognition becomes worsen. Studies by WHO shows that nearly 40% of the age group in between age group 55-74 yrs (McCormack A. & Fortnum H., May2013) suffers from this type of problem. If we compare with vision impairment Hearing Impairment users do not take this matter quite seriously. The problem of Hearing Loss is not only restricted to senior citizens but all age groups. Once the nerve is affected, there is no way to reverse the damage. There are also other side effects of not wearing Hearing aids. These include higher risk of cognitive decline, forgetfulness, depression, low performance at work leading to income, less productivity and the list goes on.

The factors which responsible for non acceptance are not single but rather they are multi faced. Starting from financial problems, Physical looks, Perception, discomfort, are some of the few reasons. In this paper has tried to identify the factors which are responsible for this challenge. There needs to be further research and findings which can provide more factors responsible. Major studies in this field in the near future can identify many other factors which are even date beyond our knowledge.

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INTRODUCTION

Hearing problem is an important public health problem; nearly 40% of the age group in between age group 55-74 yrs (McCormack A. & Fortnum H., May2013) does suffer from Hearing Loss. Compared to vision impairment People suffering Hearing Impairment do take this issue seriously until the point it is really alarming. The problem of Hearing Loss is not only restricted to senior citizens but it is all age group. But Obviously Age related Hearing Loss is one of the most common forms of Senso-neural Hearing Loss (Grattan & Vazquez, 2003). Senior Citizen generally tends to hearing deafness due to nerve response decoration. The feature is quite common but the acceptance is not.

The quality of life that older persons experience when dealing with the problem of hearing loss is often considered to be bad (Chiaetal, 2007, Heine & Browning 2004). Depression and anxiety may result if this problem is not addressed early enough with a preventive remedy (Gopinath et al, 2009). Hearing, in the words of WHO Director-General Tedros Adhanom Ghebreyesus, is priceless. When hearing loss is not treated, it has a detrimental effect on people's capacity to communicate, learn, and make money. People's mental health is impacted, and relationships are made more difficult as a result of this. According to the World Health Organization, India is home to 63 million people who have substantial hearing loss. According to a recent NSSO survey, 291 people per one million people suffer from acute hearing loss (NSSO, 2001). There is a substantial percentage of children between the ages of 0 and 14 who are affected by this problem.

A sizable percentage of the population, as illustrated on the graph, is afflicted by this condition. Huge numbers of people refuse to see Hearing Aids as a viable option for their hearing impairments. There is a weird belief that persons who are deaf use hearing aids. The use of Hearing Aids may potentially diminish one's remaining hearing. These myths are unsupported by research. We won't be able to locate any evidence of this viewpoint if we screen and research. However, the stigmas have been instilled in the minds of the public. Ideas are passed down from one generation to the next, from one region to the next, and from one person to the next. We are conducting a study to find out why people don't use hearing aids.

Preliminary Findings of the Literature Review

Hearing aid use is on the rise, as evidenced by the fact that the number of people who use hearing aids is outpacing the number of persons who are deaf. Cochlear Implants are also commonly used to treat hearing loss, although they aren't the only option. Implants, obviously, have a significantly lower success rate and are far more expensive. Only around 25% of those who could benefit from hearing aids actually do so (e.g., Kochkin, 2000; Meister, et al., 2008). However, as compared to the developing and impoverished countries, this figure may be far lower.

As a result of hearing loss, auditory stimuli are reduced in quality (Hums & Roberts 1990). Due to the increased acoustic signal, speech recognition becomes more difficult, which primarily affects those with hearing impairments (McCoy et al. 2005). Additionally, in daily life, people hear speech accompanied by a range of sounds, such as clamorous surroundings, making it much more difficult to communicate (Algren et al. 2005). Hearing-impaired listeners, according to previous study, are more likely to suffer from these types of adverse situations in terms of speech perception performance than their hearing-impaired peers (Hagerman 1984; Plump 1986; Hopkins et al. 2005). Keep up with continuing auditory streams may raise the cognitive load of listening, according to several studies (Shinn-Cunningham & Best 2008). Listeners with hearing impairments have to put in more effort in order to understand what is being said (McCoy et al. 2005; Romberg et al. 2013). Increased listening effort can lead to increased levels of mental anguish and weariness (Stephens & Hutu 1991; Kramer et al. 1997, 2006), a lack of energy, and stress-related sick leave from work (Stephens & Hutu 1991; Kramer et al. 1997, 2006). (Gatehouse & Gordon 1990; Kramer et al. 2006; Edwards 2007; Hornsby 2013a, b). Nightingale and others (2009). Due to a lack of leisure and sociability, people with hearing impairments may have a lower quality-of-life (Weinstein & Vestry 1982; Demorest & Erdman 1986; Strawbridge et al. 2000). The extra effort required for successful listening may be a contributing factor. Listening effort is being studied by scientists and clinicians alike in an attempt to better understand the effects of hearing loss on communication (Gosselin & Gagné 2010, McGarrigle et al. 2014).

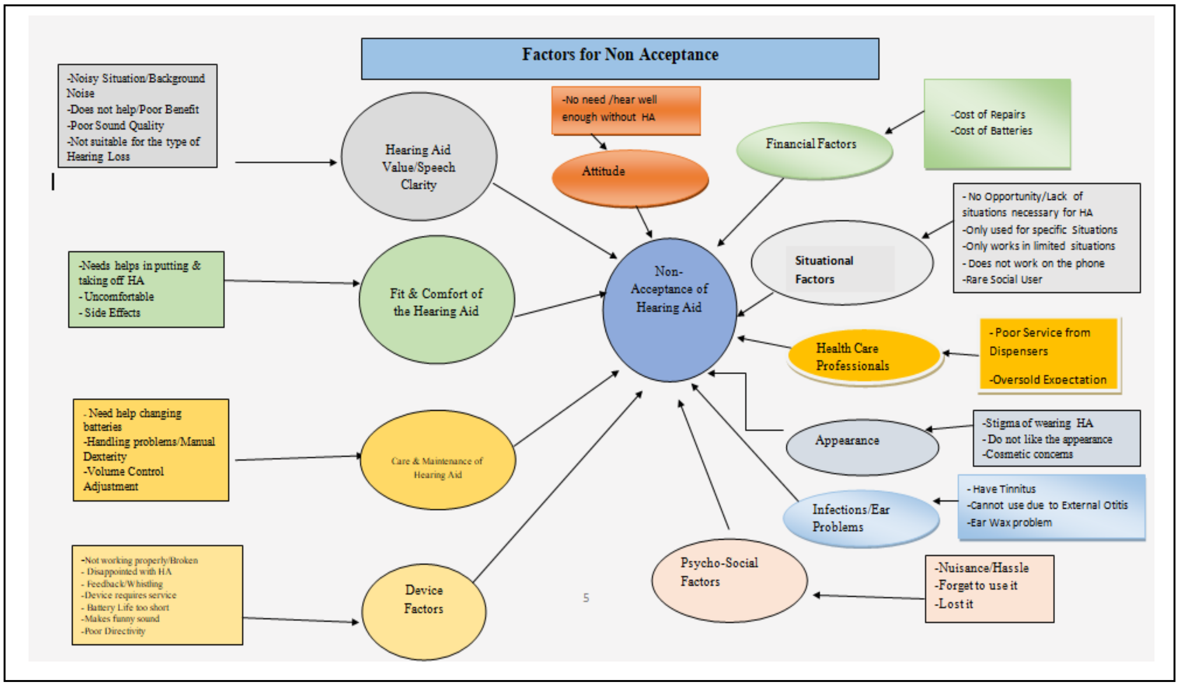
Several researchers have identified potential obstacles to the acquisition and usage of hearing aids (e.g., Meister, et al., 2008). These include stigmatisation, misunderstandings about how hearing loss affects people's ability to communicate, expectations that are unrealistically high, and a lack of understanding of the benefits of hearing aids (Meister et al. 2008). (Helvik, et al., 2008).

Lack of actual data on HA non-use is a major problem. This could be a contributing factor to the lack of knowledge of professionals regarding improper HA utilisation. In contrast to people who reject the recommendation and prescription for Has, HA users do not generally require the professional, emotional, and educational support from hearing healthcare experts. This is definitely problematic. Linssen et al. (May 2020) used semi-structured interviews to investigate the thoughts and feelings of elderly Dutch adults about their non-use of HL and HA. Although the results shed light on how people view their HLs and HAs, they were limited in scope and lacked precision in many areas.

Older adults' perceived hearing difficulties, ageing, positive attitudes toward hearing aids, and the support of significant others are the most important factors for older adults' adoption of hearing aids (Hickson et al., 2014; Knudsen et al., 2010; Laplante-Levesque et al., 2012; Meyer & Hickson, 2012; Pronk et al., 2017, 2019; Ratanjee-Vanmali et al., 2019; Ridgway et al., 2016; Sawyer, Armitage, et al., 2019; Simpson et al., 2019; Tahden et al., 2018). Stigma and erroneous ideas about hearing loss and appearance have been demonstrated to have an impact on the number of people who use hearing aids (Southall et al., 2010; Wallhagen, 2010). In the United States, about 15% of people who don't use hearing aids return them after a one- to two-month trial period, while the remaining 85% normally accept them (e.g., Kochkin, 2000).

However, a big number of people just utilise it for a short time. Less than an hour a day could be the norm (Aazh et al., 2015). According to MarkeTrak 10 results, these facts hold true (Powers & Rogin, 2020). An estimated 23% of those who had previously owned hearing aids did not have them anymore, according to the data in the study. More than a third of those who tried hearing aids rejected them after a trial, according to a new study. Of those who now wear hearing aids, 77% have varying levels of use. 72 percent of current hearing aid owners claimed daily use, 17 percent weekly use, and only 2.7 percent reported never using them.

Based on the Literature review we had identified the major factors which work as barriers. The barriers which prevent from Hearing Aid Usage is mentioned in the diagrammatic view.



Research Gaps Identified

In our Literature Review we have identified there needs to be a holistic study on the needs for the factors responsible for non acceptance of Hearing Aid. There are Medical reasons as well as there are inherent reasons starting from socio-economic barriers, Societal Norms and Economic condition. Based on the review of the Literature we have identified the following barriers which we would discuss. The Gap arises from the fact every researcher have identified one perspective or the other. But generally there are multiple factors which act as a pivotal tool in this blockage. A detailed statistical tool application using research methodology would provide us the indicators which are more aggravating the problem compared to others. Obviously we would consider this in a future paper.

- **Hearing Aid Value/Speech Clarity**

People use Hearing Aid to communicate better. They do have expectations from it. But once a person is fitted with the hearing Aid. The user gets lots of noise which are quite normal in nature but are amplified. The sounds received includes background noise for example sound of ceiling fan, Air conditioner, horn and sounds of vehicles and all other noises which are there in the room. But since the user did not hear this noise for a pretty long time this becomes too terrible to accept.

Further, People complain that the speech reception is poor. Even after using it they could hardly make up what is being spoken. Obviously in case when hearing deficiency is on the higher category speech clarity remains an uncaptured area.

- **Fit & Comfort of the Hearing Aid**

There are people who have multiple problems. Hearing Problem is just one of them. People suffering from nerve disease and vision problem do find difficulty to wear and take off the hearing aid. They have to rely on somebody to do this job. But on a regular basis they do get that support. Further, even after wearing the HA the user might face come level of uncomfortable. People do complain of itching, generally people having dry skin does face this challenge. They might require some volume adjustment through the volume knob in the HA. The fitting might not be proper which results in buzzing noise, unfitness and below par hearing.

- **Care & Maintenance of Hearing Aid**

Compared to Specs hearing Aids needs much care and maintenance. The Instruments needs to be switched off when not in use. The batteries need to be changed on a regular interval. The tips which are inserted into the ear canal needs to be cleaned. If they are dirty brown then they hold wax which causes low hearing or no hearing at all.

In case of sophisticated instruments such as RIC, Custom Model weather protection guard needs to be replaced. In case of extreme cold and heat they do get bigger in size thereby restricting the sound inflow. Further, care needs to be taken to safeguard from water, moisture, sweat, oil and any other form of liquid contact. This is not always possible for the HA user. People do find these problems a challenge which is quite burdensome. They expect some form of HA which will be hassle free to use and will have the minimum maintenance issue.

- **Attitude**

There are certain complex and weird ideas generated. People do have the opinion that there hearing is quite sound and are able to hear what is being spoken. Even if they find difficulty in hearing they manage by putting hands on the ear or by nearing the distance. Many a times they make awkward gestures and ask to repeat. But they do perceive a strong believe that they have still good hearing. If they get use HA there residual hearing will be damaged. Further, they would be completely dependent on the HA. The idea does get much popularity when he gets some support of his peers who do share same opinion. Though there is no scientific logic to prove but people and very resistant to accept.

- **Device Factors**

There are certain expectations when one use the Hearing Aid. Obviously, the damaged that has occurred is permanent in nature. Hearing Aid does not restore the Hairs cells nor does any form of anatomical restructuring to make the ear normal. It is only meant as an amplification device which helps the impaired person to hear the sound. The sounds generally sounds like a tone received from a microphone which is very artificial and much different compared to normal hearing. It does take time to adjust with this new normal. Only regular usage as par advice of the Hearing Care professional does acclimatizes the user.

People complain that they are receiving funny sounds from the Hearing Aid. There is whistling and feedback from the Hearing Aid. They get disappointed with the performance. The level excitement comes down and with low motivation they avoid using it. Further, the complexity of use and maintenance mentioned earlier also complicates the matter.

- **Situational Factors**

People use Hearing Aid on a selective basis. Often they mention that since they do not have much to say and remain alone they do not use the Hearing Aid. Time specific use, such Social gathering, Phone communication, Television viewing, listening music are some of the rare period they adopt hearing aid. The adaptation of the Hearing Aid is one of the prime requirements for clear hearing. It takes time to get used to this amplified artificial environment which is quite different from normal.

Further, when the Hearing deafness is on the higher side people do not get to hear even if they are in a gathering or while communicating in phone. There are many users who use the Hearing Aid one in one ear even though they have issues in both ears. Strong counselling needs to be provided to make them understand that they need to adopt the hearing aid rather than rejecting it. Once in a while on a specific situational requirement HA would provide the solution.

- **Financial Factors**

Hearing Aid is commercially quite expensive compared to specs. Obviously there are Government aids and grants but the quality of those are quite poor. Further, not many people do get that benefit. There are regular expenses which are recurring in nature such as cost of batteries, repairs etc. People having limited income and pension based survival does find it a big challenge. They generally compromise in many cases due to this financial challenge. This ultimately leads to unproductive hearing, Non Usage of Hearing Aid. The perception about Hearing Aid also becomes negative.

- **Psycho-Social Factors**

There are certain Psycho-Social Factors as well which does works as a hindrance. People tend to forget to use the Hearing Aid. They might have developed dementia starting from week to strong form which increases their forgetfulness. There remain high chances of losing it as well. The nuisance sound and uncomfortable creates a sense of rejection. If friends, relatives, spouse takes little cares in this many a times this challenge can be overcome. But the problem is not for a day but a regular one. SO, people who really cares and able to divest there time can provide a fruitful work. The mental perception of negativity would change if the support is there.

- **Health Care Professionals**

Hearing Aid is not just a product. In requires a great deal of service and care. Many a time's dispensers do not provide the information with detailed explanation. It needs to be noted that Hearing Impaired persons will not be able to understand all the information at one go. There needs to be constant connection between the service provider and user. If regular checkups are not conducted. Further, non information and explanation of the service provider can be fatal and works inversely on the Hearing Aid Usage.

Further, the expectations of users needs to clearly deliberated. There remain certain false myths and high level expectations. The reality check needs to mirrored to the user.

- **Appearance**

The looks of the Hearing Aid does have an impact on the acceptance of the Hearing Aid. Generally during the early days people do not accept the Hearing Aid. They people they will somehow mange without the Hearing Aid. As the Hearing loss increases the challenges of communication increase. They tend to accept to purchase Hearing Aid. Many a times the Budget and High degree of Hearing Loss tend to make them accept Hearing aids which are much bigger in size. They do not like to reveal their hearing loss to others. The physical looks do make them avoid this device. Further, they might have purchased the Hearing aid. But they tend to avoid using when they are in gatherings and communicating with outsiders and large number of people. This increases the challenge and the sense of discomfort.

CONCLUSION

Hearing Aid is one of the solutions to the impairment problem. Though Hearing Aid do not come up readymade solution. But if people use it as prescribed by the professional then this discomfort can be overcome. Further, Hearing does makes an impact on the quality of life. The resistance and avoidance to public gathering, socialization tends to eroded if Hearing Aid is used on a regular interval. Proper Hearing Aid needs to selected and purchased. Many a time people do selection without much knowledge and information. Though they purchase the aid they do not derive the benefits of use.

The factors responsible for non acceptance are not single point. But there might be multiple reasons for non acceptance. Starting from financial implications, looks and appearance, attitude issues, discomfort, feedback and noise irruption are some of the few reasons. The list is a long one and never ending. In this paper effort has been taken to pen down most of the factors which are responsible for this challenge. But we can't say it's a holistic one. There needs to be further research and findings which can provide more factors responsible. Statistical application with research methodology can provide the results as to which factors are more likely to have a major role in this problem.

The challenges of the non acceptance do a long way. Family intervention, role of children, spouse, relatives, and friends does have a major role in acceptance. The Role of the clinician in Hearing Aid selection and information sharing is not lighter either. They also need to incorporate the best practices and proper counseling considering physho social factors and the myths all around. Proper information backed by due care does goes a long way in resolving the problem. The acceptability of the people varies. There are various reasons for non acceptance. Further, the development of Medical Science and modern day's technology People have shown intent for acceptance. Social Media namely Facebook, Instagram, Twitter, Koo etc. plays an important role in motivating people. The positivity and negativity of this information impacts the user to come up with their decision. Further, the myths are many times addressed when long term user's shares there quality of hearing and how it has changed their social association. The success rate depends from choosing the hearing aid to the point of post-sale hearing management. The new digitization of technology will obviously play its part such as Artificial Intelligence, Cloud Computing etc.

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Impact on Human Resource Practices During Covid 19: A Review

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ABSTRACT

Because of COVID-19, every business has got affected; Human resource management is a core part of the corporate world. Proper functioning of Human resources is very crucial for optimum yield in any organization, especially during pandemics. Organizations have to adopt new practices after COVID distress about which many of them were not aware of. Therefore HRM practices of all sectors need to be modified and upgraded to meet the need of the hour. HR departments must be ready and conscious about what they are going to imply to cope up with new circumstances. The objective of the study is to gain theoretical possibilities and required changes in HRM practices i.e. in selection, training, promotion, and performance appraisal. After a review of various kinds of literature, it is found that HRM practices dropped down drastically during the ongoing pandemic. Training programs that were planned earlier to make employees skillful are revoked to safeguard employees. Because of the unavailability of optimum resources in many organizations digital training could not take place effectively in many organizations. During this global crisis, all the human resource departments should adopt e-HRM practices access and perform all HRM practices unbiased.

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INTRODUCTION

Coronavirus was first found in December 2019 in Wuhan city of China (Gondauri, 2020). World health organizations declared it as a global health emergency at the end of January 2020 (Yuen, Ye, Fung, Chan, & & Jin, 2020). The virus spread over the world through droplets when a person infected with the virus coughs and sneezes or when an affected person comes in contact with other people (Ramesh, Siddaiah, & and Joseph, 2018). To control the coronavirus state and country governments took various measures e.g. Lockdown, mask compulsion, sanitization to control the virus. Self-quarantine and less movement of human being have also been encouraged by governments, though these measures affected the productivity of many organizations because many employees are experiencing a new way of life. Many organizations experiencing neither new practice which were never implemented before nor have they have seen it coming. As the HR department of every organization deals directly with its employees, more effect of the corona is expected in HRM practices. There are many HRM practices that are affected because of this pandemic out of which we have selected some practices like selection, training, compensation, and performance management. The selection process is always required when there is a shortage of manpower in the organization. For the selection process employer through their HR team has to meet with potential candidates for interview and skill tests. Because of the ongoing pandemic, human contact or gathering is being discouraged therefore almost all organizations have adopted e-selection processes. The E-selection process may pose to challenging for some organizations because they have to take trade tests like assessments for specific job roles. Because of some difficulty in assessment organizations may slow down their selection process, and they tend to slow down their productivity. The prime aim of the paper is to analyze the impact of coronavirus on HRM practices.

Objective of the study

The objective of the study is to analyze the impact of corona with clear concepts on HRM practices e.g. selection, Promotion, performance management.

Rationale of the study

The impact of the ongoing pandemic on human resource practices has not been identified much, this is the reason to do this study and write a paper.

An HRM practice always helps an organization to achieve objectives of organization timely and brings some positive vibes among employees of the organization. It also encourages avoiding wastage and optimal use of resources.

During COVID-19 distress effective HRM practices train the people to cope with updated technologies and develop spirit among employees to work virtually in need of the hour.

LITERATURE REVIEW

When we talk about business then human resource becomes vital because HRM practices decide the productivity of any firm through the performance of employees (Mwaniki, 2015). Human resource management can be an influencer or driver for any business (Bose, 2015). HRM deals with the recruitment, training, and retention of competent employees in an organization. Whenever any decline or incline takes place in business employees gets affected first (Athamneh, 2018). The most organization takes various steps to retain their employees so that they can achieve organizational goal. It is very crucial for the human resource department to become considerate for both employees and the organization, because if an employee is taken care of during a crisis then automatically he/she will perform for the organization (Simoes, 2013). During pandemics/crises organizations tend to leave their employees or employees forced to leave organizations and because of that both organization and employee will suffer (Vardarlier, 2016).

In a time of pandemic or crisis, it's become challenging for the human resource department to hire new employees as a replacement for those who have left because of organizational inability (Vasa, 2010). The current pandemic Covid19 is different types of crisis to deal with it all the organizations need to adopt special strategies. In general, organizations force their employees to adopt the situation or get themselves train to fight with the situation and enhance their potential (Rodriguez & walters, 2018). During the ongoing crisis of Covid19, most organizations are forced to conduct virtual training but when we talk about a few industries it is difficult to conduct and make the employees potential through virtual training for that they have to organize offline training but because of restrictions they can gather in large number at a place it means they have cut the number of training for their staff.

For any business firm, it is crucial to get performance whether individual or organizational. Performance management is crucial for the achievement of organizational goals. An impactful result-oriented approach of management and support to employees is key to upgrading production enhancement for the organization (Kumar, 2019). Due to stress and crisis performance of employees can affect negatively (Halkos & Bousinakis, 2012). During Covid-19 fall in employee performance and high turnover took place because of a lack of appraisal and appreciation on upholding assessment parameters of organizations (Wilken, 2020). During this pandemic appreciation or some supporting incentives could be used to support and motivate the employees.

Due to the Covid-19 outbreak, many organizations were not showing interest in the hiring process, because they were trying to escape from expenditure on salaries while they were not doing very good business. Due to this health emergency training of staffs got badly affected. Protecting employees from coronavirus was a prime concern for organizations and that is why they skipped some training programs which were scheduled earlier.

To avoid person-to-person contact organizations should adopt digital forms of HRM practices (K.M., 2020). Organizations are in process of adopting technology to find suitable candidates and assess them for hiring (Blatch-Jones, 2020). The digital depository is widely being used for storage and sorting the data which is very much effective and meeting the targets of enrollment. Very few like mailing or messaging the employees are being used in the name of digital tools to retain employees. The most important feasibility aspect is to organize e-training in any situation from far away (Gordon, 2020). Very often use of virtual techniques are being considered a constructive tool in many industries. Human resource management plays an important role in maintaining the vital relationships between people and work management simultaneously helps in organizational strategic decisions. During a health emergency or any crisis role of HRM is also appreciable (Gulua, 2020). Thus, in the good faith of the organization and employees, HRM should communicate properly. At the same time during crisis management should also support and encourage HRM.

When we talk about performance management it is a continuous process in which the performance of an employee should be observed and calculated on daily basis to line up the deliberate target of an organization (Aguinis, 2019b). Performance management has been badly impacted because of the Covid-19 outbreak. Many organizations are downsizing and actually decreasing the tendency of fair evaluation of employee performance. During the Covid-19 outbreak, few organizations are willingly deviating from remuneration determinations. Organizations are facing financial difficulties, General principles are also dwindling and sometimes within a short time period implication takes place. Organizations are focusing on their preferences and regulating the same on the role or off role employees are being ignored and because of those actions are being affected and as a result, primitive projects are being deferred. Some modifications are required in HRM practices in which evaluation of employees' performance can be fair. Evaluation with conventional assessment techniques takes prolonged time because of hierarchy pressure on employees and managers. Thus, a requirement of a small, accurate, and quite extensive performance benchmark is there.

If an organization has to really grow employees of that organization should be treated as the most important asset because their presence is most important for the development of business. It is necessary for an organization to allocate their staff well so that they can fulfill their personal and professional needs. To satisfy employees' needs organizations should pay well and a trend of appraisal should be there to motivate employees. Because when someone gets praised it works like a positive catalyst which will be constructive for both employee and the organization both. If the employees are encouraged it will reflect on performance and eventually lead to excellence in the production capacity of employees and the organization both. Constructive HRM practices and assistance to employees during the crisis are sighing of relief for them, which assists them to regain their energy and enthusiasm (Eliza & Kin, 2020). During the outbreak of Covid-19 some organizations are applied pay cuts which are very unfortunate for employees who are loyal to the organization for a long; it should not be done by organizations.

Consequences of HRM Practices during Covid-19

In time of pandemic like Covid-19 employee and managers of human resource management tries their best to cope up with situations. An HRM employee supports and manages virtual learning for personnel of the organization they also organize the assessment functions of employees through digital interferences. Organizations should acquire such practices in which they can get their profits maintained and also can retain their employees because Covid-19 had impacted the recruitment and selection process badly. By reviewing various works of literature it is found that organizations are not very keen to hire new staff to avoid their expanses or we can say to save more profits. Many organizations were unable to recruit staff because of pandemics because they need to call candidates at their place to assess their skill but public gathering should be avoided because of Covid-19. Organizations can go ahead with the virtual model of recruitment during this ongoing pandemic. But in virtual recruitment, some extended steps may be required and for some organizations, physical assessment is kind mandatory to evaluate their potential candidates.

Training

When we are discussing challenges for HRM practices then one most important practice for the HR department is to plan and organize training for newly recruited as well as old employees with new technology or machines introduced in the organization. Organizing online training and getting optimum results through virtual mode is a bigger challenge for any organization but due to Covid-19, they cannot call their employees to gather at one place for training so offline training is to be avoided. Many employees are not much keen on online training because they are not very familiar with technologies introduced in the present situation and some are not very happy with virtual training because in offline training they were getting paid or getting a chance to visit other places.

Appraisal/Promotion

During the Covid-19 crisis, many employees are not able to achieve their targets set by organizations while they are working with the same enthusiasm and zeal, because they are not much comfortable with technologies introduced by organizations. When it comes to performance appraisal organizations looks after products only rather than the dedication and effort of an employee, on the other hand, it is difficult for HRM practitioner to assess employees' performance.

Compensation

During Covid-19 many organizations are sending their employees on leave without pay forcibly irrespective of decline in their business, some are enforcing salary pay cuts and some are really not able to pay or retain their potential employees.

CONCLUSION

The human resource department is a kind of mediator between employees and organizations. HRM practitioners cannot be biased for any party and at the same time they have to ensure the welfare of both. Human resource practices cannot escape in pretext to Covid-19 or any crisis rather than they have to work more effectively. The effective implementation of HRM practices is crucial for organizations to perform well. The ongoing pandemic made it very difficult for organizations to retain and recruit their potential employees. Training programs were postponed or canceled and couldn't take place in many organizations to date or many of them have tried to organize it virtually. When we talk about performance standards or productivity standards it is also impacted badly because of the outbreak and seems too challenging to achieve.

The standard for performance and productivity for employees should be premeasured and factual in view of the Covid-19 outbreak because when we look after performance standards that were set before the outbreak is not easy to achieve during an outbreak. Many organizations are facing low revenue generation because of less number of staff or the lack of versatility in staff to cope up with that e-HRM practice should be adopted by organizations. This can help in minimizing the gathering during a pandemic when the risk of spreading coronavirus is high. Organizations should also ponder over existing HR practices and can review them.

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Doctors' Work Life Quality and Effect on Job Satisfaction: An Exploratory Study Based on Literature Review

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ABSTRACT

Every day, the health-care system becomes more complicated. It is mostly due to changes in lifestyle, greater demand for patient care, and the effect of technology on the health-care delivery process. Sophisticated devices necessitate specialized knowledge, which necessitates a better and more current medical education system, which, in turn, necessitates a better organizational structure. All of this has an impact on the entire medical profession, as novel difficulties must be met with increasing skill and potential development, as well as increased dedication to the profession, as performance management becomes a major aspect in avoiding professional hazards in various forms. As a result, the entire health policy needs to be updated in order to provide health care professionals, particularly doctors, with enough quality work life and improved job satisfaction in order to improve their performance at work. We try to answer these questions in our research.

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INTRODUCTION

Doctors operate under severe strain worldwide, whether in the public or commercial sector, it is widely acknowledged. However, there has been little work done to isolate the components that affect their working conditions at work, and only a few study evaluations are now available.

In our article, we attempted to go deeper into those elements by researching scholarly articles on health care as well as QWL conceptual studies in general.

In the 1960s and 1970s, first-world countries began to pay attention to quality of work life (QWL) as a human resource intervention. The industrial economy benefited from the introduction of computer technology and de-skilling, but at the expense of the working classes. Outsourcing of jobs to attain a competitive cost advantage put domestic labourers in jeopardy. As a result, workers were subjected to enormous workloads and high levels of stress, as they were forced to become goal-oriented without any autonomy or job security.

The expansion of high-tech jobs and the scope of employment in IT industries has attracted the curiosity of researchers from various disciplines to examine work-life balance techniques. The purpose of this exercise was to find ways to motivate employees to attain high levels of performance, improve job satisfaction, and lower the risk of employee attrition (Hannif & et.al, 2008, 272).

Analysis

The concept of "quality of work life" was originally stated in 1972 at an international labour relations conference. After the United Auto Workers and General Motors started a Quality Work Life (QWL) campaign to reform the workplace, it gained even more attention.

The term 'QWL' was first coined by Irving Bluestone (of General Motors). His emphasis was on workers' active participation in decision-making, which had a wide range of effects on firm performance.

In his research, Seashore (1975) attempted to link QWL to employee satisfaction. He described it as role efficacy that has an impact on an employee's pay, job security, and job happiness. On the other side, it has an impact on the employer in terms of productivity, cost, and quality control, among other things.

QWL is defined by alpha, beta, and gama variations, which are correlated with time frame, shift in reference point, and individual priorities, according to Golembiewski et al. (1976).

"A process by which an organisation responds to employee demands by establishing mechanisms that allow individuals to actively engage in the decisions that form their life at work," according to Robbins (1989).

QWL is a multidimensional term that is strongly tied to Industrial Labor Relations, according to Hsu and Kernohan (2006).

Other researchers have defined QWL as a multidimensional construct that relates employee wellbeing, job quality and job description, working environment and relationship, autonomy and control (Korunka, Hoonakker, & Carayon, 2008; similar work was also done by Schouteten, 2004; Van Laar, Edwards, & Easton, 2007).

Several academics have proposed several categories and criteria to describe and assess quality of life. Walton (1980) divided QWL's basic components into four categories. According to him, work meaning, job social and organisational harmony, work challenge, and richness are all impacting aspects on QWL.

D. Statt (2004) outlined the function of factors that affect employee job satisfaction, such as working environment, including work schedule and payment structure, coworker attitude, and rewards for great service, among others.

The eleven dimensions of QWL were defined by Klatt, Murdick, and Schuster (1985). Remuneration, workplace discomfort, organisational health programmes, flexible work hours, and management participation are all factors to consider. Workplace control with recognition, interpersonal relationships, grievance resolution, resource adequacy, valid promotion policies, and job security are only a few of them.

Winter et al., (2000) investigated how supervisory, structural, and social variables, as well as role stress, work characteristics, and supervisory, structural, and social variables, influenced academicians' experiences, attitudes, and behaviours both directly and indirectly, using QWL. Bhanugopan and Fish identify a lack of job stress, burnout, turnover intentions, employment enjoyment and stability, and professional advancement as some of the signs (2008).

Connell & Hannif (2009) highlighted three characteristics: I job description; ii) total working hours/work-life balance; and iii) supervisory policies. Job security, reward systems, salary, and growth chances, they say, are among the most important subjects. Adhikari and Gautam (2010) describe work life quality as proper salary and benefits, job stability, and a safe and healthy working environment.

In their descriptive research among Nurses, Hsu and Kernohan (2006) revealed 56 QWL characteristics that fall into six domains, including demographics, socioeconomic components, and health behaviours. To perform descriptive research, Hsu and Kernohan (2006) used a convenience sample. They divided the participants into 16 focus groups, each with three to five registered nurses with at least two years of experience from one medical centre and five rural hospitals. They discovered 56 QWL categories that fell into six categories: socioeconomic relevance, demography, organisational self-actualization, and so on.

Donald et al. (2005) assessed QWL indicators in six Canadian public health care organisations by analysing pertinent paperwork and performing focus groups or team interviews (HCOs). The focus groups were taped and analysed utilising qualitative data analysis methods. Employee happiness and working circumstances have been found to be important indicators of QWL. According to research, low levels of QWL have an effect on organisational culture and effectiveness, employee health, high stress and burnout levels, more complaints, greater direct medical expenses, and patient morbidity and mortality rates (An, Yom, & Ruggiero, 2011; Cole et al., 2005; Laschinger, Finegan, Shamian, & Almost, 2001, Nayeri et al., 2009 and Sirgy et al., 2001). Bragard et al. (2012) looked into the relationship between quality of work life (QWL) and the Quality of Work Life Systemic Inventory (QWLSI), as well as a QWLSI-based intervention methodology.

Better motivation - Emadzadeh, Khorasani, and Nematizadeh (2012) surveyed 862 primary school teachers in Isfahan about the quality of their work lives. It discovered that, despite the lack of other quality criteria such as remuneration, self-motivation has a significant effect in institutional success. To examine if there was a link between QWL and productivity, Nayeri et al. (2011) conducted a descriptive study of 360 clinical nurses working in Tehran University of Medical Sciences facilities. According to the statistics, 61.4 percent of the people had a moderate QWL. Only 3.6 percent of nurses were judged to be doing their tasks properly.

Work Life Quality: Health Care Sector

Health is undoubtedly the most delicate field of research, as health-care providers must sometimes prioritise the value of a patient's life over the benefit of the organisation. As a result, workers in many categories of health jobs are subjected to persistent physical and emotional stress, increasing the risk of early burnout. The key to running a successful healthcare firm is having a highly competent and diverse personnel.

Employees in such an organisation, on the other hand, must be dedicated to their profession and spend significantly more time than those in other fields. As a result, they are subjected to extreme physical and emotional strain. As a result, it is critical to maintain the organization's working environment at its best in order to recruit top talent.

In their study, Seashore (1975), Khaleque & Rahman (1987) emphasised the relevance of job satisfaction. However, QWL has only been minimally distinguished from job satisfaction in a few research. Quinnand, Shepherd, Davis, and Cherns all expressed their opinions on the subject in 1974 and 1975, respectively.

In their study, Attridge and Callhan (1990) emphasised the importance of the work environment and offered six dimensions: organisational features, resources, type of labour, job-related benefits, workplace relationships, career development, and recognition. O'Brien- Pallas et al. (1994) proposed a framework for assessing nurses' quality of life. Brooks (2001) expanded on it by looking at work-life balance, work composition, work environment, and work world, among other things. These criteria were developed with a variety of elements in mind, including family and work life balance, social and cultural considerations, and so on.

In independent research among young female workers, Oginska-Bulik (2006) and Melchior et al. (2007) indicated that irregular job schedules and longer service hours negatively influence them and are a primary cause of mental breakdown. In 2006, Saraji and Dargahi performed research at Teheran University of Medical Sciences on the positive and negative effects of financial benefits, occupational safety, work-life balance, and other factors on employee satisfaction. They used a questionnaire with 14 essential factors to conduct a cross-sectional, descriptive, and analytical investigation. This survey included around 900 employees from 15 different hospitals. The majority of them were unsatisfied with various issues. Employee pay structure, autonomy and participation in decision-making, career development, occupational safety measures, job security and reward system, relationship with seniors, work-life balance, and other QWL characteristics were discovered as a result of this study.

Lockley et al., (2007) similarly linked an intensive work schedule to lower QWL and family strife. Barger et al. produced a similar picture in a separate investigation (2009). In 2007, Vultee., et. al. conducted a significant study in Sweden on the operational independence of physicians. They came to the conclusion that organisational support is an important component in increasing job satisfaction and reducing work-related weariness. The notion of a work-related quality of life (WRQoL) scale for employees in the health-care system was developed by Van Laar et al. (2007). It described six elements, including work conditions, stress at work and how to manage it, the interface between work and family life, job satisfaction and career fulfilment, and so on.

Shailesh et al. (2007) conducted research on Psychiatrists in New Zealand, focusing on the emotional side of their work, as well as job satisfaction and burnout. Burns and Muller looked into Hospital-Physician Relationships (HPRs) in terms of financial performance in 2008, and came to the conclusion that better financial status for physicians, as well as the application of positive operational and behavioural skills within the organisation, can help manage HPRs. Successfully Madaan (2008) investigated the demographics of senior and junior residents in India, concluding that working conditions are a deterring factor in this regard.

In 2009, O'Leary et al conducted a gender-specific study among Russian physicians and discovered that males have a higher level of job satisfaction than females. Webster et al. (2009) used content analysis, interviews, and continual comparative studies to investigate work-life balance in nursing communities, employing factors such as safety, recognition, and opportunity. In their study of health care workers as a whole, Barger et al. (2009) identified psychological and physical diseases such as depression, musculoskeletal, gastrointestinal, and cardiac disorders as a direct result of ill-defined shift work, which disrupted each worker's typical circadian cycle. Van der Colff and Rothmann discovered similar findings (2009).

Barker and Nussbaum (2011) highlighted physical and emotional negative impacts in both acute and chronic forms, and recognised elements like as night shifts and shifting responsibilities as severe occupational hazards connected with the health care profession. Another study by Geiger-Brown et al (2012) recommended for reducing duty hours from 12 hours to 8 hours in order to provide better health care for patients. In this study, a positive link was established between the occurrence of immunological disorders and breast carcinoma in female employees, presumably due to excessive exposure to artificial illumination, which suppressed Melatonin and resulted in carcinogenesis as a result. This finding was supported by prior research by Hansen (2001) and Lockley et al. (2007).

Vagharseyyedin et al. (2011) projected six parameters to measure Nurses' QWL, including shift work, economic benefit, work place relationship, demanding job character, demographic pattern, and, most importantly, leadership or managerial attitude at work. Nataranjan and Annamalai (2011) emphasised the importance of creating a support structure for employees in order to preserve QWL, minimising absenteeism and enhancing productivity.

Bagtatos (2011) raised worry about individual demands such as wellness, security, and so on, and how these relate to corporate needs. In their study, Lee et al. (2013) employed the CHINESE version of the QNWL (C-QNWL) to measure the QWL of nurses using 10 subscales such as work-life balance, leadership style, self-awareness, job security, good teamwork, autonomy, and staffing pattern. Within the study population, there was a mixed response.

Institutional infrastructure and ergonomics, like all other professions, have an essential impact in physicians' QWL and performance. This viewpoint is backed by the findings of the South African Human Rights Commission (SAHRC, 2000), which emphasised the importance of proper infrastructure, such as electricity, water supply, and a well-functioning communication system. They also underlined the importance of having sufficient space and public facilities in hospital facilities in order to provide better health care. After evaluating 434 hospitals, the DPSA Report (2006) recommended appropriate maintenance and timely replacement of life-saving medical equipment. With the advent of urbanisation, the rate of hospital admissions for emerging types of illnesses such as AIDS, SARS, and other diseases has increased, causing more hardship to physicians who are operating under a damaged institutional framework. In their research throughout time, Benatar (2004), Hall (2004), and Breier et al (2009) have presented sufficient data to support this viewpoint.

In their research in Senegal and Malawi, Rouleau et al. (2012) and Bemelmans et al. (2011) described a serious shortage of competent people, including doctors and nurses, contributing to poor medical care and increasing morbidity and mortality. As a result of the crisis, several developing countries have resorted to task-shifting, or the use of unskilled labour in places where high-skilled personnel are unavailable. Such examples were described by Breier (2009) and Munga et al. (2012) in South Africa and Tanzania, respectively. Walsh et al., (2010) mentioned situations in Zambia where nursing staff had to perform the duties of doctors in order to avert a disaster. As mentioned by Connell et al., junior doctors and even recently hired nurses are frequently used, resulting in inadequate patient management (2007). On the other hand, Chikanda (2006) and Breier (2009) described a situation in which highly competent professionals, such as specialist doctors, were forced to perform activities normally performed by junior or unskilled employees due to general staff shortages. This obstructs normal functioning as well.

In their study on health care workers in Uganda, Opollo et al. (2014) adopted Van Laar WRQoL scale to assess perceived work-related quality of work life, taking into account gender and work hours of employees, and reported considerably low levels of QWL among the studied sample. Adisa T. et al. (2014) researched the work-family balance of female employees in Nigeria (both doctors and nurses) and found a negative pattern, which they attribute to the workplace and domestic environment. Nowrouzi et al. (2015) used a mixed strategy that included both questionnaires and semi structured interviews to study the association between QWL and nurses' health and pushed for a significantly proportional outcome.

Physician migration seeking better possibilities and prospects is a current and serious issue for the health sector's personnel shortage. Al-Momani, (2008); Manyisa et al., (2015) investigated why doctors prefer the private sector due to financial benefits, resulting in a large number of vacancies in the public sector. Scully, R.et al. (2017) investigated maternity leave and its influence on female employees' professional and personal lives, finding a negative economic impact and high job unhappiness.

Various academics looked into this topic in depth in order to combat the tendency of skilled health care workers migrating and to enhance retention. Marchal, Brouwere, and Kegels (2005) proposed certain specific policy adjustments, such as flexi-work, career growth policies, and so on. Cho et al. (2006) emphasised the need of providing sufficient resources and time to complete the task, as well as monetary assistance, to improve institutional loyalty. In his study, Manyisa et al., (2015) emphasised the importance of proper infrastructure in increasing job satisfaction and retention. Turner. I (2017) also investigated gender-specific job-related stress in the Nigerian Medical Service and discovered widespread unhappiness among female physicians, who find it difficult to strike a balance between work and home life due to a lack of personnel and lengthy working hours.

Research Gap

1. Most of the studies done on Nursing cadres only with few studies done on doctors or paramedics.

2. Very few studies done on gender basis, keeping female doctors in consideration separately
3. Not much studies done including private and govt. sectors both at a time and publishing a comparative study

CONCLUSION

Even though there is considerable agreement on the concept of employee well-being, the preceding debate has led us to the conclusion that defining quality of life measurements is a difficult task. Clearly, there are objective (physical and structural design) and intervening regulatory variables that influence employee work processes. As outcome factors, researchers are looking at immediate effects on employee psychology (positive attitudes, devotion, and satisfaction) as well as long-term repercussions on organisation performance.

The importance of establishing a joyful working environment for health care professionals, patients, and the firm is clear from this data. A review of the literature revealed methods for overcoming barriers to achieving ideal working environments. According to this study, excessive workloads, irregular shifts, and long working hours are important indicators of job discontent, high degrees of burnout, low morale fatigue, and emotional exhaustion among health care personnel.

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The Implication of E-commerce: Emerging Markets in Post-Covid Era

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ABSTRACT

The process of buying and selling via internet platforms is referred to as E-commerce. E-commerce has become a worldwide trend in recent years. People from all around the world have begun to purchase things online. Mobile commerce, money transfer, inventory management, and other aspects of electronic commerce are included. With only a few clicks, anyone can send anything to anyone, whether it's money or presents. In the future, electronic commerce might have a significant economic impact. Internet business will permanently alter the face of business. Furthermore, in the twenty-first century, E-commerce will transform banking. E-commerce has had a wide range of effects on the increasing global economy. First and foremost, it has impacted information technology and all commercial segments; above all, E-commerce has boosted global production growth and its impact are too high. They are able to determine the number of professionals needed to develop their country's knowledge economy, as well as compute the quantity of investment required to provide businesses with internet access. Some benefits are now in a position to compare their economies to those of their international competitors, and there are numerous ways to boost productivity growth in present emerging markets.

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INTRODUCTION

E-commerce is more than just a combination of electronic and commercial products. It represents a completely new method of doing business using a method that deviate the rules of the business itself. As a result, business strategy and management are more important than technology. E-commerce and the internet, if used properly in expansion, can be tools to ensure long-term economic prosperity. The great influence of E-commerce on the global economy and societies will undoubtedly improve economic efficiency, competitiveness, and profitability and, consequently, result in the growth of the knowledge society. By connecting remote regions and integrating scientists, managers, development professionals, managers, and people into economic and social development projects and programs, E-commerce trade and new evolving digital technology and amenities can be instrument to develop and helps expand livelihoods. Millions of people worldwide.

Customers, suppliers, groups, organizations, government, and the general public are all part of the online revolution. It has resulted in significant changes in market power from retailer to consumer, taking into account the rules governing online marketing. Customer expectations have changed dramatically in the new economy. The key to success will be the company's understanding of these differences and their ability to invest in them. The web, the Internet, and the advancement of computer and communication technologies have redefined the boundaries of common companies over time, space, and groups of buyer and seller, creating a new request for products and services. E-commerce is widely known around the world, especially in developed economies, as a way for businesses to reach global markets and target a wide range of customers in various parts of the world.

Digital transformation was primarily about individuals as customers, as well as significant changes in market power from provider to consumer. Customer expectations in a new economy are far different. The key to success will be the company's understanding of these differences and their ability to invest in them. The web, the Internet, and the advancement of computer technology and communications have reshaped business, removed old temporary and local barriers and created new communities of buyer and seller to new needs for goods and services. E-commerce is a small part of e-commerce. Companies used to have websites that showcase their products and services, but then they started for you. Previously, firms had websites displaying their products and services; however, they began to use E-commerce as a means of supply in addition to the existing E-commerce system. Electronic trading, commonly known as E-commerce, refers to all the business operations of electronic media, such as the computer network. It involves using electronic media to do business and using information technologies such as Electronic Data Interchange. To put it another way, to trade electronics is to buy and sell products and services online. Customers may buy anything from the car to the cake from the comfort of their home and send it to someone thousands of miles away at the touch of a mouse. Delivery strategy is often used for the transport of requested products. All the top banks today do their computer-based transactions, and computers are more than just the idea of automated transactions. All commercial applications are now based on the concept of E-commerce, which is one of the most important components of fraudulent banking operations. Any new concept or technology will be accepted in the business world, enclosed by highly modest and volatile market conditions, only if it brings significant benefits to all stakeholders. E-commerce has many advantages. E-commerce is more than just an electronic device. It represents a completely new way of doing business using a method that variations the rules of the business itself. As a result, business strategy and management are more important than technology. Used properly, it can improve the quality of our business and our future. The huge impact of e-commerce on the global economy and societies will undoubtedly increase economic efficiency, competitiveness, and profitability and, consequently, contribute to the development of a knowledge society. By connecting remote regions and integrating scientists, managers, development professionals, managers, and people into economic and social development projects and programs, E-commerce trade and new emerging digital technologies and services can be tools to develop and help improve livelihoods. Millions of people worldwide.

E-merchandize and E-finance are two categories E-commerce is divided into. The subject of this study is e-merchandise, which is a branch of the retail industry. E-merchandise is the process of selling products and services online and is distributed through distribution channels, such as groceries, flowers, music, clothing, hardware, tickets, travel, books, or gifts. The great elasticity of the Internet has enabled what is commonly known as E-commerce, which is embedded in the traditional way of managing a business. All features of the business culture we are accustomed to in the physical environment can now be done. All aspects of business culture that we are familiar with in the physical world, such as online advertising, online ordering, publishing, banking, investment, auction, and professional services, can now be done online. It is important to define the definitions of E-commerce as they will help to establish the scope of the technology and how it can be used in the retail industry. Simply put, E-commerce is an online business venture. The marketing and search stage, the order and payment stage, and the delivery phase are the three most important stages of commercial transactions. Any or all of these activities can be done electronically, and therefore fall under the umbrella of electronic trading. Electronic trading, in a broad sense, refers to any type of business that takes place electronically or through a network, such as the Internet. Travel is beneficial for both company and organizational lines. The market share has been increased as some segments can be managed by multiple customers at once.

LITERATURE REVIEW

In today's quickly changing business environment, marked by boundary blurring, disinter mediation, and hyper competitiveness, organisations operating in developing markets cannot compete purely on the basis of prior performance. Their capacity to develop effective business models, strategies, and new goods will be critical to their long-term survival in the twenty-first century. The internet was the initial step in this innovation, allowing conventional commerce to transform into the E-commerce trend. In addition to the huge profits from E-commerce trading in the business, commerce, industry, and commerce sectors, it has become increasingly dangerous for business analysts and stakeholders that many organizations and emerging market operators do not fully embrace the immeasurable benefits of E-commerce in their businesses.

The current system of business transactions in many organizations is slowing down due to man-made processes, which have hindered the efficiency of the business as consumers are asked to wait in line permanently or return someday due to long or occasional manual process. In such a case, one can ask what the client most in need of treatment at a public hospital can do.

Apart from advances in computer systems and organizations in acquiring such technology in economics or in developed markets, the same level of acquisition is not evident among a few emerging economic organizations or emerging markets; acquisitions are slow and characterized by infrastructure issues, government policy issues, and more. E-influence commerce's in developing countries, which will greatly benefit from product growth through E-commerce. By not engaging in e-business, you are at risk of losing your ability to both produce and make a profit.

Objectives of the study

The study's key goal is to determine the influence of E-commerce on emerging markets. Other particular goals include the following:

• To investigate the major influence of E-commerce on evolving market growth.

• To determine the link between E-commerce and company profitability.

• To investigate the substantial influence on operative proficiency.

• To determine the effect of E-commerce on the profitability of an organisation.

• To look into how E-commerce may help underdeveloped countries thrive economically.

Research Questions

The following research questions are:

1. Is the usage of E-commerce a reliable indicator of a company's profitability?

2. Does E-commerce help underdeveloped nations thrive economically?

3. Do you think there's a link between E-commerce and rising markets?

4. What is the influence of E-commerce on the rising market?

5. Can E-commerce have an impact on an economy's growth?

Research Hypotheses

The influence of E-commerce on the developing market is negligible.
The influence of E-commerce on the developing market is substantial.
E-commerce and developing markets have no meaningful link.
E-commerce and emerging markets have a strong link.

RESEARCH METHOD

Many people have welcomed E-commerce as a way for poor nations to acquire a firmer footing in the global trade system. E-commerce has the potential to assist emerging economies in gaining greater benefits from trade. Dissimilar the requirements for operating a company from a corporal location, E-commerce does not necessitate a retailer's investment in storage space, insurance, or infrastructure. Only a well-designed web shop to reach clients is required. Furthermore, because the cost of running a firm is far lower with E-commerce, greater profit margins are possible. This study is on the effect of E-commerce on development of emerging market in present times.

RESULT AND DISCUSSION

E-commerce Drivers in Emerging Markets

With the usage of E-commerce increasing as a result of increased internet penetration in emerging nations, it's critical to understand the unique characteristics of customers and how they buy online. Unlike in most established nations, web merchants in developing markets have a restricted selection and variety of products. Because most emerging countries are severely under-banked, providing a diverse variety of payment methods is therefore a vital component in reaching a larger audience. The following are some of the E-commerce drivers in emerging markets: -

Global shipping expands the number of options available.

Many shops in underdeveloped nations have low product inventories. As a result, domestic E-commerce in some locations may be restricted in terms of foreign items. During busy holiday times and the lengthy return time for defective items, the segment confronts problems and is detained at border controls.

Emerging customers are more likely to purchase on social media.

Although the usage of Smartphones, mobile phones, laptops, and desktop computers increases internet penetration rates, developing market customers are far ahead of their counterparts by shopping on their phones. Mobile phones are more of a need than a choice when it comes to shopping. Consumers in many growing markets in Asia, the Pacific, and Africa use mobile devices first. Laptops and desktop computers are simply present in far fewer homes in developing nations.

A variety of payment options for underinsured customers

Many emerging markets have substantial numbers of unbanked people. Online merchants should give as many payment alternatives as feasible for their consumers in order to attract a larger audience and avoid these disruptive difficulties. Whereas in certain locations, payments are largely made online by bank card, in others, payments are made in person, via mobile phone credit card, or, of course, cash on delivery. The fundamental objective of an online retailer must be to survive in a cash-based economy, which still prevails in the majority of emerging economies.

E-Challenges commerce's in Emerging Markets

Expanding into new foreign markets, particularly through internet means, makes it simple to interact with new clients. To succeed in new areas, E-commerce portals must interact and engage with customers in their native languages. Customers do, in fact, spend more time on E-commerce websites. However, while considering foreign growth prospects, businesses must also consider some of the obstacles. The following are some of the major problems that E-commerce in emerging nations faces: -

a) Infrastructure technical

Launching websites in foreign markets does not need hosting them on servers located in those regions. It is frequently impossible owing to restrictions in local infrastructure. When robust methods are utilized to intelligently disperse the load of a server across vast areas, latency concerns are prevalent.

b) Logistical situation

The internet and E-commerce have ushered in a new era of cultural, conversational, and consumer shifts. A supplier of foreign services for businesses, smart firms that export internationally, according to experience. Furthermore, local corruption is well-known in several international marketplaces.

c) Customer service in the field

Companies who want to extend their business into foreign markets must remember that customer service is the most important part of their operation. If your company delivers customer service to its customers by email, phone, or live chat, it must also provide a localized version for new customers.

d) Appropriate Payment Method

The majority of payment providers on the market offer for easy platform adaptation. You'll want to choose a partner that can help you figure out which payment options are best for each region. As a result, suitable payment arrangements for your organisation and consumers are required.

Post-Covid-19 E-commerce fluctuations: sales progress and irretrievable requirement

The global epidemic has emphasized the importance of E-commerce. Although it was once one of the many purchase options, E-commerce has now passed as the first purchase option. With all non-essential stores closing around the world by 2020, with a growing number of people affected by isolation, online shopping became a trend, and E-commerce sales were growing exponentially. However, different countries, genders, ages, and affluent groups are spending and buying differently throughout the epidemic, and some businesses are more equipped to expand their digital offering than others. Covid-19 changed major markets and leading E-commerce, and whether its impact still exists. The impact of Covid-19 on the big market and premium E-commerce, and if it will continue.

E-commerce sales growth across different countries

Since the pandemic began, customers in developing nations have complete the biggest move to online purchasing. Customers buy online more commonly and trust on the internet for news, health-related information, and digital entertaining. Most E-commerce companies launched their internet services at a period when many people were quarantined at home. Others will have been left behind as a result of the Covid-19 epidemic as a chance to improve their digital offering and expand their commercial dramatically. Throughout the epidemic, E-commerce sales rose at an unprecedented proportion, even in the maximum developed countries.

Online shopping rise by demographic

COVID-19, according to software company Big Commerce, has identified the opposite sex and age groups adopting E-commerce to varying degrees. Despite the fact that E-commerce is becoming increasingly popular and E-commerce sales are increasing, Covid-19 has led to a decline in monthly online spending per consumer. This may be due to the uncertainty of the epidemic, which has caused consumers in the emerging and developed economies to stop buying more expensive goods for a long time, and those in developing economies to focus on important products and those in developed countries that save future financial hardships.

Champions and failures of the E-commerce move

In the luxury industry, however, there are winners. Christie's and Sotheby's quickly changed their focus to online and private auctions. This has allowed businesses to reach new, smaller audiences, and realize that online auctions can sell a wider range of items at higher prices than previously expected.

Will E-commerce's fame continue into a post-Covid world?

The epidemic has caused irretrievable changes in consumer behaviour, including the strong E-commerce transformation that is expected to continue in the post-Covid era. The risk of infection while shopping is highlighted by COVID-19, which means that fear of another health crisis may trigger behavioural changes over time. In addition, the epidemic has forced even shoplifters to shop online, and many of these people have already seen the benefits of E-commerce. With its ease of use and low cost of strong competition, it seems that the growing popularity of e-commerce will last long after the epidemic is over in memory. This is why brands that still place a premium on store purchases and do not provide complete online information should adapt or risk expiration. Within the industries that are accustomed to purchasing tangible goods, such as fast-moving consumer goods and medicines, there is now a huge potential for products that could set up pioneer platforms that could benefit more. However, when it comes to digital knowledge, there is room for improvement in all businesses. Recognizing that e-strength commerce will only increase, smart firms will focus on their efforts to ensure that their online delivery remains high quality.

Trends in E-commerce are paving the way:

The major E-commerce trends points:-

Augmented Reality enhances the authenticity of online shopping.

Augmented reality (AR) has developed a very new experience and turned as a game changer for E-commerce in shopping experience. This type of technology allows customers to see what they are looking for closely, which helps in their purchase choices, what exactly will fit in and suit to their look. In a few parts, such as fashions and home decor, AR has a noteworthy impact on purchasing experience as it allows customers to experience a healthy experience without seeing it in person. AR allows users to see what the product would look like on them if they wore it, rather than just seeing its 3D illustration. Few items and businesses are better suited to old buying strategies, nevertheless AR will interrupt the market soon in near future. There were some strategies of trail and return but soon it will get replaced by AR.

High Usage of voice search.

Not only are there speakers advertising the product in the market, but consumers are now relying on voice support to perform everyday actions. The speakers installed in their homes, or the devices like Alexa and google search or all shopping sites provide voice search. Which is not only limited to English but it also available in their regional language, more people will use voice search to shop online, order food, and plan their lives rather than typing. Keywords and contents with the searching product, the emergence of voice search provides an good opportunity to attract even at a laymen's term for E-commerce companies.

AI helps Sellers to learn about consumers.

After the use of artificial intelligence (AI) customers are enjoying too much the features, automation, individual purchasing and all cause machine learning. Typically, basically AI collects data on how people buy, when they purchase, and what exactly they want in a product or service. The part of technology that can be replicated in the real world. The customers expect the companies to care for them and fulfil their demand, and AI will be organized to do this task. In social media, we've already seen the negative feedback, where AI learn from public negative comments, as it's very likely that customers may want the impact and result of it.

Personalization on the site uses that information to generate personal feedback.

Customers always want an exceptional, exclusive online shopping experience whether its B2C and B2B. The buyer may receive individual product suggestions according to their search and comprehensive customer support based on AI data. Personal experience of customers on the site or in marketing campaigns has been shown to have a significant impact on companies profit and growth.

Big data plays a role in forming transformed engagement.

Most people are now conscious that E-commerce sites collect personal information, which puts them at danger. As a result, experts are divided on the benefits of big data and how it affects individual purchasing information. Personalization will eventually find your way to the internet of things as digital companies continues to develop and deliver more resources internally.

Chatbots are progressing shopping experience.

Chatbots interact with online shoppers in similar manner that human salesperson does. Nowadays customer expects to find and buy a product with only a few clicks, and they get frustrated if they can't. In this circumstance, a chatbot can assist save the sale. Customer service chatbots are all the rage these days. However, I believe they will have a significant impact on how consumers purchase online. They'll develop one of the most crucial marketing tools available. Self-checkout kiosks will most likely become the standard in the retail environment, and in-store marketing will likely rise. I believe that, in the same way as the most intelligent chatbots, online shopping bots will become more common, using pre-existing data to help predict new things you will enjoy.

Mobile shopping is changing.

Customers can buy from their phones anywhere, which is important in today's society. You will miss out on great opportunities if your E-commerce site does not respond to mobile or web applications. Mobile phone buyers want the extra luxury of being able to pay with their phones.

Supplementary ways for payment.

Customers have different payment options, but if they can't pay as they choose on the E-commerce site, they can cancel the job. Having a variety of payment options is a great way to increase mobile conversion rates. If customers are able to store their payment info on your site, they will be able to check it very quickly the next time they make a purchase. It would be easy to buy a product from any website if you did not just provide a different ID for you on the way out. This unique ID will be used by the wallet service to record securely all your payment information, shipping and billing addresses, preferences, and more.

Headless and API-driven E-commerce agreed to sustained revolution.

Headless trading is a way to completely separate the E-commerce infrastructure of an online store from the final display layer. Due to its flexibility, content marketing, and the power of digital experience, many E-commerce organizations use it head-on.

Customer's retort to video.

Video has proved to be a very effective customer service tool, and it will not go away anytime soon. Creating videos for your website is a great way to quickly communicate and enlighten customers about your product or service. Use of podcasting and short video content to help consumers discover how E-commerce product products and services can help them solve a problem, problem, or opportunity.

Contributions retain customers approaching back.

Subscriptions come in all figures and sizes these days, and your usability is attractive to customers. Registration services allow businesses to plan ahead with inventory and sales already done.

Sustainability is fetching more vital.

Consumers and companies alike are widely recognized around the world. As a result, customers become more sensitive to where they buy, as well as their impact on the environment and its effects.

Businesses should enhance digital approach for adaptation.

Getting visitors to website is one thing and getting them to adapt is quite another. Businesses are striving to optimize their product pages in order to increase conversion rates. Multi-channel selling, whether through Facebook ads or Google shopping ads, is another technique to increase conversions.

E-commerce comprises and supports the businesses like: -

A. Online shopping portals on various E-commerce platforms

B. Online buying and selling between businesses

C. For trading purposes, online monetary exchanges

D. Business-to-business electronic data exchange (EDI)

E-commerce in emerging economies has long been a matter of debate. Everything is about to move online, thus E-commerce is the future of every country. Everything will be available online in the near future, from crops to pharmaceuticals. Smartphones will have access to everything. There are several aspects or explanations that demonstrate that E-commerce is the way of the future.

a) Shops will develop online skills, i.e., small firms will now be able to operate online, and local retailers will be able to extend their enterprises through online channels.
b) When it comes to internet purchasing, food delivery will take precedence. Food delivery has exploded as a result of the epidemic, since many are afraid to dine outside. Many meal delivery companies have embraced no-contact food delivery.
c) Online monetary transactions are also among the variables influencing E-commerce. People may now use their mobile phones to download bank apps and apply for the online banking system. This will make financial transactions more convenient and less time consuming.

d) If E-commerce reaches these expanding areas, consumer growth will be evident. E-commerce accounts reflect future development in the current context.
e) Keep up with industry blogs and relevant news to remain on top of what's going on. Begin by identifying industry-specific influencers and media, and then expand your search to other areas to gain a complete view.
f) Use digital technologies and analytics to analyse the behaviour of your consumers. Use data from your customers to see if a trend is good for you. Many trends may work for other firms, but you are the best person to know your clients. Consider using more than one data collection method to see consumer patterns from various perspectives. Use these figures to get a sense of your company's general tendencies.
g) Ask your consumers for comments. Don't be hesitant to inquire about what your present clients require. Obtaining input from current clients may provide you with insight into current trends, allowing you to make more precise future plans. You never know, a consumer could propose something you hadn't considered.
h) Keep an eye on your rivals. Take a peek at your rivals; you don't have to copy everything they're doing, but being aware of what they're doing is another method to spot a trend.

CONCLUSION

The advantages of E-commerce, forthcoming trends, and solutions to current issues are all discussed. The importance of the internet and its use in today's society is growing exponentially. Customers may now buy anything from anywhere thanks to the growing popularity of mobile devices. Clearly, internet commerce is the way of the future. There has been a huge drop in operating expenses as E-commerce replaces other conventional commerce models to deliver seamless services and user experiences. Cross-border purchasing is achievable through E-commerce if buyers are ready to incur the shipping and other fees. Users may utilize the site to do a price comparison and purchase an item at the best accessible price. This not only raises consumer knowledge and transparency, but it also gives them a sense of accomplishment when they save a penny. The process is further streamlined by the clarity of communication between portals and clients.

Aside from the aforementioned advantages, it also has significant risks. A violation of client trust and a fluctuating economy are common dangers. E-commerce business failure is uncommon, but not unheard of. When cross-border trading is done, it also reflects on the platform's reliability. Customer happiness is the most important factor in the success of an E-commerce firm. Future E-commerce trends will pave the way for successful commercial initiatives and economic growth. In order to improve consumer experience, AI-driven technologies, augmented reality, and speech recognition methods will be used. This will lead to a move toward customized solutions, which is largely achievable through E-commerce. E-commerce plays a critical role in assisting firms in expanding their reach and scalability.

In the world of E-commerce, a lot of new things are happening. Technology and humans are continually varying, and E-commerce connects them all, we'll always be looking to the future. Emerging markets and local retailers will benefit from E-commerce. E-commerce has a significant and beneficial economic impact. E-commerce has changed the face of business and will continue to do so in the near future. If E-commerce is brought to light first, inefficiencies in trade and retailing will be addressed. This will have a favourable impact on the country's economy. Online companies will be considerably more secure, and these portals will be more efficient at delivering orders on schedule. This would lessen the incapability of offline banking and transaction systems by allowing payments to be done online and in a more convenient manner. E-commerce resolve have a favourable impact on the economy and prosperity of all nations on a global scale. E-commerce resolve expand international trade in the near future. Through online commerce, local shops will be able to promote their items on a global scale. However, transportation expenses will be a major factor. The things bought will take longer to arrive, and transportation expenses will be expensive. People are sometimes hesitant to purchase things with high transportation costs since the delivery cost might be larger than the product itself. Global company expansion will result in higher-paying employment and more efficient living. E-commerce will have a global positive impact, including an increase in the economy of nations, allowing them to grow.

This is the E-commerce Scenario that is forming. Local retailers will have a fair opportunity to promote their items on the digital platform, and an increasing number of customers will be able to see them. This will result in favourable growth for these small businesses. Furthermore, there will be a good attitude toward foreign trade and internet trading. The purchasing and selling will happen quickly and in a pleasant manner. Financial transactions will be simplified, and everything will be done online and without trouble. The influence of E-commerce on emerging markets will be as follows. In the upcoming era, E-commerce will play a significant role in online trade and transactions.

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A Critical Appraisal of Tax Evasion as Predicate Offence for Money Laundering

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ABSTRACT

Tax evasion and money laundering are two global problems that are devastatingly impacting the global economy, economic security, stability, and economic growth. The primary objective of this paper is to examine the link between tax evasion and money laundering by looking at their historical origins, basic features, strategies, and economic repercussions. Money laundering and evasion of taxes are organised financial crimes that are related to one other, either explicitly or implicitly. Laundering of money was once thought to be solely involved with trafficking of drugs and financing of terrorist activities. At this moment, it has also been connected to tax evasion. The connection between both crimes is not well understood. Tax evasion is regarded a predicate offence for laundering money in certain jurisdictions, whereas it is not in others. This study finds that evasion of taxes is one of the most common motivations for laundering money activities. Furthermore, in order to address these activities more effectively, this article suggests recognising tax evasion as a recognised predicate crime for laundering money.

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INTRODUCTION

Taxation is an important source of income for every nation in the current world financial order. If taxpayers strive to evade or avoid paying taxes and launder the money, the government will be unable to offer vital public services. These both crimes result in drop in revenue and disrupt the money inflow in a financial market of a country. It may also jeopardise a state's financial integration and social progress. Individuals in the global economic system willingly pay the taxes on their personal income and similarly, corporations pay taxes on their earnings.

Globalization is making it easy for the people who are interested in foreign investments through different financial institutions. According to an assessment report published by Organization for Economic Co-operation and Development (hereinafter referred as OECD), people are moving their fiscal assets to tax havens or offshores in order to evade taxes. Tax evasion is genuinely impacting all developed and developing countries. To fight evasion, there is a need of reforming the existing anti-money laundering control systems (Authority, 2015).

The relationship between tax evasion and money laundering often go hand in hand. Both crimes are directly or indirectly interlinked with each other. Money laundering and its related crimes have a long history dating back to 1980. At first, the scope of money laundering was only limited to trafficking of drugs. In early 2000, terror financing was started being linked with money laundering as many terrorists' organizations found it very useful to finance their terrorist operations. Presently, in the world of global economy, the financial crime of tax evasion is also associated with money laundering (Unger, 2017).

Establishing the link between both offences is complicated. Many nations treat tax evasion to be a predicate offence to laundering money. In nations where tax evasion is a predicate crime for laundering money, the perpetrator of a specific level of tax evasion is also prosecuted with laundering money (Unger, 2017).

This article aims at establishing the relationship between tax evasion and money laundering. It also examines the emergence of the two offences throughout history. Moreover, this study also discusses the crime of tax evasion as predicate offence for money laundering. Later on, it also explores the traditional and virtual methods of both crimes. Moreover, this article looks into the economic implications of money laundering and reasons of prevalence of tax evasion. Lastly, this research highlights on want of combating tax evasion in order to curb money laundering.

Historical Evolution of Tax Evasion and Money Laundering

Role of taxes in human history was not very significant regardless of its long history. The history of tax can be traced back to 3000-2800 BC. In the city states of Greece, tax was directly imposed on citizens. At that time, rational behind taxation was war. Taxes were imposed on personal properties and lands owned by Greek citizens. However, taxes were imposed only for short period of time. Later on, taxes were levied in permanent form on real estate and transactions related to such properties (McLure, 2020).

In modern age, taxes contribute in economic, social, and human development. Tax revenue has become a significant factor in progress and prosperity of any modern state. However, taxes can only be collected, if the citizens of state pay their fair share of taxes. One of the simplest reasons for evading tax is that everyone wants to earn an increase their net income (Hammar, 2009).

The concept of tax evasion can be defined in multiple ways. Legal Information Institute defines tax evasion as 'using of unlawful means to avoiding taxes. It further explains that tax evasion involves misrepresentation of income by an individual or a corporation from tax authorities (Legal Information Institute, n.d). As per the Supreme Court of the United States in the case of Sansone vs. United States, a conviction for tax evasion necessitate sufficient evidence of three components including the presence of a tax default, an intentional endeavour to dodge taxes, and a positive act trying to establish tax avoidance or attempt (Sansone v. United States, 380 U.S. 343, 85 S. Ct. 1004, 13 L. Ed. 2d 882 Supreme Court 1965).

The history of tax evasion goes back to the case of notorious Chicago mob boss, Al Capone, who involved in murder, theft and extortion. He ran Cicero Chicago suburb as his private kingdom and used to live a luxury life and was never charged for any crime. However, the only thing that he was questioned for was tax evasion. In 1931, he was sentenced for tax evasion with 11 years' imprisonment and was also fined and paid court costs (Tirosh, n.d).

In the modern world, money has become more vital than oxygen. Everyone in this world wants to get money and just more money. However, the amount of money someone earns depends upon his skillsets. There are some people who could cross any boundaries set by law and society to earn money. Those individuals get involved in offences such as laundering of crime proceeds. The offence of money laundering has a long history dating back over 2000 years. Chinese traders used cash rotation to conceal their earnings from the authorities (Joshi, n.d). The concept of money laundering can also be explained in multiple ways. A major money laundering watchdog agency, Financial Action Task Force define money laundering as 'a profit-generating activity for the individual who was initially responsible for the specific conduct. It is an act which enables a criminal to enjoy the benefits of a crime without exposing the source of money' (FATF, n.d).

It is impossible to determine that how much money is laundered in USA or any other country in the world. However, a report published by United Nation's Office on Drugs and Crime provides insight in this regard. It suggests that only in 2009, $ 1.6 trillion worth of crime proceeds were laundered all around the world. Another report of International Monetary Fund shows that in 1998, laundered money stands at two percent to five percent of the Gross Domestic Product of the world (FATF, n.d).

Nature of Relationship

Behind the causation of money laundering, there are several reasons. Tax evasion considered as a is one of the key reasons behind the laundering of money. A rich individual or a corporation wants to hide and protect their monetary assets from tax authorities, and they do not trust their government to use money for public good. They indulge themselves in laundering of tax evaded money (Qureshi, 2018). For instance, a rich individual or a corporation will misrepresent their monetary assets and profits to tax authorities of their native land and then they will transfer their money either to tax havens or invest in the real estate business in order to conceal their true identities. This constitute money laundering lead by tax evasion. This kind of laundering of money operation is usually done by some powerful and well-organized individuals or corporations who can easily defy tax and AML authorities with their vast influence.

The first estimation of tax evasion worldwide was done by Friedrich Schneider who also defined the term shadow economy, which also included money laundering and tax evasion activities. Walker (2009) in 2001, utilized his work to find out a relationship between tax evasion and money laundering. In order to prove his point, he combined his approximations of shadow economy with every country's GDP. According to his estimations, tax evasion is considered as money laundering in wealthy countries, while underprivileged nations consider it as a campaign against drug trafficking.

Tax Evasion as a Designated Predicate Offence for Money Laundering

United States criminal law defines predicate offence as ‘a crime or criminal act that is committed as part of a bigger criminal conduct.’ That larger crime may money laundering, racketeering or terror financing (Low, 2017). The origin of the unlawful or illicit funds is a predicated crime. "Money laundering" is a criminal activity that originally comes from the offences that it is based on. The execution of these specific predicate offenses necessitates the requirement for laundering money. The Financial Action Task Force has deemed many offences to be classified predicate offences for the offence of laundering money. Tax evasion, terror funding, illicit arms deals, narcotics trafficking, trafficking of humans including children and women, smuggling, and cybercrimes are among the crimes listed. The recognized predicate crimes for laundering money are depicted in **Figure 1.**

Money laundering has 20 recognized predicate crimes, as per the Financial Action Task Force. According to the watchdog agency, evasion of taxes may only be regarded a precursor crime for laundering money if a government has specifically identified it as such through appropriate legislation. After modifying their laws in accordance with Financial Action Task Force, most nations consider tax evasion as a predicate crime for the offence of laundering money (FATF, n.d).

In accordance with Financial Action Task Force recommendations, Pakistan's 'Schedule to Anti-Money Laundering Act, 2010' includes tax evasion as a predicate crime for laundering money. Money laundering has been deemed a predicate offence under the Income Tax Ordinance of 2001, the Sales Tax Act of 1990, and the Federal Excise Tax Act of 2005. Anyone discovered to be engaged in massive tax evasion might be prosecuted with laundering money under these legislations.

This article argues that tax evasion contributes to crime of money laundering in form of predicate offence. The tax evaded money gets cleaned through process of laundering of money.

Traditional and Virtual Methods

Tax evasion and money laundering are committed through various methods and some of these methods share some common characteristics. These are some common methods of tax evasion.

- The simplest method of tax evasion is to not pay due taxes when authorities calls for it. A person will not pay his taxes before or after the expiry date of filing tax returns.
- Cash smuggling is one of the methods that is usually used in tax evasion as well as laundering of money. The earnings of evaded tax are actually transported from on jurisdiction to another in order to launder money. Cash smuggling is done in order to save money from tax regime and preserve the future economic benefits for the person who is involved in such criminal operation.
- Tax evasion is also committed through by presenting false tax returns. The tax payer present wrong data to tax administration in order to lessen his/her tax dues or to completely evade it. Misrepresentation of tax returns also constitute tax evasion.
- Corporate tax evasion occurs whenever a corporation or firm tries to avoid taxation by filing fraudulent financial transactions that take place during the whole yearly tax asses period, or by keeping falsified accounting records to represent lower revenue. Business tax avoidance allows a company to pay less in taxes on its initial earnings.
- Tax exemption and privileges are usually offered to individuals and corporations by government in order to promote businesses and attract foreign investments. However, some unqualified opportunists get rewarded from such schemes and they enjoy benefits from those schemes by presenting fake documents in order to claim tax exemptions. Tax evasion from such schemes is usually done by some top-level corporations that always look for such opportunities.
- Some taxpayers indulge themselves in bribing tax officials which is a common practice in most countries. In order to evade tax payment, individuals offer bribes to tax officers to make it go away.
- Some dirty rich individuals or corporations move their money to offshore centers or tax havens. They maintain offshore accounts in tax havens such as Switzerland. Swiss banks are famous for their greater bank secrecy. They do not disclose their clients' accounts to their native tax authorities. As a result, a significant portion of taxable earning is diverted outside of the nation without being taxed (Bazar, n.d.).
  On the other side of coin, process of money laundering involves three steps. This involves things like "placement, layering, and integrating". The term "placement" refers to the depositing and investing of capital or financial resources into capital markets. The second stage of "layering" is shifting cash reserves to separate the income from its origins, and the stage three of "integration" restores the cash as a genuine resource and returns it to its rightful owner (Mulig, 2008).

With the technological and scientific improvements, virtual methods of money laundering are also evolving. Exploiting flaws in online payment mechanisms is among the most popular digital methods. Internet banking platforms are not without flaws. Such openings are used by launderers. They use sophisticated techniques to get access to the business identities for their own illicit activities. They strive to deceive people in order to get personal details about their "bank accounts", which they subsequently use to conduct unlawful and unauthorized activities (Tookitaki, n.d).

Socio-Economic Implications of Money Laundering

Laundering of money has become a major issue for all growing economies. This crime has some serious impacts on the national and global economy. Money laundering sternly effects government's revenue, inflows of money and also common man. It also slowdowns economic growth and it also control the rates of exchange markets.

First and foremost, it impacts economic growth of a state. Economic growth is very essential for all growing countries and money laundering primarily targets it. Money generated from legal process is transmitted to illegal operations. In such situation, illegal business operations prevail over legal corporate business and damages the reputation and legitimacy of the economy of the country (Gjoni, 2015).

Moreover, money laundering cause destruction in financial sector. Financial sector of a country plays an important role in legitimate and strong economy. However, money launderers take advantage of it by putting in or out huge amounts of cash into financial markets of a country in order to make it unstable and destroy its reputation. Money laundering could also cause failure of banks and fiscal recessions in a country (Unit, F. I., n.d.).

Finally, this paper contends that laundering of money contributes to a worldwide trust deficit. The Financial Action Task Force is an international monitoring organisation that combats financial frauds such as laundering of money and similar offenses. It demands from its member countries to strictly deal with “money laundering and its predicate offences” and if a country fails in compliance with its recommendation, it is added to grey or black list. These ranking is based on how far a society has changed in combating money laundering. If a nation is placed on a black or grey list, the financial repercussions are severe. It harshly impacts its trade with other countries as well as diplomatic relations and opportunities for future trade agreements.

Reasons for Prevalence of Tax Evasion

The extent of tax evasion can be attributed to a number of factors. The issue of evading taxes is complicated, and it produces enormous inequity in society by allowing wealthy people to ignore contributing to growth. Many states are lacking systematized estimation of tax evasion. The cause of tax evasion may vary from country to country. These are some reasons for prevalence of tax evasion:

- The tax administration structure of a country is weak
- Illiteracy and unawareness about importance of taxation
- Complexity and ambiguities in tax legislation
- High inflation discoursing people to pay taxes
- High rates of taxes creating tax pressure
- A significant Shadow economy
- Business promotional regimes offering tax incentives and exemptions
- Lack to trust of citizen on government’s ability
- Inefficiency of tax officials and tax administration
- Regressive taxation
- Tax havens or offshore centers with low tax rates
- Manual tax system not able to cope with digital economy (Collosa, (2019).

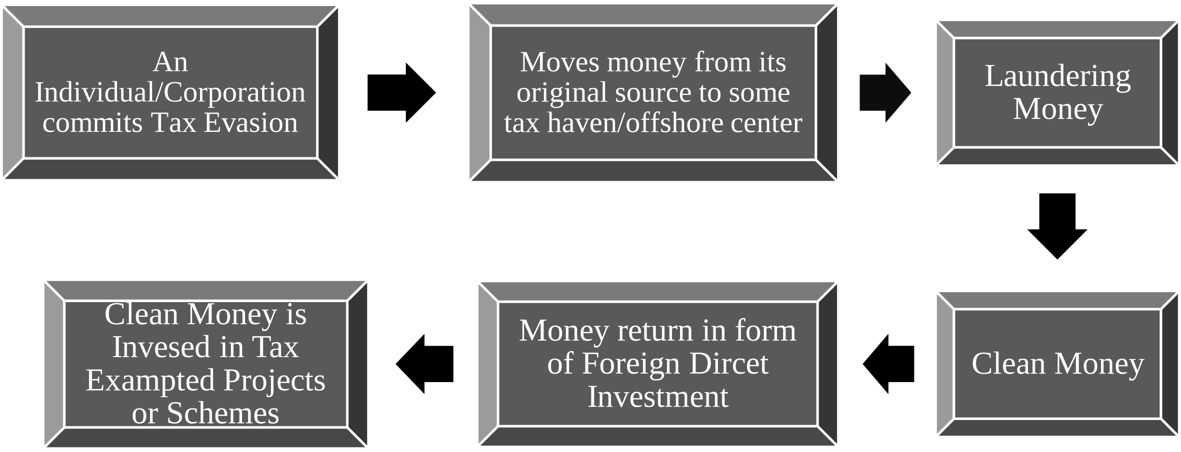
Combating Money Laundering by Controlling Tax Evasion

Tax evasion as an associated crime, contributes in crime of money laundering. This article argues that money laundering could be curbed by controlling tax evasion first.

Figure 2 elaborates the relationship between tax evasion and money laundering. It is argued that when a wealthy individual or a corporation commits tax evasion, it becomes very difficult for them to hide such physical monetary assets from the eyes of tax administration. If criminals intend to benefit from the profits of evading taxes later, they engage in money laundering to make the money look genuine.

These people and businesses are usually better organised than that of the average person who engages in low-level tax avoidance. They relocate the funds out of its actual source to a shell corporation or overseas locations through skilled laundering agents in order to save the earnings of evading taxes. They make it very difficult for taxation or anti-money laundering agencies to track that cash through a combination of "placement, layering, and integration".

After going through laundering process, money becomes legitimate apparently. This cleaned money is transferred to the person or company who obtained it via evading taxes. Additionally, it is deposited in tax-free economic projects or plans in the foreign investors to invest to escape additional taxes (FDI).



As a result, it is believed that this is a "vicious cycle" which continues to thrive and has a significant economic impact. In order to protect the proceeds of crime of tax evasion, people get involved in money laundering. Hence, this article emphasis the need of combating tax evasion by reforming the tax administration and legislation in order to eliminate the crime of money laundering.

CONCLUSION AND RECOMMENDATIONS

This article concludes that tax evasion should be treated as source crime of money laundering. This research article strongly advocates the need of reforming the existing tax administration and anti-money laundering regime of countries that are suffering due to both crimes. The money laundering lead by tax evasion could only be curb by combating tax evasion first. This article recommends that governments must reform and digitalize their tax regimes in order to identify and punish the tax evaders who are involved in money laundering. This article also recommends that there is a need of global action plan and mechanism to counter money laundering and its designated predicate offences.

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