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THE CRUCIAL ROLE OF ONLINE REVIEWS IN SHAPING CONSUMER BEHAVIOUR **IN E-COMMERCE**

EDITORIAL



Happiness is dependent on self discipline. We are the biggest obstacles to our own happiness. It is much easier to do battle with society and with others than to fight with our own nature. – **Bill Blackman**

Dear Friends,

Most individuals believe that achievement is the key to happiness. They believe that success is limited to obtaining wealth, status, and honor, and that those who possess these things have happier lives. But they don't know.....that " 90% of happiness is predicted not by the external world, but the way your brain process the world".

Success is defined differently by everyone of us. They are all merely different from one another, not superior or inferior to any of them. On the path to achievement, there is no rivalry outside of yourself. When you begin to compare your goals and outcomes to those of others, you lose the plot; it is pointless. A positive attitude is a common thread that all of us must keep as we journey towards our respective summits of achievement. Because of a lousy or negative mindset, success without any fulfillment is utter failure. The greatest kind of success is happiness, not money or material possessions. You are doing something properly when you can't help but appreciate what you're doing and know that it will make you smile a lot at the strangest moments. So, never give up.

Best Wishes!

Arun Kumar

TABLE OF CONTENTS

CONTENTS	PAGE NO.
The Crucial Role of Online Reviews In Shaping Consumer Behaviour in E-commerce	3
Commerce Quiz	5
Whooping Cough Or Pertussis	5
Promoting Diversity and Inclusion in Education and Society Strategies for a More Inclusive Future	6
Sudoku and Interesting Facts	11
Personality of the Month-Chitra Gurnani Daga	15
Hercules and The Wagoner	15
Our Booksellers	17
Cynosure of the Month	20

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Mob.: +91 7754 818899, Phone: 0532-2465888, 2468208

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THE CRUCIAL ROLE OF ONLINE REVIEWS IN SHAPING CONSUMER BEHAVIOUR IN E-COMMERCE



Neha Pandey

Research Scholar
Amity University, Lucknow Campus

Introduction

The relentless march of the digital age has not only revolutionized the way we communicate and work but has also drastically transformed the way we shop. With the exponential growth of the internet, the retail landscape has witnessed a seismic shift, ushering in an era where traditional brick-and-mortar stores share the spotlight with virtual marketplaces. Online shopping, once considered a novelty, has evolved into a global phenomenon that has transcended geographical boundaries. This transformation has been accelerated, in no small part, by the advent of e-commerce giants and platforms that offer a vast array of products at the click of a button.

The modern consumer is spoilt for choice, with an overwhelming array of products and services available online. In this digital age, one key element has emerged as a guiding beacon for shoppers navigating the labyrinth of options: online reviews. These user-generated evaluations and testimonials have become a fundamental influence on consumer choices in the realm of e-commerce. Whether it's a humble household appliance or a sophisticated electronic gadget, prospective buyers increasingly rely on the experiences and opinions of their peers to make informed decisions.

This article delves into the pivotal role of online reviews in shaping consumer behaviour, elucidating how they serve as a compass in the intricate world of online shopping. We will explore the psychology behind the influence of these reviews, their ability to foster trust and

credibility, and how they empower consumers with information. Furthermore, we will examine their impact on product quality and discuss the symbiotic relationship between reviews and personalized shopping. As we traverse this landscape, we will also contemplate the future of online reviews in an ever-evolving e-commerce ecosystem.

The Power of Social Proof, Trust, and Credibility:

The Power of Social Proof is a compelling force in the realm of online shopping. Social proof, a psychological phenomenon, refers to the tendency of individuals to make decisions based on the actions and opinions of others. In the context of e-commerce, online reviews serve as a powerful source of social proof. These reviews offer potential buyers real-world experiences and insights into products or services, thereby influencing their purchasing choices. The psychological impact is profound, as positive reviews create a sense of trust and credibility, making consumers more likely to invest in a product with a well-documented history of customer satisfaction, while negative reviews can deter them.

Trust is a cornerstone of the online shopping experience, underpinning consumers' confidence in their purchases. Online reviews play a pivotal role in fostering this trust by providing a transparent platform for real customers to share their experiences. Customers are more likely to trust products or services when they see positive feedback from their peers. However, the authenticity of reviews is paramount, as any hint of



manipulation can erode trust. Credibility is established when consumers believe that reviews are genuine and reflect the true quality of the product or service, reinforcing the importance of honest and unbiased feedback in building and maintaining trust in the digital marketplace.

Informed Decision-Making & Quality Assurance:

Online reviews play a pivotal role in educating consumers and facilitating well-informed choices in the realm of e-commerce. They serve as a valuable source of firsthand information, offering insights into product performance, quality, and the overall shopping experience. Shoppers can gain a comprehensive understanding of a product's pros and cons, helping them weigh the factors that matter most to them. In situations where informed decisions are particularly critical, such as when purchasing high-value items, selecting healthcare products, or making investments, online reviews act as a guiding light. Consumers can assess the experiences and opinions of their peers, which, in turn, empowers them to make choices aligned with their specific needs and preferences. This democratization of information empowers shoppers, fostering trust and confidence in their online purchasing decisions while reducing the likelihood of regrettable choices.

Quality Assurance in online reviews serves as a robust mechanism for upholding the standards of products and services within the realm of e-commerce. Firstly, online reviews play a pivotal role in holding businesses accountable for the quality of their offerings. When customers share their candid feedback, it not only influences the purchasing decisions of potential buyers but also puts a spotlight on businesses to deliver on their promises. Negative reviews, in particular, carry a significant impact as they not only deter potential customers but also act as a catalyst for product improvement. Businesses, prompted by adverse feedback, are inclined to address shortcomings, refine their products or

services, and enhance the overall customer experience. This iterative process of enhancement not only safeguards the reputation of the business but also fosters long-term benefits by ensuring customer satisfaction, loyalty, and sustained growth in the competitive online marketplace. Ultimately, the synergy between quality assurance through reviews and business responsiveness results in a win-win scenario for both consumers and enterprises.

Personalization and Recommendations:

Online reviews play an instrumental role in tailoring shopping experiences to individual preferences and needs. They provide customers with valuable insights into products, enabling them to make choices aligned with their specific requirements and expectations. Furthermore, recommendation algorithms employed by e-commerce platforms enhance this personalization by analysing a user's past purchases and viewing history, generating product suggestions that align with their interests. Striking a balance between relying solely on reviews and personalized recommendations is essential. While reviews offer authentic user experiences and diverse perspectives, recommendation algorithms streamline the decision-making process by presenting relevant options. Consumers often find value in combining these two resources, using reviews to assess quality and user satisfaction, while benefiting from algorithm-generated suggestions to explore new, relevant products. This harmonious blend of user-generated content and algorithm-driven curation ultimately empowers consumers to make well-informed, personalized choices, shaping the modern landscape of online shopping.





COMMERCE QUIZ

- The International Monetary Fund (IMF) created an international reserve asset to supplement existing reserves in response to global demand, which is known as
 - International Monetary Right
 - Special Drawing Rights
 - Quota
 - None of the above
- What is a bank's 'Net Interest Margin'
 - Difference between Interest on Term Loans and Interest on Cash Credits
 - The Margin of Interest earned on Trading in Govt Securities
 - Difference between the interest income and the amount of interest paid out
 - Difference between the Base Interest Rate and the Average Lending Rate
- Sale of future goods is known as
 - Sale on approval
 - Contingent sale
 - Normal sale
 - Agreement to sale
- Which committee suggested that NBFCs working in the microfinance sector be classified as NBFC-MFIs (Non-Banking Finance Company-Micro Finance Institutes)
 - Tarapore
 - Chandra Shekhar
 - Y.H. Malegam
 - Ranga Rajan
- Which of the following is a case of bailment
 - The lease of an apartment
 - Property held by a lender as collateral
 - Conditional sale of goods
 - A car is parked by the driver in a self-service parking lot, and the driver locks the car and takes the key

WHOOPING COUGH OR PERTUSSIS

Whooping cough (pertussis) is a highly contagious respiratory tract infection. In many people, it's marked by a severe hacking cough followed by a high-pitched intake of breath that sounds like "whoop."

Symptoms: The signs and symptoms of whooping cough usually occur seven to ten days after infection, however they can occasionally take longer. They typically start out mild and mimic those of a typical cold: Runny nose, nasal congestion, Red, watery eyes, fever, and cough. The symptoms and indicators get worse after a week or two. Your airways fill with thick mucus, which makes you cough uncontrollably. Prolonged and severe coughing fits may: Provoke vomiting, Result in a red or blue face, Cause extreme fatigue, and End with a high-pitched "whoop" sound during the next breath of air.

Causes: Bordetella pertussis is a type of bacteria that causes whooping cough. Little droplets full of germs are released into the air when an infected person coughs or sneezes, entering the lungs of anyone who happens to be close.

Prevention: The pertussis vaccination is the most effective means of preventing whooping cough. It is frequently administered in conjunction with vaccinations against the dangerous diseases tetanus and diphtheria. The vaccine consists of a series of five injections, typically given to children at these ages: 2 months, 4 months, 6 months, 15 to 18 months, and 4 to 6 years.

Treatment: Antibiotics can be used to treat whooping cough in several ways. Early treatment of whooping cough is crucial, ideally before coughing fits start. Early whooping cough treatment can:

- Lessen the severity of the illness
- Assist in halting the bacteria's ability to infect other people.

Even though most patients will still have symptoms after



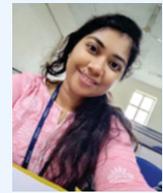
three weeks of illness, starting treatment at that point is unlikely to be helpful. By that point, the bacteria has been eliminated by your body, but the harm to your body has left the symptoms in place. **Manage whooping cough symptoms and reduce the risk of spreading the bacteria to others.**

- Do not take cough medicine unless your doctor recommends them. Take antibiotics exactly as prescribed by the doctor.
- Keep your home free from irritants – as much as possible – that can trigger coughing, such as smoke, dust, and chemical fumes.
- Use a clean, cool mist humidifier to help loosen mucus and soothe the cough.
- Wash hands often with soap and water for at least 20 seconds.
- Eat small meals every few hours to help prevent vomiting.
- Get plenty of fluids, including water, juices, and soups, and fruits to prevent dehydration (lack of fluids).



PROMOTING DIVERSITY AND INCLUSION IN EDUCATION AND SOCIETY

STRATEGIES FOR A MORE INCLUSIVE FUTURE



Neha Singh
Research Scholar
Amity University, Lucknow

In a world characterized by its rich tapestry of cultures, backgrounds, and perspectives, promoting diversity and inclusion in education and society has never been more critical. Embracing diversity isn't just about recognizing differences; it's about harnessing the power of those differences to create stronger, more vibrant communities and fostering equal opportunities for all.

Understanding Diversity and Inclusion:

Diversity encompasses a wide array of characteristics, including but not limited to race, ethnicity, gender, age, sexual orientation, religion, socioeconomic status, and ability. Inclusion, on the other hand, is about creating an environment where every individual feels respected, valued, and included, regardless of their unique attributes.

Challenges in Diversity and Inclusion in Education and Society

1-Implicit Bias: One of the primary challenges is addressing implicit bias, where individuals may hold unconscious stereotypes and prejudices that affect their interactions with people from diverse backgrounds.

2-Inequitable Educational Systems: Educational systems may not always cater to the diverse needs of students. This includes disparities in funding, resources,

and curriculum representation.

3-Cultural Insensitivity: Insensitivity or ignorance of cultural differences can lead to misunderstanding and miscommunication, hindering inclusivity.

4-Lack of Representation: A lack of diverse representation among teachers and educational materials can make it challenging for students to connect with role models or see themselves in the content.

5-Resistance to Change: Resistance to diversity and inclusion initiatives among some individuals or institutions can be a significant challenge.

6-Microaggressions: Subtle forms of discrimination or microaggressions can create a hostile environment for marginalized individuals.

7-Inclusive Curriculum Development: Creating and implementing inclusive curricula that represent a broad range of perspectives can be a complex undertaking.

8-Barriers to Accessibility: Accessibility challenges in terms of physical spaces and online resources can limit the participation of individuals with disabilities.

9-Language Barriers: Language diversity



can create communication challenges in educational settings, particularly in multicultural environments.

10-Intersectionality: Understanding and addressing the intersection of multiple aspects of identity, such as race, gender, and socioeconomic status, is a complex challenge in promoting inclusivity.

These challenges must be addressed to create truly inclusive educational environments and societies. Recognizing and actively working to overcome these challenges is essential to fostering diversity and inclusion.

Strategies for Promoting Diversity and Inclusion:

1-Education and Awareness: A foundational step in promoting diversity and inclusion is educating individuals about the value of diversity and the consequences of exclusion. This can be achieved through workshops, seminars, and open dialogues that encourage empathy and understanding.

2-Cultural Competency Training: Provide training programs that enable individuals to become more culturally competent. This equips them with the knowledge and skills to interact respectfully and effectively with people from diverse backgrounds.

3-Inclusive Curriculum: In educational institutions, it's vital to develop and implement curricula that reflect a wide range of perspectives and cultures. This not only broadens students' worldviews but also validates the experiences of underrepresented groups.

4-Diverse Hiring Practices: Encourage

organizations and institutions to implement inclusive hiring practices. This means actively seeking candidates from diverse backgrounds and providing equal opportunities for all applicants.

5-Support Networks: Establish support networks for underrepresented groups, both in education and the workplace. These networks provide a safe space for individuals to share experiences and seek guidance.

6-Promote Leadership Diversity: Encourage individuals from diverse backgrounds to pursue leadership roles in education and society. Representation in leadership positions is essential for creating more inclusive environments.

7-Zero Tolerance for Discrimination: Implement and enforce strict policies against discrimination, harassment, and bias. Individuals who engage in such behaviors should face appropriate consequences.

8-Community Engagement: Engage with the community to build bridges and break down barriers. Schools, businesses, and community organizations can collaborate to foster a sense of belonging for everyone.

9-Measure and Evaluate Progress: Regularly assess the effectiveness of diversity and inclusion initiatives. Collect data on diversity metrics and use this information to make informed improvements.

10-Open Dialogue: Encourage open and honest dialogue about diversity and inclusion. Create platforms for people to share their experiences, challenges, and ideas for improvement.



The Benefits of Diversity and Inclusion:

Promoting diversity and inclusion in education and society offers numerous advantages. It leads to a richer exchange of ideas, increased creativity and innovation, improved problem-solving, and a more inclusive culture. Furthermore, it can reduce inequality and promote social cohesion.

Promoting diversity and inclusion is an ongoing and collective effort. It's not only the responsibility of educational institutions and organizations, but also of individuals in society. By embracing diversity and fostering inclusion, we create a stronger, more equitable, and more harmonious future for all. The journey toward a more inclusive world is not without its challenges, but the rewards are immeasurable, offering a better and brighter future for everyone.

Conclusion:





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7	4	3	8	5	6	9	2	1
9	8	2	1	4	7	5	6	3
3	7	5	4	1	2	8	9	6
6	1	4	9	7	8	2	3	5
2	9	8	3	6	5	4	1	7
4	6	9	7	8	3	1	5	2
5	2	1	6	9	4	3	7	8
8	3	7	5	2	1	6	4	9

**Answer
of the Previous
puzzle**

Complete the Grid so that every row, column, and every 3 x 3 box contains the digits 1 to 9. Solve the puzzle by logic and reasoning alone, there is no maths involved,

AND

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INTERESTING FACTS ABOUT ICC WORLD CUP

Fact 1: The first-ever cricket world cup wasn't the men's ODI World Cup that took place in 1975. Amazingly, England held the first-ever women's cricket world cup in 1973, two years earlier.

Fact 2: The World Cup was held in England for the first three years; it wasn't until 1987 that India and Pakistan replaced England as the host nation. Since, a different nation has alternated to host it each year.

Fact 3: One of the most important ODI cricket world cups was in 1992, when a number of notable changes occurred. These included the introduction of day-night matches, the adoption of a white cricket ball, and a change from the traditional white jerseys that we now only associate with test matches to coloured ones.

Fact 4: The final World Cup to use the 60-over ODI cricket format was the 1983 edition. India is now the only nation to have triumphed in both the international one-day world cups, the 60-over and the 50-over.

Fact 5: Australia is not only the country with the most titles won (5); they are the only country to win the three ODI World Cups consecutively in 1999, 2003, and 2007. When they defeated Sri Lanka in the 2007 World Cup final, they broke the record previously held by the West Indies. Prior to this, the West Indies, led by the legendary Clive Lloyd, won two straight world cups in 1975 and 1979.

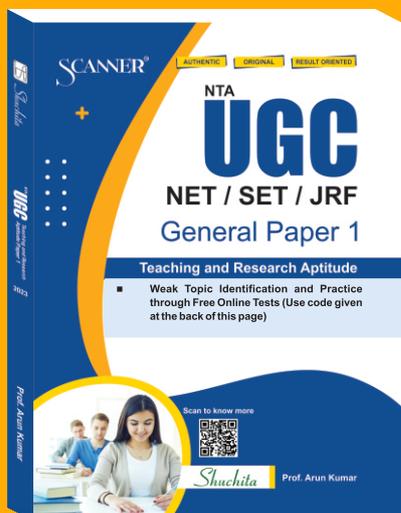
Fact 6: The World Cup of ODI cricket in 2023 will be the first to take place without the participation of the West Indies. The West Indies, once the undisputed cricketing superpower that gave birth to some of the best players in history, lost their qualifying match against Scotland and so missed out on World Cup qualification.

Fact 7: For the 2023 ODI World Cup, a total of 32 teams participated in the qualification process. The rigorous process included three different leagues and took three years, and in the end, 10 teams qualified.

Fact 8: This year, Zimbabwe, The Netherlands, Scotland, Oman, Nepal, Sri Lanka, the USA, UAE, the West Indies, and Ireland participated in the qualifiers, and only Sri Lanka and The Netherlands made it to the World Cup.

Fact 9: In addition to a number of firsts, the 2023 ODI Cricket World Cup will include a regulation prohibiting venues from having boundaries that are shorter than 70 meters in any direction from the striker's end. Aside from that, this year's edition lacks both the boundary count rule and the soft-signal rule.

Fact 10: The winning team does not get to take the original trophy home. Since 1999, just like the football world cup, there has been only one permanent trophy for the ODI cricket world cup. After 1999, the trophy awarded to the victorious team in each world cup is a duplicate of the original trophy, which is returned to the headquarters following the competition.



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CHITRA GURNANI DAGA

Chitra Gurnani Daga, Co-founder of Thrillophilia Adventure Tours Pvt Ltd, a sports and adventure tour company was founded in 2009. She graduated from the Indian School of Business in Hyderabad with an MBA in Strategy and Leadership. She is one of the most innovative travel women entrepreneurs in India. Combining their passion for adventure and adrenaline, Chitra Gurnani Daga, an alumna of the Indian school of business and her husband abhishekDaga, alumnus of the IIT BHU, varanasi started Thrillophilia. Having an MBA and an engineering degree themselves, and coming from a family of people with high positions in the service industry, Chitra and Abhishek made the bold decision to pursue their dreams and take the unorthodox route with no previous business experience or any exposure in family business dealings, they took a shot in the dark and scored indeed.

Thrillophilia is an Indian adventure travel company that curates the best local experiences with hand-picked guides and vendors to expand your journey into

something offbeat and super fun. Above all, Thrillophilia is India's biggest online platform when it comes to booking your travel experiences. Currently, Thrillophilia has more than 3.5 million monthly users. Consequently, Thrillophilia has more than 12,500 listed activities across 125+ destinations.



Chitra has received an award from the Ministry of External Affairs for her outstanding contribution to travel and tourism. Aside from that, she has been featured in India's top magazines and digital channels and recognized as one of the country's most influential entrepreneurs. In addition to traveling, Chitra is also passionate about learning and experiencing other cultures. She aims to cover the entire country and cater to external vendors. Her dedication and sense of business come through strongly in this.

HERCULES AND THE WAGONER

A Farmer was driving his wagon along a miry country road after a heavy rain. The horses could hardly drag the load through the deep mud, and at last came to a standstill when one of the wheels sank to the hub in a rut.

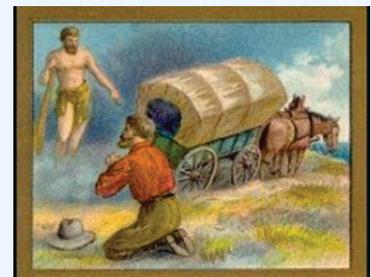
The farmer climbed down from his seat and stood beside the wagon looking at it but without making the least effort to get it out of the rut. All he did was to curse his bad luck and call loudly on Hercules to come to his aid. Then, it is said, Hercules really did appear, saying:

"Put your shoulder to the wheel, man, and urge on your horses. Do you think you can move the wagon by simply looking at it and

whining about it? Hercules will not help unless you make some effort to help yourself."

And when the farmer put his shoulder to the wheel and urged

on the horses, the wagon moved very readily, and soon the Farmer was riding along in great content and with a good lesson learned.



**Moral: Self help is the best help.
Heaven helps those who help themselves.**

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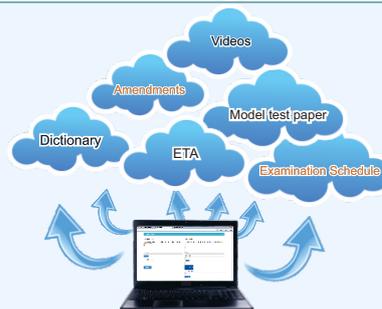
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Anil Book Depot	Bhillai	9425234260	Amit Book Depot	Ludhiana	9815323429
Sarashwati Store	Bhilwara	9414115033	Sharma Book Traders	Ludhiana	9781331666
G K Distributers	Bhopal	9893657777	School Book Company	Mangalore	9845497777
Nema Books	Bhopal	9098243020	Student Book Store	Mathura	9359518693
Saraswati Prakashan	Bhopal	7552804190	R.Lal Book Depot	Meerut	9837025253
Books and Books	Bhopal	9826431103	Sterling Book House	Mumbai	9820676266
Padmalaya Book Seller	Bhubaneshwar	9437026922	Parle Book Depot	Mumbai	9869039766
Shreeman Enterprises	Bokaro Steel City	9431379718	Student Book Depot	Mumbai	9821550165
Bokaro Student Friend PVT LTD	Bokaro Steel City	9234606366	Student Agencies India Pvt Ltd	Mumbai	9167290777
Universal Book Store	Chandigarh	9814032212	Vidyarthi Sales Agencies	Mumbai	9930460004
Mohindras The Book Shelf	Chandigarh	9988883233	Book Emporium	Mumbai	9820651516
Sri Ram Law House	Chandigarh	9815844552	Jaina Book Agency	Mumbai	9821040615
C. Sita Raman Book Co.	Chennai	9444011516	Shanti Book Store	Mumbai	9869683745
Ravi Book House	Chennai	9840043086	Vidyarthi Book Depot	Mumbai	9820930375
R.R. Academy	Chennai	9841018072	Sri Ganesh Book Centre	Mumbai	9820957587
RIGHT CHOICE	Chennai	7358470131	The Book Shop	Mumbai	8080592422
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V Angamuthu Law Book Seller	Coimbatore	9443383047	Shri Siddhi Vinayak Book Center	Mumbai	7875284237

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Shahi Book Depot	Delhi	9811481238	Shanti Book House	Nagpur	9561423322
Pooja Law House	Delhi	9350042870	Rahul Book Centre	Nasik	9881845022
Tarun Traders	Delhi	9871950163	Anmol Book Distributors	Nasik	9325362413
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Jain Book Depot Pvt Ltd	Delhi	9810991451	Encash Law House	Patna	9525244000
Sai Book House	Delhi	9711811303	Friends Book Depot	Prayagraj	9451743891
Khandelwal Book Depot	Delhi	9213336682	Darshan Book Depot	Prayagraj	9415059911
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Book Corner	Dhanbad	9835934963	Friends Book Center	Prayagraj	9453527691
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Laxmi Book Depot	Haridwar	9760033004	Crown Book Depot	Ranchi	9431770109
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SIA Publishers and Distributor Pvt Ltd	Hyderabad	9908062032	Malhotra Book Agency	Ranchi	9308090536
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Mahavir Competition Book House	Indore	9827578758
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Khetra Pal Law House	Indore	9827037713
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Goyal Book Distributors	Jaipur	9414782130
Pioneer Book Shop	Jalandhar	9888459890
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Mahaveer General Store	Solapur	9422380944
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Unique Book Store	Surat	9376891046
Western India Book Corporation	Surat	9825160820
Laxmi Book Depot	Thane	9833218159
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CYNOSURE OF THE MONTH

Prabal Gond

AIR: 38th (CMA Inter, September 2023)
Lucknow, Uttar Pradesh.



- 1. How do you feel after passing CMA Inter Examination?**
Finally CMA Inter exam cleared. It is a feeling which is something is not expressive in word.
- 2. What all has contributed to this success?**
All the contribution to my success is goes to my coaching teacher CMA Amit Jaiswal , CA Shubham Bajpai sir who taught me concepts in brevity and parents support helped me to taste success.
- 3. What challenges did you face during your preparation?**
During the preparation not much difficulty we faced because of the coaching teacher and simply compiled scanners.
- 4. How could you cope up with them? How did your coaching/teacher(s) help you?**
The scope were increased after clearing the CMA inter exam . And the coaching teachers helps a lot in clearing CMA inter exam .
- 5. Your advice to the aspirant for CMA Inter Examination.**
The advice that I would like to gave to aspirants for CMA inter exam that to go with study material provided and take help of scanner the scanner will provide the detailed solved py ques in simplified way.
- 6. Your view about Scanner?**
The solved scanner helps to provide the last time quick revision to the previous solved questions and provides a systematic chapter wise solved MCQ and others question which were material to the examination.