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1	The Effect of Supportive Leadership on Employee Endurance and Organisational Absurdity in the Workplace	Dr.K Uma Maheshwari	Center for PG Studies	European Economic Letters	2023	ISSN :2323-5233	https://www.eelet.org.uk/index.php/journal/article/view/834
2	Detecting Financial Fraud in the Digital Age: The AI and ML Revolution	Dr Sowmya G S	Center for PG Studies	International Journal for Multidisciplinary Research (IJFMR)	2023	ISSN 2582-2160	https://www.ijfmr.com/research-paper.php?id=6139
3	An Empirical study on the future plans and micro and macro factors affecting undergraduate student's life ambitions and career choices	Dr. Rajdeep K.Manwani	Department of Commerce	International Journal of Early Childhood Special Education.	2023	ISSN: 1308-5581	https://www.int-jecse.net/article/An+Empirical+study+on+the+future+plans+and+micro+and+macro+factors+affecting+undergraduate+students%2527+life+ambitions+and+career+choices. 4834/
4	A study on Rating of PSB's (VS) PVB's using Camel Rating Model-Ratios	Mr. V Sri Hari Prof. Jayashree Tambad	Department of Commerce	Shodha Prabha-UGC Care Journal	2023	ISSN: 0974-8946	Printed Volume
5	Lessons from the Past For Creating A Strong Future	Sowmya G S	Center for PG Studies	International Journal of Creative Research Thoughts	2023	ISSN: 2320-2882	https://ijcrt.org/papers/IJCRT2301115.pdf

1/2

6	A Study on challenges in agricultural marketing-with respect to India	Prof.Namratha B M	Department of Commerce	South India Journal of Social Science	2023	ISSN:0972-8945	Printed Volume
7	An overview on crypto currency and risk involved in usage of crypto currency	Prof.Namratha B M	Department of Commerce	South India journal of Social Science	2023	ISSN:0972-8945	Printed Volume
8	AI in Customer Relationship Management and customer satisfaction in banking industry	Dr.K Uma Maheshwari Dr.M Jubi	Center for PG Studies	Shodha Prabha-UGC Care Journal	2022	ISSN :0974-8965	Printed Volume

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The Effect of Supportive Leadership on Employee Endurance and Organisational Absurdity in the Workplace

PDF (https://www.eelet.org.uk/index.php/journal/article/view/834/725)

R Deepa, K. Uma Maheswari, Evelyn Nischitha

Abstract

The modern workplace frequently exposes workers to difficult and perplexing situations that require a high level of endurance and fortitude to cope successfully. Employees must contend with challenging circumstances that force them to navigate ambiguity, uncertainty, and seemingly ludicrous situations in this fast-paced and dynamic work environment. This study intends to evaluate the relationship between leadership traits, employee endurance, and its consequences on perceptions of controlling absurdism in light of the significance of employee well-being and job satisfaction for organisational performance. This study also attempts to investigate how leadership influences the relationship between employee endurance and controlling absurdity at work.

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Section
Articles

Menu
Home (http://eelet.org.uk)
Editorial Board (http://eelet.org.uk/index.php/journal/about/editorialTeam)
Guide for Authors (http://eelet.org.uk/index.php/journal/guide_for_authors)
Guide for reviewers (http://eelet.org.uk/index.php/journal/guide_for_reviewers)
Current Issue (http://eelet.org.uk/index.php/journal/issue/current)
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February 8, 2023

Call for Papers for the New Issue.

Last Date of Submission: May 31st, 2023

Detecting Financial Fraud in the Digital Age: The AI and ML Revolution

Author(s)	Sowmya G S, Sathisha H K
Country	India
Abstract	Along with innovations in technology, swindlers are becoming smarter. Fraud is a major concern for the financial services industry. Earlier frauds in this industry were limited to robbery and loan defaults as the customers had limited ways to interact with their financial institutions. The technology innovation opened up various ways of interacting and transacting with financial services providers, which has led to a significant increase in several types of financial fraud. Technology is making a positive impact across many industries, including the financial sector. Technology is redefining what is possible in combating fraud and financial crimes. Artificial Intelligence (AI) and Machine Learning (ML) have grown drastically from being mere technology buzzwords to the commercial reality it is today. The aim of the present study is to understand the types of financial fraud and the role of AI and ML in financial fraud detection. Secondary data collected from websites and reports are used for the study.
Keywords	Digital Age, Money laundering, AI, ML, Financial Fraud, Predictive models
Field	Computer > Artificial Intelligence / Simulation / Virtual Reality
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On this page

Abstract

Keywords

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An Empirical study on the future plans and micro and macro factors affecting undergraduate students' life ambitions and career choices.

Dr. Rajdeep K.Manwani, Dr. Guruprasad B G, Mr. Shamanth B S, Mr. Uday Kumar C, Ms. Anusha L V

Abstract

Students' career choice is one of the most critical decisions in their life because it will determine the type of role they will need to play in society in the future. One of the most important life processes is choosing a career. This study aims to investigate the micro and macro factors influencing undergraduate students' aspirations and career decisions. Only U.G. students in Bangalore, Karnataka, are the subject of this study. Undergraduate students were selected because they would be faced with deciding what career to pursue immediately after graduation. A total of 18 colleges were surveyed, which included nine technical courses like engineering and medicine, and nine nontechnical colleges were taken into consideration, which had courses like B Com, B B A, and B A of the 270 questionnaires collected, 13 were incomplete and filled without essential details, therefore, were ignored. Statistical package software for social science (SPSS) was used to analyse the collected data. Relevant descriptive and inferential statistics were used to treat the data keeping the study's primary objectives in view. Charts depict the nature of the sample of the relevant variables like plans, intentions, and careers. It was found in the research that many students want to take up further education after their undergraduate studies,which is nearly 69 %, which calls for better sensitization to the options available at the postgraduate level. Therefore, there must be a sincere effort to acquaint students with the courses available at the post-graduate level, and also specializations available must be brought to the notice of the student in their final year of UG study so that they can make an informed decision Further studies are strongly recommended to investigate students' career choice that is affected by micro and macro-level factors.

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A STUDY ON RATING OF PSB'S (VS) PVB'S USING CAMELS RATING MODEL- RATIOS

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Prof. Jayashree Tambad Associate Professor & HOD, Dept. of Commerce & Management, SINDHI COLLEGE, Bangalore

ABSTRACT

Indian Banking Industry is undergoing Banking reforms since implementation of BASEL Norms. In recent years the banking business is highly competitive and many issues in NPA's. The STUDY highlights on analysis and interpretation using secondary data using CAMELS Rating model with the usage of ratios. The Data analysis to study operations of banking transactions and customer satisfaction level of PSB'S and PVB'S. The article is an attempt in recent years. How far the commercial banks can withstand this competition and survive in years to come in-their banking operations? This study has been successful in understanding the outcomes of secondary data by quoting qualitative and quantitative analysis Performance and Position of Commercial banks.

KEY WORDS: Public Sector Banks, Private Sector Bank, Banking Reforms.

INTRODUCTION

The CAMELS ratings or Camels rating is a supervisory rating system originally developed in the 6 Source-RBI U.S. to classify a bank's overall condition. It's applied to every bank and credit union in the U.S. (approximately 8,000 institutions) and is also implemented outside the U.S. by various banking supervisory regulators. The ratings are assigned based on a ratio analysis of the financial statements, combined with on-site examinations made by a designated supervisory regulator. Banking Institutions with deteriorating situations and declining CAMELS ratings are subject to ever increasing supervisory scrutiny. Failed institutions are eventually resolved via a formal resolution process designed to protect retail depositors.

The components of a bank's condition that are assessed:

- Capital adequacy
- Assets
- Management Capability
- Earnings
- Liquidity (also called asset liability management)
- Sensitivity –sensitivity to market risk, especially -interest rate risk)..

RESEARCH DESIGN:

Statement of the Problem: The Problem undertaken to study the financial position and performance and rating of banking financial services in PSB'S and PVB'S on the basis of secondary data using CAMELS Rating Model, Ratios as a tool.

The Scope of the study. Five Top Public Sector banks and Few Private Sector banks are taken as a sample.

Public Sector Banks	Private Sector Banks
State Bank of India (SBI),	ICICI bank,
Canara Bank (CB),	Axis bank,
Punjab National Bank (PNB),	HDFC bank,

Lessons From The Past For Creating A Strong Future

[1]Dr. Ravindra G Katoti, [2]Dr. Sathisha H K, [3]Sowmya G S

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Abstract: Indian ancient heritage is full of treasure holds significance in the present scenario. India's ancient knowledge system was based on achieving higher self through holy spiritual knowledge. The biggest gift given by India to the World is Holy Bhagavad Gita, Ramayana and Mahabharat which provides comprehensive knowledge relevant in practical life. The spiritual philosophy given in different aspects of ancient Indian heritage were highlighted worldwide. In light of this, the present study is an attempt to understand the lessons for corporate problems from Bhagavad Gita, Ramayana and Mahabharat. The study was based on secondary data. The study concluded that lessons provided by Bhagavad Gita, Ramayana and Mahabharat are useful for corporates in increasing their efficiency and effectiveness which leads to growth of the company as a whole

Keywords - **ancient heritage, corporate lessons, Bhagawad Gita, Ramayana, Mahabharath**

INTRODUCTION

Indian civilisation has given good sized importance to understanding — its amazingly extensive frame of intellectual texts, the sector's biggest series of manuscripts, its attested tradition of texts, thinkers, and faculties in such a lot of domains of expertise. In Bhagavad Gita, Lord Krishna tells Arjuna that know-how is the brilliant cleanser and liberator of the self. India's knowledge device is historic and uninterrupted just like the glide of the river Ganga, from the Vedas (Upanishads) to Sri Aurobindo, information has been on the centre of all inquiry.

Vedic philosophy constituted of 4 vedas viz, Rig veda, Yajur veda, Sama veda and Atharvana veda. Rig veda came into life earlier than other vedas, which includes 1028 hymns which have been sung in order to worship God. Yajur veda affords the guidelines to be taken into consideration for the time being of sacrifice. Sama veda charges chanting at some stage in the length of sacrifice. Atharvana veda suggests rituals. The Dharma Sastras cites the policies to be located inside the ordinary existence. Six Vedangas viz., Shiksha, Kalpa, Vyakarna, Nirukta, Chhanda, and Jyotisha, also maintain extensive vicinity in the Indian understanding system. Indian know-how machine also includes knowledge acquired from Upanishads, Mahabharta, Ramayana, Puranas, Brahmanas and Aranyakas. The Upanishads includes philosophical textual content associated with exclusive regions just like the advent of world, absolutely the, the soul, and the thriller of nature.

The complete body of organised understanding is split into two sets inside the Mundakopanisad — para vidya and apara vidya, knowledge of the final precept, paramatma or Brahman i.e. the metaphysical area, and understanding that is secondary to how one grasps aksara-Brahman i.e. worldly understanding. For that reason, a difference is made between jnana and vijnana, the know-how of records of the perceptible international. Over time, information of various domain names has been institutionalised into disciplines, or vidya and crafts, or kala. Indian disciplinary formations encompass fields as diverse as philosophy, structure, grammar, arithmetic, astronomy, metrics, sociology, economic system and polity, ethics, geography, logic, army technology, weaponry, agriculture, mining, exchange and commerce, metallurgy, mining, shipbuilding, medicine, poetics, biology, and veterinary technology. In every of these, a continuous and cumulative collection of texts is still available regardless of the vast loss and historically recorded destruction.

India's knowledge machine includes instinct, enjoy and revelation. India's understanding gadget provides a variety of guidance in accomplishing positive sports inside the corporation extra efficiently. On may sixteenth 2022 Hon'ble Union Minister of education and ability development Shri Dharmendra Pradhan released a ebook on "advent to Indian know-how gadget: standards and application". He pointed out the recognition of India's knowledge system, spirituality, way of life and philosophy globally. He also emphasised the advantageous impact of India's expertise system on the world. He further spoke about Indian texts Vedas, Upanishads and so on. And designated that there may be a need to safeguard, document and spread the know-how our Indian know-how system which is complete of treasure around the arena. He additionally highlighted the significance of technological know-how-primarily based understanding contained in India's knowledge machine within the modern time. Further, he stated that there may be a want to expand a co-operative dating among Indian understanding gadget and current troubles that's confronted by using society as our Indian understanding machine has solution for global's problem.

Management is appeared as one of the leader factors responsible for the achievement of the business enterprise as this issue will lead the employer to new heights, glorious function and creating requirements whereas the identical organisation will see failure if the management is erroneous. Globally, massive wide variety of agencies are facing this trouble of dealing with organization way of

A STUDY ON CHALLENGES IN AGRICULURAL MARKETING-WITH RESPECT TO INDIA

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ABSTRSACT:

ThoughIndiaisanagriculturalcountryandagricultureplaysvitalroleineconomicdevelopment, yet agricultural marketing is still a major problem. Contribution of agriculturetowards GDP has decreased in past several decades. Reason being, firstly, agricultural labourforces are shifting towards the textile industry, construction industry, and other unorganizedsectors, which is causing scarcity of labour force in agricultural field. Secondly, the Indianformers are unable to get best price for the produced products despite of their hard workbecause these formers are highly exploited by middlemen. And the excess use of pesticides,fertilizerfurtherdestroyers theproductivity.

Apart from these problems in agricultural marketing, transportation cost, inadequate marketinfrastructure, lack of market information, lackof processing units, lackof storage facilityandprice fluctuation arethe other major problems.

Theresearchstudyhasmadeanattempttounderstandthevariousproblemsfacedinagriculturalmarketingand tried to providesuggestions.

Keywords: Agriculture, TextileIndustry,Pesticides,Productivity,Middlemen.

1.INTRODUCTION:

India is the third largest agro-based country in the world. Though agriculture is the majorsource of income for many families in India, yet the data reveals that in the year 1990-91 the30% of GDP was contributed by agriculture where as in the year 2015-16 it reduced to 15.4%where as in 2017-18, agriculture employed 50% of the Indian work force and contributed 17-18% of country's GDP and 7.39% of total global agricultural outputand stillreducing. Bythis we can clearly see there is significant fall in contribution of agriculture to the country'sGDPbutthe noticeablepointisagriculture andallied sectors,isthelargestsourcesoflivelihood in India and approximately more than 70% rural population of the country isdependent on agriculture for their livelihoods with 82% of farmers being small and marginal.Hence,agricultureplaysasignificantroleintheoverallsocio- economicdevelopmentofIndia.

In India we have four types of agro-marketing like, sale in village, sale in mandi, sale inmarket and cooperative marketing. In agricultural marketing lack of market information,transportation cost, price fluctuation, inadequate market infrastructure,storage facility, lackof processing units and exploitation from middlemen are the major problems faced. Alongwith elimination of above said problems, it is suggested that adequate transportation facilities,availability ofloans,bettertraining andtechnicalguidanceandcropinsurancemustbeprovided.

Amongst all these problems, transportation cost and lack of adequate technical guidance arethemajor problems facedbymaximum number offarmers.

2. OBJECTIVES:

- Tostudyabout variesagenciesof agriculturalmarket.
- Tostudythevarious typesof market inIndia.
- TostudythechallengesinagriculturalmarketinginIndia.
- Tostudythe strategiesadoptedin agriculturalmarket.

AN OVERVIEW ON CRYPTO CURRENCY AND RISK INVOLVED IN USAGE OF CRYPTO CURRENCY

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Abstract:

Crypto currency, an encrypted, peer-to-peer network for facilitating digital barter, is atechnologydevelopedelevenyearsago.Bitcoin,theprimaryandhottestcryptocurrency,ispavingthewaya sadisruptivetechnologytolongstandingandunchangedfinancial payment systems that are from manydecades.Whilecryptocurrencies aren'tlikely to exchange traditional fiat currency, they might change the way Internet-connectedglobal markets interact with one another, clearingaway barrierssurroundingnationalcurrencies and exchange rates. Technology advances at a rapid rate, and therefore thesuccessofagiventechnology isnearly solelydictated bythemarketuponwhichitseeks to enhance. Crypto currencies may revolutionize digital trade markets by creating afree flowing trading system without fees. Includingwith development risk alsoinvolvedwithcryptocurrency.Thisresearchpaperidentifiedtheunderstandingofcryptocurrencyanda lsoriskinvolved in useof thesame.

Keywords:*Cryptocurrency, Bitcoin,Technology advance,Internet-connected,Revolutionize.*

INTRODUCTION

Digital money is a computerized resource intended to function as a mode of exchangethatutilizesstrongcryptographytoverifymonetaryexchanges,controltheproductionofextraunits, andconfirmtheexchangeofbenefits.Thetermcryptocurrencyisacombinationofthewords'crypto'and'curre ncy'.Insimplewords,cryptocurrenciesare digital, decentralized currencies that depend on cryptographicprinciples for generation, distribution, transferring etc. The first crypto currency evercreated is Bitcoin. On 3 January 2009, the Bitcoin network came into existence withSatoshiNakamoto mining thegenesis blockofBitcoin,which hadareward of 50bitcoins.BitcoinwasintroducedtothepubliconJanuary3rd,2009.

Bitcoin is an open source, peer-to-peer digital currency first proposed during a 2008white book published under the name of SatoshiNakamoto. Nakamotobeginshispaper by stating that "Commerce on the web has come to rely almost exclusively onfinancialinstitutions serving as trusted third parties to processelectronicpayments.Thefirstsuccessful decentralized currencyiscrypto currency.

Acryptocurrency maybeavirtualcoinagesystemthat functionsvery similartoatypicalcurrency,enablinguserstosupplyvirtualpaymentforgoodsandservicesfreedfromacentra ltrustedauthority.Cryptocurrencyformsofmoneydependonthetransmissionofadvanceddata,usingcrypto graphictechniquestoguarantee genuine, unique exchanges. Bitcoin tookthe digital coin marketone stepfurther,decentralizingthecurrencyandfreeingitfromhierarchicalpower structures.

BitcoinisfollowedbyEther,Litcoinetc.arealltakingthefinancialstormandinfluencingthegeneralpublictot akeapositionandbuythesecurrencies.Governments of various countries are much concerned about crypto currency such asBitcoin.Thesignificancefeaturesofthesecurrenciesarepaymentscanbemadewithout the involvement of banks. Customers can transfer the huge sum of moneythroughthe digital wallets.

Central bank of various countries like Bank of England and Bank of Israel are trying tolaunch their owndigitalcurrencies. This will help people using the official systemwhichhas the benefit ofbothtraditional and crypto currencies.

ARTIFICIAL INTELLIGENCE IN CUSTOMER RELATIONSHIP MANAGEMENT AND CUSTOMER SATISFACTION IN BANKING INDUSTRY

Dr.K.Uma Maheswari, Associate Professor, Centre for PG Studies, Sindhi College, Bangalore.
Dr.M.Jubi, Assistant Professor, Centre for PG Studies, Sindhi College, Bangalore.

ABSTRACT

Using Artificial Intelligence (AI) and machine learning for faster, more granular analysis, the banking industry can proactively address the customer's latent needs by drawing compelling insights from his/her digital footprint and payment behavior. AI and Low-code by providing versatility and condensed downtime deliver faster solutions and effective implementation at a nominal investment contrasted to infrastructural investments to attain greater results. Hence AI plays a pivotal role in the banking sector. This study is intended to systematize and discuss the literature regarding the relationship between AI and CRM in the banking industry. It also finds and analyses AI tools used in CRM to measure customer satisfaction by using Z-Test. AI-driven CRM has more roles to play in the future and changes the usual routine in the banking industry.

Keywords: Artificial Intelligence, CRM, Banking Industry, Customer satisfaction

INTRODUCTION

The Development of Artificial Intelligence (AI) in the banking sector is one of the most important events in recent human activity. With all new technology and research, AI is growing faster in various fields. AI is a booming technology that was accepted globally. Banking industry also one among and it was revolutionising by AI, especially integrating with Customer Relationship Management (CRM) technology. Application of AI–CRM tools with different perspectives drive different fields of knowledge in various disciplines like management of the business, and innovations in science causing major advances in research with multidisciplinary and interdisciplinary exchanges. AI in the banking industry is incredible. The banks are implementing AI for detecting fraud, enhancing customer experience, tracking customer behaviour for recommending more personalized services, analyzing customer credit histories to predict risks associated with allotting loans, and many more. Furthermore, as CRM includes sales, marketing, service, and operations activities, its inter functionality has made the AI–CRM research even more fragmented in the banking sector. On such grounds, it seems worthwhile for the banking industry to systematize the literature on AI in CRM into a full body of structured knowledge, which inspires researchers to analyze AI tools in CRM to measure customer satisfaction and customer awareness. Customer Relationship Management CRM is a powerful tool in sales management, contact management, and productivity enhancement with the aim to enhance customer satisfaction and commercial relationships. Machines become quicker, more reliable, and cheaper than human workers, due to the continual rise in customers' expectations. Enhancing customer experience is a challenging task in the digital world.

REVIEW OF LITERATURE

- Chatterjee *et al.* (2019), in their article, discussed about the approaches and challenges of AI-CRM integration required by firms to better analyze customers' data strategically, improve their overall business process and ensure accurate decision-making without human intervention.
- Van Eck and Waltman, (2020), examined the development of the conceptual structure of the field of AI in CRM and its importance within the academic community.
- Lokuge *et al.*, (2020)[5]; Ng and Wakenshaw,(2017), explained the IoT supports organizations to innovate CRM in terms of tracking the age of customers' behavior in real-time and automation of electronic information sources, enhancement of situational alertness, sensor-