International Journals of Marketing and Technology(IJMT)

VOLUME NO. 15
ISSUE NO. 3
SEP - DEC 2025



ENRICHEDPUBLICATIONSPVT.LTD

JE-18,GuptaColony,KhirkiExtn,
MalviyaNagar,NewDelhi-110017.
E-Mail:info@enrichedpublication.com

Phone:-+91-8877340707

International Journals of Marketing and Technology(IJMT)

AIM AND SCOPE

International Journals of Marketing and Technology(IJMT) is a refereed research journal which aims to promote the links between management and IT. The journal focuses on issues related to the development and implementation of new methodologies and technologies, which improve the operational objectives of an organization. These include, among others, product development, human resources management, project management, logistics, production management, e-commerce, quality management, financial planning, risk management, decision support systems, General Management, Banking, Insurance, Economics, IT, Computer Science, Cyber Security and emerging trends in allied subjects. Thus, the journal provides a forum for researchers and practitioners for the publication of innovative scholarly research, which contributes to the adoption of a new holistic managerial approach that ensures a technologically, economically, socially and ecologically acceptable deployment of new technologies in business practice.

EDITOR-IN-CHIEF





Chieh-Yu Lin, Ph.D.
Professor, Department of International Business,
Chang Jung Christian University Guiren District,
Tainan City, Taiwan 71101

Prof. P. Kameswara Rao

Full Professor (Marketing) Department of Marketing Faculty of Administrative & Financial SciencesAL BAHA UNIVERSITY (Ministry of Higher Education - Government of Saudi Arabia), Al Aqiq Campus-Al Baha Province, Kingdom Of Saudi Arabia(KSA)

·				
Prof. S. Saravanakumar Associate Professor, Department Of Management Studies, JKK Nattraja College Of Engineering & Technology, Komarapalayam	Dr. Jayasankaraprasad M.B.A., Ph.D, MIMA, MAIMS, MAMA, Asst.Professor (Marketing), Dept. Of Business Management, Krishna University (State Govt. Of A.P.) Machilipatnam, A.P 521001 INDIA			
Dr Roli Pradhan Assistant Professor , Department Of Management Studies Maulana Azad National Institute Of Technology , Bhopal MP, INDIA	Dr. K. Chandrasekar Assistant Professor, Alagappa Institute Of Management, Alagappa University, Karaikudi. INDIA			
Dr. Asoke Nath Assistant Professor, Department Of Computer Science, St. Xavier's College(Autonomous), Bengal, India.	rofessor, Department Of Computer Science, Faculty Member, Islamic Azad University In Iran,			
Dr. Abdul Majeeb Pasha Professor, Vice- Principal, Nimra College Of Bus. Mgt, Nirma Nagar Ibrahimpatnam Vijayawada INDIA	Dr. Yogendra Nath Mann Former Associate Professor, Dr. Gaur Hari Singhania Institute Of Management & Research, Kanpur Retired Assistant General Manager From State Bank Of India INDIA			
Rajalakshmi Shreenath Associate Professor, Maharshi Arvind Institute Of Science & Management, Jaipur, INDIA	Dr. Murali Krishna Sivvam M.Com, MBA, M.Phil, Ph.D., Professor In HRM, Dept. Of Management, College Of Business & Economics Mekelle University Mekelle, Ehiopia			
Dr. Sangeeta Mohanty Assistant Professor, Biju Pattanaik University Of Technology, Academy Of Business Administration, Balasore, Odisha INDIA	Dr. Vuda Sreenivasarao M.Tech (CSE), Ph.D (CSE), MIEEE, MACM, LMCSI, LMISTE, SMIACSIT, IAENG, MAIRCC, MAPSMS. Professor & Head, Department Of Computer Science & Engineering, St. Mary's College Of Engineering & Technology, INDIA			
Dr. Noor Afza DOS & Research In Business Administration, Tumkur University, Tumkur	Prof.(Dr.) Bharat Raj Singh Associate Director & Hod-ME, SMS Institute Of Technology, Kashimpur-Biruha, Near Gosainganj, Nh-56, Lucknow-227125, Up INDIA			
Dr. A. G. Matani Associate Professor, Department of Mech. Engg, Govt. College Of Engg, Amravati -444604 [M.S.], INDIA	Dr. Kaushik Kumar Assistant Professor, Birla Institute Of Technology, Mesra, Ranchi, Jharkhand , INDIA			
Prasenjit Chatterjee Assistant Professor, Dept. Of Mechanical Engineering, Mckv Institute Of Engineering, West Bengal, INDIA	Dr. Shobana Nelasco M.A., M.B.A., D.C.A., M.Phil., Ph.D., Associate Professor And Fellow Of Indian Council Of Social Science Research (On Deputation), Dept. Of Economics, Bharathidasan University, Khajamalai Campus, Trichirappalli			

Dr. Ahmed Nabih Zaki Rashed Dr S.Prakash Professor, Department Of MBA, SNS College Of Ph. D In Electronic Engineering, Menoufia University, Electronics And Electrical Communications, Technology, Coimbatore, Tamilnadu, INDIA Engineering Department, Faculty Of Electronic Engineering, Menouf 32951, Menoufia University Egypt. Praseniit Chatteriee B.Tech (Gold Medalist) Dr. Mohammed Ali Hussain M.Prod.Engg., M.I.S.T.E., A.M.I.M.M.S.O., Assistant Professor & Head, Dept. Of Computer Science & Professor, Dept. Of Mechanical Engineering, Mckv Engineering, Sri Sai Madhavi Institute Of Science & Institute Of Engineering, West Bengal INDIA Technology, Mallampudi, Rajahmundry, A.P., INDIA Michael D. Bernacchi, Ph.D., J.D. Dr.(Mrs.) Archana Ariun Ghatule Professor Of Marketing, University Of Detroit Mercy, Director, SPSPM, Skn Sinhgad Business School, 4001 West Mcnichols Rd., Detroit, Michigan 48221 Pandharpur Korti, Pandharpur, Dist. Solapur, (Maharashtra), INDIA Dr. Suman Kumar Dawn Dr N.G.S.Prasad Prof & Hod, Swarn Andhra Institute Of Engineering M.Sc (Mathematics) (IIT, Kharagpur), MBA (Marketing), Ph.D (Marketing), Asso. Professor In Marketing, Qm & &Technology, INDIA Operations Research, Centre For Management Studies, JIS College Of Engineering, INDIA Dr. R. AZHAGAIAH Prof Rajendra K Gupta Associate Professor of Commerce, Kanchi Mamunivar Director & Chief Consultant, Sobhagya Consultancy & Centre for Post-Graduate Studies (Autonomous), ["A" Marketing Services-India, HO Jodhpur, Former Professor Grade Centre with Potential for Excellence by UGC], Modi Institute of Technology & Science ,Laxmangarh, Puducherry-605 008, INDIA **INDIA** Dr Anukool Manish Hyde Dr. K.K.Patra Associate Professor And Hod-hr And General Professor of Finance and Dean (Administration), Management, Prestige Institute Of Management And Rourkela Institute of Management Studies, Institutional Research, Indore -mp, India Area, Gopabandhu Nagar, Chhend, Rourkela-769015 (Odisha), INDIA **Prof.Sumanta Dutta** Dr. L. Leo Franklin Assistant Professor, Dinabandhu Andrews Institute of M.Com., M.Phil., C.L.P., Ph.D., Associate Professor & Technology & Management, Kolkata, Visiting Faculty Research Adviser, PG & Research Department of ,St. Xavier's College (morning division), Kolkata, INDIA Commerce, JJ. College of Arts and Science, (Autonomous), Pudukkottai, Tamil Nadu, INDIA Dr. V. VIJAY DURGA PRASAD Dr. VERMA Jainendra Kumar Professor and Head, Department of Management Studies, Auditor at IA&AD, Govt of India, UGC-JRF & PSCMR College of Engineering and Technology, NET(Econ), UGC-JRF & NET(Mgmt), UGC-JRF & Vijayawada - 520 001. Andhra Pradesh, INDIA NET(Comm), Department of Applied Economics, Univ. of Lucknow, INDIA Dr. Surva Bhushan Tiwari Dr. B. Ravi Kumar (Ph.D., MBA, PGDBM, PGDFM, M.com), Head of Assistant Professor, Sree Vidyanikethan Engineering Department - Faculty of Management & Business College, Sree Sainath Nagar, A.Rangampet Andhra Studies, Dr. K.N. MODI UNIVERSITY, Newai Pradesh - 517 102 INDIA Rajasthan, INDIA Prof.(Dr) Lalat Keshari Pani Dr. Abhishek Gupta

Dr Ramesh Kumar

(Punjab) INDIA

Administrative-cum-Accounts Officer, SardarSwaran

Kapurthala Road, Wadala Kalan Kapurthala-144601

Singh National Institute of Renewable Energy, Ministry

of New and Renewable Energy, Govt. of India Jalandhar-

Professor of Commerce (Retd.), 23 years of teaching

experience at the PG level, Served Government of

Government Colleges, Dhenkanal, Odisha, INDIA

Odisha, as Professor of Commerce in various

Associate Professor in Comemrce, Government College for Women, Karnal, Haryana, INDIA

International Journals of Marketing and Technology(IJMT)

(Volume No. 15, Issue No. 3, September- December 2025)

Contents

No.	Articles/Authors Name	Pg. No.
1	ANTI-FUZZY TRANSLATION AND ANTI-FUZZY MULTIPLICATION	1 - 11
	IN INK - ALGEBRAS	
	– R.Rajakumari*and KR.Balasubramanian**	
2	EMERGING TRENDS IN INDIAN BANKING INDUSTRY	12 - 18
	- Sakshi M.Phil Scholar	
3	E-COMMERCE: MEANING, BENEFITS AND GROWTH IN INDIA	19 - 26
	- NISHA TELANGA	
4	COINCIDENCE AND FIXED POINT THEOREMS IN TOPOLOGICAL SPACES	27 - 44
	- Savita Sharma	
5	Assessing the AI Maturity of Cloud Providers	45 - 47
	- Shekhar Jha	

ANTI-FUZZY TRANSLATION AND ANTI-FUZZY MULTIPLICATION IN INK - ALGEBRAS

R.Rajakumari*and KR.Balasubramanian**

Research scholar*and Assistant Professor**,
*,**Department of mathematics, H. H. The Rajah's college,
Pudukkottai-622-001, Tamil Nadu, India

ABSTRACT

In this paper, we define a anti fuzzy translation and anti fuzzy multiplication on INK algebras and discussed some of their properties in detail by using the concepts of anti fuzzy INK-ideal and anti fuzzy INK-sub algebra.

Keywords: Anti -Fuzzy- α -Translation, anti -Fuzzy- α -Multiplication of anti Fuzzy INK-Algebra, anti Fuzzy INK-Ideal, anti Fuzzy INK-Sub Algebra, anti Fuzzy

INTRODUCTION

The concept of fuzzy set was initiated by L .A .Zadeh in1965 [4]. It has opened up keen insights and applications in a wide range of scientific fields. Since its inception, the theory of fuzzy subsets has developed in many directions and found applications in a wide variety of fields. The study of fuzzy subsets and its applications to various mathematical contexts has given rise to what is now commonly called fuzzy mathematics. Fuzzy algebra is an important branch of fuzzy mathematics. Fuzzy ideas have been applied to other algebraic structures such as groups ,rings, modules, vector spaces and topologies. In this way ,K.Iseki and S.Tanaka [1] introduced the concept of BCK-algebras in 1978. K. Iseki[2] introduced the concept of BCI-algebras in 1980. It is known that the class of BCK-algebras is a proper subclass of the class of BCI-algebras. T.Priya and T.Ramachandran [6][7] introduced the class of PS-algebras , which is a generalization of BCI/BCK/Q/KU/dalgebras.

In this paper, we introduce the concept of anti fuzzy- α -translation, antifuzzy- α -multiplication of fuzzy INK-algebras and antifuzzy extensions and established some of its properties in detail.

II.PRELIMINARIES

In this section we site the fundamental definitions that will be used in the sequel.

Definition: 2.1[1] A BCK-algebraisanalgebra(X,*,0)* of type(2,0) satisfying the following conditions:

i) $(x * y) * (x * z) \le (z * y)$

ii) $x*(x*y) \le y$

iii) x≤x

iv) $x \le y$ and $y \le x \Longrightarrow x = y$

v) $0 \le x \Rightarrow x = 0$, where $x \le y$ is defined by x * y = 0, for all $x, y, z \in X$.

Definition 2.2 [2] A BCI-algebra is an algebra (X, *, 0) of type (2, 0) satisfy i2ng the following conditions:

i) $(x * y) * (x * z) \le (z*y)$

 $ii)x*(x*y)\leq y$

iii)x≤x

iv) $x \le y$ and $y \le x \Leftrightarrow x = y$

 $v)x \le 0 \Rightarrow x = 0$, where $x \le y$ is defined by x * y = 0, for all $x, y, z \in X$.

Definition 2.3:[7]A nonempty set X with a constant 0 and a binaryoperation '*' is called INKalgebra if it satisfies the following axioms.

1.x*x=0

2.x * 0 = 0

3.x* y = 0 and $y * x = 0 \Rightarrow x = y$, $\forall x$, $y \in X$.

Definition 2.4:[7]Let S be a non empty subset of a INK-algebra X , then Sis called a INK-sub algebra of X if $x*y \in S$, for all $x, y \in S$.

Definition 2.5:[7]Let X be a INK-algebra and I be a subset of X, then I is called a INK-ideal of X if it satisfies following conditions:

1.0∈I

 $2.y*x \in I \text{ and } y \in I \Rightarrow x \in I$

Definition 2.6:[6]Let X be a INK-algebra. A fuzzy setµin X is called a fuzzy INK-ideal of X if it satisfies the following conditions.

 $i)\mu(0) \leq \mu(x)$

ii) $\mu(x) \le \max\{\mu(y * x), \mu(y)\}$, for all $x, y \in X$

Definition 2.7:[6] A fuzzy setµin a INK-algebra X is called a fuzzy INK-sub algebra of X ifµ(x * $y) \le \max\{\mu(x), \mu(y)\}, \text{ for all } x, y \in X.$

II. ANTI-FUZZYTRANSLATION AND ANTI -FUZZYMULTIPLICATION IN **INKALGEBRA**

Let X be a INK-algebra. For any fuzzy setuof X, we define

 $T = 1 - \inf \{ \mu(x) / x \in X \}$, unless otherwise wespecified.

Definition 3.1:([3][5])Letube a anti fuzzy subset of X and $\alpha \in [0,T]$. A mapping

 μ_{α}^{T} : 2 3 2 0 0 1 $\mu_{\alpha}^{T}(\mathbf{x})$ 1 0 3 2 2 3 0 **Definition** 3.2:([3][5]) Letube a fuzzy subset of X and $\alpha \in [0,1]$. A 3 3 2 0

 $X\rightarrow [0, 1]$ is said to be a anti fuzzy- α -translation of μ if itsatisfies

 $=\mu(x) + \alpha, \forall x \in X.$

mapping

 $\mu_{\delta}^{M}: X \rightarrow [0, 1]$ is said to be a anti fuzzy- α -multiplication of μ if it satisfies $\mu_{\delta}^{M}(\mathbf{x}) = \alpha \mu(\mathbf{x}), \forall \mathbf{x} \in \mathbf{X}.$

Example 3.3: Let $X = \{0, 1, 2, 3\}$ be the set with the following table.

Then (X, *, 0) is a INK-algebra. Define a fuzzy set μ of X by $\mu(x) = \begin{cases} 0.5 & \text{if } x \neq 1 \\ 0.4 & \text{if } x = 1 \end{cases}$. Then μ is a fuzzy INK-sub algebra of X.HereT = $1-\inf\{\mu(x) / x \in X\} = 1-0.5 = 0.5$, Choose

 $\alpha = 0.2 \in [0, T]$ and $\beta = 0.5 \in [0, 1]$. Then the mapping $\mu 0.4T$: $X \rightarrow [0, 1]$ is defined by $\mu_{0.2}^{T} = 0.1$ $\begin{cases} 0.5 + 0.2 = 0.7 & if \ x \neq 1 \\ 0.4 + 0.2 = 0.6 & if \ x = 1 \end{cases}$

which satisfies $\mu 0.4T(x) = \mu(x) + 0.4$, $\forall x \in X$, is a anti fuzzy 0.2-translation and the mapping $\mu_{0.3}^{M}(x) = \begin{cases} (0.5)(0.3) = 0.15 & \text{if } x \neq 1 \\ (0.4)(0.3) = 0.12 & \text{if } x = 1 \end{cases}$

which satisfies $\mu_{0.3}^{M}(x) = (0.3)\mu(x), \forall x \in X$, is a anti-fuzzy 0.3-multiplication.

Theorem 3.4:If μ of X is a anti fuzzy INK-sub algebra and $\alpha \in [0,T]$, then the anti fuzzy- α -translation $\mu_{\alpha}^{T}(x)$ of μ is also a anti fuzzy INK-sub algebra of X.

Proof: Let $x, y \in X$ and $\alpha \in [0,T]$. Then

$$\mu(x * y) \le \max\{\mu(x), \mu(y)\}$$

$$\text{Now}\mu_{\alpha}^{T}(x * y) = \mu(x * y) + \alpha \le \max\{\mu(x), \mu(y)\} + \alpha$$

$$= \max\{\mu(x) + \alpha, \mu(y) + \alpha\}$$

$$= \max\{\mu_{\alpha}^{T}(x), \mu_{\alpha}^{T}(y)\}$$

Theorem 3.5:Letµbe a anti fuzzy subset of X such thattheanti fuzzy- α -translation $\mu_{\alpha}{}^{T}(x)$ ofµis a anti fuzzy sub algebra of X for some subalgebra of X for some $\alpha \in [0,T]$.thenµ is a anti fuzzy sub algebra of X.

Proof:

Assume that μ_{α}^{T} is a anti-fuzzy subalgebra for some $\alpha \in [0,T]$.

Let x , y \in X. We have
$$\mu(x * y) + \alpha = \mu_{\alpha}^{T}(x * y)$$

 $\leq \max\{\mu_{\alpha}^{T}(x), \mu_{\alpha}^{T}(y)\}$
 $= \max\{\mu(x) + \alpha, \mu(y) + \alpha\}$
 $= \max\{\mu(x), \mu(y)\} + \alpha \Rightarrow \mu(x * y)$

 $\leq \max\{\mu(x), \mu(y)\}\$ for all $x, y \in X$. Hence μ is anti fuzzy sub algebra of X.

Theorem 3.6:For any anti fuzzy INK-sub algebra μ of X and $\alpha \in [0,T]$, iftheanti fuzzy- α -multiplication $\mu_{\alpha}{}^{M}(x)$ of μ is a anti fuzzy INK-sub algebra of X.

Proof:Let
$$x, y \in X$$
 and $\alpha \in [0,T]$. Then
$$\mu(x * y) \leq \max\{\mu(x), \mu(y)\}$$
Now, $\mu_{\alpha}^{M}(x * y) = \alpha\mu(x * y)$

$$\leq \alpha \max\{\mu(x), \mu(y)\}$$

$$= \max\{\alpha\mu(x), \alpha\mu(y)\}$$

$$= \max\{\mu_{\alpha}^{M}(x), \mu_{\alpha}^{M}(y)\}$$

Theorem 3.7:For any fuzzy subset μ of X and $\alpha \in [0,T]$, if theanti fuzzy- α -multiplication $\mu_{\alpha}^{M}(x)$ of μ is a anti fuzzy INK-sub algebra of X, then so is μ .

Proof :Assume that $\mu_{\alpha}{}^{M}(x)$ of μ is a anti-fuzzy INK-sub-algebra of X for $x \in [0,T]$. Let x, $y \in X$. We have

$$\alpha\mu(x * y) = \mu_{\alpha}{}^{M}(x * y)$$

$$\leq \max\{\mu_{\alpha}{}^{M}(x)\mu_{\alpha}{}^{M}(y)\}$$

$$= \max\{\alpha\mu(x),\alpha\mu(y)\}$$

$$= \alpha\max\{\mu(x),\mu(y)\}$$

$$\Rightarrow \mu(x * y) \leq \max\{\mu(x),\mu(y)\}.$$

Henceµis aanti fuzzy INK-sub algebra of X.

Theorem 3.8:If theanti fuzzy- α -translation $\mu\alpha T(x)$ of μ is a anti fuzzy INK-ideal, then it satisfies the condition $\mu\alpha T(x*(y*x)) \leq \mu_{\alpha}{}^{T}(y)$.

Proof:
$$\mu_{\alpha}^{T}(x * (y * x)) = \mu(x * (y * x)) + \alpha$$

 $\leq \max\{ \mu(y * (x * (y * x))) + \alpha, \mu(y) + \alpha \}$
 $= \max\{ \mu(0) + \alpha, \mu(y) + \alpha \}$
 $\leq \max\{ \mu_{\alpha}^{T}(0), \mu_{\alpha}^{T}(y) \}$
 $= \mu_{\alpha}^{T}(y).$

Theorem 3.9: If μ is a anti-fuzzy INK-ideal of X, then the anti-fuzzy α -translation μ_{α}^{T} of μ is a anti-fuzzy INK-ideal of X, for all $\alpha \in [0,T]$.

Proof: Let μ be a fuzzy INK-ideal of X and let $\alpha \in [0,T]$.

Then
$$\mu_{\alpha}^{T}(0) = \mu(0) + \alpha \ge \mu(x) + \alpha$$

$$= \mu_{\alpha}^{T}(x)$$

$$\text{And} \mu_{\alpha}^{T}(x) = \mu(x) + \alpha \le \max\{\mu(y^{*}x), \mu(y)\} + \alpha$$

$$= \max\{\mu((y^{*}x) + \alpha, \mu(y) + \alpha\}$$

$$= \max\{\mu_{\alpha}^{T}(y^{*}x), \mu_{\alpha}^{T}(y)\}$$

Hence $\mu_{\alpha}{}^{T}$ of μ is a anti-fuzzy INK-ideal of X , $\forall \alpha \in [\ 0,\ T\]$

Theorem 3.10:Letµbe a fuzzy subset of X such that theanti fuzzy α -translation $\mu_{\alpha}{}^{T}$ ofµis a anti fuzzy INK-ideal of X for some $\alpha \in [0,T]$, thenµis a anti fuzzy INK-ideal of X.

Also,
$$\mu(x) + \alpha = \mu_{\alpha}^{T}(x) \le \max \{\mu_{\alpha}^{T}(y^*x), \mu_{\alpha}^{T}(y)\}$$

$$= \max\{\mu(y^*x) + \alpha, \mu(y) + \alpha\}$$

$$= \max\{\mu((y^*x), \mu(y)\} + \alpha \text{ and so}$$

 $\mu(x) \le \max\{\mu(y^*x), \mu(y)\}$ Hence μ is a anti fuzzy INK-ideal of X.

Theorem 3.11:Let $\alpha \in [0,T]$ and let μ be a anti fuzzy INK-ideal of X. If X is a INK-algebra, then the anti fuzzy α -translation μ_{α}^{T} of μ is a anti fuzzy INK-sub algebra of X.

Proof: Let $x, y \in X$. Now, we have

$$\mu_{\alpha}^{T}(x^{*}y) = \mu(x^{*}y) + \alpha$$

$$\leq \max\{\mu(y^{*}(x^{*}y)), \mu(y)\} + \alpha$$

$$\leq \max\{\mu(0), \mu(y)\} + \alpha \geq \min\{\mu(x), \mu(y)\} + \alpha$$

$$= \max\{\mu(x) + \alpha, \mu(y) + \alpha\}$$

$$= \max\{\mu_{\alpha}^{T}(x), \mu_{\alpha}^{T}(y)\}$$

Hence μ_{α}^{T} is aanti fuzzy INK-sub algebra of X.

Theorem 3.12:Iftheanti fuzzy α -translation $\mu_{\alpha}{}^{T}$ of μ is a anti fuzzy INK-idealof $X, \alpha \in [0,T]$, then μ is a anti fuzzy INK-sub algebra of X.

Proof:Let us assume that $\mu_{\alpha}{}^{T}$ of μ is a antifuzzy INK-ideal of X. Then

$$\mu(\mathbf{x} * \mathbf{y}) + \alpha = \mu_{\alpha}^{T}(\mathbf{x} * \mathbf{y})$$

$$\leq \max\{\mu_{\alpha}^{T}(\mathbf{y} * (\mathbf{x} * \mathbf{y})), \mu_{\alpha}^{T}(\mathbf{y})\}$$

$$\leq \max\{\mu_{\alpha}^{T}(\mathbf{0}), \mu_{\alpha}^{T}(\mathbf{y})\}$$

$$\leq \max\{\mu_{\alpha}^{T}(\mathbf{x}), \mu_{\alpha}^{T}(\mathbf{y})\}$$

$$= \max\{\mu(\mathbf{x}) + \alpha, \mu(\mathbf{y}) + \alpha\}$$

$$= \max\{\mu(\mathbf{x}), \mu(\mathbf{y})\} + \alpha$$

$$\Rightarrow \mu(\mathbf{x} * \mathbf{y}) \leq \max\{\mu(\mathbf{x}), \mu(\mathbf{y})\}$$

Henceµis aanti fuzzy INK-sub algebra of X.

Theorem 3.13:Letµbe a fuzzy subset of X such that theanti fuzzy α -multiplication $\mu_{\alpha}{}^{M}$ ofµis a anti fuzzy INK-ideal of X for some $\alpha \in (0,1]$, thenµis a anti fuzzy INK-ideal of X.

Proof: Assume that μ_{α}^{M} is a antifuzzy INK-ideal of X for some $\alpha \in (0,1]$.

Let x, $y \in X$. Then $\alpha \mu(0) = \mu_{\alpha}^{M}(0)$

$$\leq \mu_{\alpha}{}^{M}(\mathbf{x})$$

$$=\mu(x)$$

Also, $\alpha\mu(x) = \mu_{\alpha}^{M}(x)$

$$\leq \max\{\mu_{\alpha}{}^{M}(y^*x), \mu_{\alpha}{}^{M}(y)\}$$

$$= \max\{\alpha\mu(y^*x),\alpha\mu(y)\}$$

 $=\alpha \max\{\mu(y^*x),\mu(y)\}$

and $so\mu(x) \le max\{\mu(y^*x), \mu(y)\}$ Hence μ is a anti fuzzy INK-ideal of X.

Theorem 3.14:If μ is a anti fuzzy INK-ideal of X, then the anti fuzzy α -multiplication $\mu_{\alpha}{}^{M}$ of μ is a anti fuzzy INK-ideal of X, for all $\alpha \in (0,1]$.

Proof: Let µ be a anti fuzzy INK-ideal of X and let $\alpha \in (0,1]$.

Then
$$\mu_{\alpha}^{M}(0) = \alpha \mu(0)$$

$$\leq \alpha \mu(x)$$

$$=\mu_{\alpha}^{M}(\mathbf{x})$$

And
$$\mu_{\alpha}^{M}(\mathbf{x}) = \alpha \mu(\mathbf{x})$$

 $\leq \alpha \max\{\mu(y^*x), \mu(y)\}$

=
$$\max\{\alpha\mu(y^*x),\alpha\mu(y)\}$$

$$= \max\{\mu_{\alpha}{}^{M}(\mathbf{y}^{*}\mathbf{x}), \mu_{\alpha}{}^{M}(\mathbf{y}) \}$$

Hence $\mu_{\alpha}{}^{M}$ of μ is a antifuzzy INK-ideal of X, $\forall \alpha \in (0,1]$.

Theorem 3.15:Let $\alpha \in [0,1]$ and letµbe a anti fuzzy INK-ideal of a INK-algebraX. Then the anti fuzzy α -multiplication $\mu_{\alpha}{}^{M}$ ofµisa anti fuzzy INK-sub algebra of X.

Proof: Let $x, y \in X$. Now, we have

$$\mu_{\alpha}^{M}(\mathbf{x}^{*}\mathbf{y}) = \alpha\mu(\mathbf{x}^{*}\mathbf{y})$$

$$\leq \alpha \max\{\mu(y * (x * y)), \mu(y)\}$$

$$\leq \alpha \max\{\mu(0), \mu(y)\}$$

 $\leq \alpha \max\{\mu(x), \mu(y)\}$

 $= \max\{\alpha\mu(x),\alpha\mu(y)\}$

$$= \max\{\mu_{\alpha}^{M}(\mathbf{x}), \mu_{\alpha}^{M}(\mathbf{y})\}\$$

Hence μ_{α}^{M} is aanti fuzzy INK-sub algebra of X.

Theorem 3.16:If the anti fuzzy α -multiplication $\mu_{\alpha}{}^{M}$ of μ is a anti fuzzy INK-ideal of $X, \alpha \in [0,1]$, then μ is a anti fuzzy INK-sub algebra of X.

Proof: Let us assume that $\mu_{\alpha}{}^{M}$ of μ is a antifuzzy INK-ideal of X. Then

$$\alpha\mu(x * y) = \mu_{\alpha}{}^{M}(x * y)$$

$$\leq \max\{\mu_{\alpha}{}^{M}(y * (x * y)), \mu_{\alpha}{}^{M}(y)\}$$

$$\leq \max\{\mu_{\alpha}{}^{M}(0), \mu_{\alpha}{}^{M}(y)\}$$

$$\leq \max\{\mu_{\alpha}{}^{M}(x), \mu_{\alpha}{}^{M}(y)\}$$

$$= \max\{\alpha\mu(x), \alpha\mu(y)\}$$

$$= \alpha\max\{\mu(x), \mu(y)\}$$

Henceu is aanti fuzzy INK-sub algebra of X.

Theorem 3.17: Intersection and union of any two anti fuzzy translations of a anti fuzzy INK ideal μ of X is also a anti fuzzy INK ideal of X.

Proof:Let μ_{α}^{T} and $\mu_{\mathcal{V}}^{T}$ be two anti fuzzy translations of a anti fuzzy INK-ideal μ of X, where $\alpha, \nu \in [0, T]$. Assume that $\alpha \leq \nu$. Then by theorem 3.14, $\mu\alpha$ Tand $\mu\nu$ Tareanti fuzzy INK-ideals of X.

Now,
$$(\mu_{\alpha}^{T} \cup \mu_{\alpha}^{T})$$
 $(x) = \max\{\mu_{\alpha}^{T}(x), \mu_{\nu}^{T}(x)\}$

$$= \max\{\mu(x) + \alpha, \mu(x) + \nu\}$$

$$= \mu(x) + \alpha$$

$$= \mu_{\alpha}^{T}(x) \text{And}(\mu_{\alpha}^{T} \cup \mu_{\nu}^{T}) (x)$$

$$= \max\{\mu_{\alpha}^{T}(x), \mu_{\nu}^{T}(x)\}$$

$$= \max\{\mu(x) + \alpha, \mu(x) + \nu\}$$

$$= \mu(x) + \nu = \mu_{\nu}^{T}(x)$$

Hence $\mu_{\alpha}^{T} \cup \mu_{\mathcal{V}}^{T}$ and $\mu_{\alpha}^{T} \cup \mu_{\mathcal{V}}^{T}$ are anti-fuzzy INK-ideals of X.

IV. ANTI FUZZYEXTENSIONS OF INK-IDEALS OF INK-ALGEBRAS

In this section, we introduced the ofanti fuzzy extensions of INK-ideals of INK-algebras and proved some standard results.

Definition 4.1:Le μ_1 an μ_2 be two fuzzy sets of X such tha μ_2 is a anti fuzzy extension o μ_1 . I μ_1 is a fuzzy INK-ideal of Ximplies tha μ_2 is a anti fuzzy INK-ideal of X, the μ_2 is called as anti fuzzy INK-ideal extension o μ_1

Theorem4.3: Intersection of any two anti fuzzy INK-ideal extensions of a anti fuzzy INK ideal μ of X is a anti fuzzy INK-ideal extension of μ .

Proof :Let μ_1 and μ_2 be two anti fuzzy INK-ideal extensions of a anti fuzzy INK-ideal $\mu_1(x) \leq \mu(x)$ and $\mu_2(x) \leq \mu(x)$, for all $x \in X$. Since μ is a anti fuzzy INK-ideal of X, μ_1 and μ_2 are anti fuzzy INK-ideals of X. Then $\mu_1 \cup \mu_2$ is also a anti fuzzy INK-ideal of X (By theorem 3.4[6]). Now

- $(\mu_1 \cup \mu_2)(x) = \max\{\mu_1(x), \mu_2(x)\} \le \max\{\mu(x), \mu(x)\} = \mu(x)$. Hence $\mu_1 \cup \mu_2$ is a anti-fuzzy INK-ideal extension of μ .
- **Theorem 4.4** :Let μ be a anti fuzzy INK-ideal of X. The anti fuzzy α -translation μ_{α}^{T} is a anti fuzzy INK-ideal extension of μ , for all $\alpha \in [0,T]$.
- **Proof** :Ifµis a anti fuzzy INK-ideal of X, then by theorem3.11,theanti fuzzyα-translation $\mu_{\alpha}{}^{T}$ ofµis also a anti fuzzy INK-ideal of X ,for allα \in [0,T]. Now $\mu_{\alpha}{}^{T}(x) = \mu(x) + \alpha \ge \mu(x)$, for all $x \in X$. Hence, the anti fuzzyα-translation $\mu_{\alpha}{}^{T}$ is a anti fuzzy INK-idealextension ofµ.
- **Theorem 4.5**:Letμbe a anti fuzzy INK-ideal of X. If $\alpha \ge \delta$, with $\alpha, \delta \in [0,T]$, then theanti fuzzyα-translation $\mu_{\alpha}{}^{T}$ ofμis a anti fuzzy INK-ideal extension of the anti fuzzyδ-translationμ δ Tofμ.
- **Proof**:Letμbe a anti fuzzy INK-ideal of X.Then by theorem 3.11,theanti fuzzyα-translation $\mu_{\alpha}{}^{T}$ of μand the anti fuzzyδ-translation $\mu_{\alpha}{}^{T}$ of μare anti fuzzy INK-ideals of X, for all $\alpha, \delta \in [0,T]$. Since $\alpha \ge \delta, \mu(x) + \alpha \le \mu(x) + \delta$, for all $\alpha \in X$. Therefore $\alpha \in X$ thence $\alpha \in X$ anti fuzzy INK-ideal extension of $\alpha \in X$.

- **Theorem 4.6** :Letμbe a fuzzy setof $X, \alpha \in [0,T]$ and $\delta \in (0,1]$. If the anti fuzzy-δ-multiplication $\mu_{\delta}^{M}(x)$ of μ is a fuzzy INK-ideal of X, then the anti fuzzy- α -translation $\mu_{\alpha}^{T}(x)$ of μ is a fuzzy INK-ideal extension of μ_{δ}^{M}
- **Proof**:Let $\alpha \in [0,T], \delta \in (0,1]$ and $\mu_\delta^M(x)$ of μ is a anti fuzzy INK-ideal of X. Then by theorem 3.13, μ is a anti fuzzy INK-ideal of X. By theorem 3.9, $\mu_\alpha^T(x)$ of μ is a anti fuzzy INK-ideal of X.Now, $\mu_\delta^M(x) = \mu(x) + \alpha \ge \mu(x) \ge \mu(x) \delta = \mu_\delta^M(x)$. Therefore, $\mu_\alpha^T(x)$ of μ is a anti fuzzy INK-ideal extension of μ_δ^M .

V. CONCLUSION

In this article authors have been discussed anti fuzzytranslation and anti fuzzy multiplication on INK-algebras through INK-sub algebras and INK-ideals. It has been observed that INK algebras as an another generalization of BCK/BCI/Q/d/TM/KU-algebras. Interestingly, anti fuzzy extensions of INK-ideals of INK-algebras has been studied, which adds an another dimension to the defined INK-algebras. This conceptcan further be generalized to Intuitionistic fuzzy set, interval valued fuzzy sets for new results in our future work.

REFERENCES

- [1]K.Iseki and S.Tanaka, An introduction to the theory of BCK–algebras, Math Japonica 23 (1978), 1-20.
- [2]K.Iseki, On BCI-algebras, Math.Seminar Notes 8 (1980), 125-130.
- [3] Kyoung Ja Lee, Young Bae Jun, and Myung ImDoh, Fuzzy Translations And Fuzzy Multiplications Of BCK/BCI-Algebras, Commun. Korean Math. Soc. 24 (2009), No. 3, 353-360.
- [4] M.T. Abu Osman, On some product of fuzzy subgroups, Fuzzy Sets and Systems 24(1987) 79-86.http://dx.doi.org/10.1016/0165-0114(87)90115-1.
- [5] S.S. Ahn and K. Bang, On fuzzy subalgebras in B-algebras, Communications of theKorean Mathematical Society 18(3)(2003) 429437.http://dx.doi.org/10.4134/CKMS.2003.18.3.429.
- [6] J.R. Cho and H.S. Kim, On B-algebras and quasigroups, Quasigroups and RelatedSystems 7 (2001) 1-6.
- [7] P.S. Das, Fuzzy groups and level subgroups, Journal of Mathematical Analysis and Application 84 (1981) 264-269. http://dx.doi.org/10.1016/0022-247X(81)90164-5.
- [8] O. Hadzic and E. Pap, Fixed point theory in probabilistic metric spaces, Dordrecht, Kluwer Academic Publishers, 2001.

- [9] Q.P. Hu and X. Li, On BCH-algebras, Mathematics Seminar Notes 11 (1983) 313-320.
- [10] Q.P. Hu and X. Li, On proper BCH-algebras, Mathematica Japonica 30 (1985), 659-661.
- [11] Y. Imai and K. Iseki, On axiom system of propositional calculi, XIV Proc. JapanAcademy 42 (1966) 19-22.http://dx.doi.org/10.3792/pja/1195522169.
- [12] K. Iseki and S. Tanaka, An introduction to the theory of BCK-algebras, MathematicaJaponica 23 (1978) 1-26.
- [10] K. Iseki, On BCI-algebras, Mathematics Seminar Notes 8 (1980) 125-130.
- [11] Y.B. Jun, E.H. Roh and H.S. Kim, On fuzzy B-algebras, Czechoslovak MathematicalJournal 52(2) (2002) 375-384. http://dx.doi.org/10.1023/A:1021739030890.
- [12] E.P. Klement, R. Mesiar and E. Pap, On the relationship of associative compensatory operators to triangular norms and conorms, International Journal of Uncertainty, Fuzziness and Knowledge-Based Systems 4 (1996) 129-144. http://dx.doi.org/10.1142/S0218488596000081.
- [13] E.P. Klement, R. Mesiar and E. Pap, Triangular Norms, Kluwer Academic Publishers, Dordrecht, 2000.
- [14] E.P. Klement, R. Mesiar and E. Pap, Triangular norms. Position paper I: basic analytical and algebraic properties, Fuzzy Sets and Systems 143 (2004) 5-26.
- http://dx.doi.org/10.1016/j.fss.2003.06.007.
- [15] W.J. Liu, Fuzzy invariant subgroups and fuzzy ideals, Fuzzy Sets and Systems 8(1982) 132139.http://dx.doi.org/10.1016/0165-0114(82)90003-3.
- [16] K. Menger, Statistical metrics, Proc. Nat. Acad. Sci. USA 8 (1942) 535-537.
- http://dx.doi.org/10.1073/pnas.28.12.535.
- [17] J. Neggers and H.S. Kim, On B-algebras, Math. Vensik 54 (2002) 21-29.
- [18] J. Neggers and H.S. Kim, A fundamental theorem of B-homomophism for B-algebras, International Mathematical Journal 2 (2002) 215-219.
- [19] H.K. Park and H.S. Kim, On quadratic B-algebras, Quasigroups and Related Systems 7 (2001) 67-72.
- [20] A. Rosenfeld, Fuzzy Groups, Journal of Mathematical Analysis and Application 35(1971) 512-517.http://dx.doi.org/10.1016/0022-247X(71)90199-5.

EMERGING TRENDS IN INDIAN BANKING INDUSTRY

SakshiM.Phil Scholar Kurukshetra University, Kurukshetra

ABSTRACT

The banking industry plays a crucial job for the improvement of any country's economy. The development of banking industry depends upon the facilities granted by them to the clients in different perspectives. The developing drift of banking industry is found noteworthy after the financial and economical betterment in India. Nowadays, India contains a reasonably well created banking framework with diverse classes of banks—public segment banks, private segment banks, foreign banks,—both the traditional and modern era, co-operative banks and regional rural banks with the Reserve Bank of India as the wellspring starting of the framework. These days banking segment acts as a spine of Indian economy which revolved as a supporter amid the period of boom and recession. From 1991 different patterns and advancements in banking segment are credited. It moreover showed the different changes were caused to move forward their facilities to convince the clients.

KEY WORDS: Current trends, financial segment, developments, security, banking industry etc.

INTRODUCTION

The banking framework in India is altogether distinctive from other Asian countries since of the country's interesting social, geographic, financial and economical characteristics. India includes a huge population, a different culture, huge area and extraordinary inequality in wage, which are stamped among its areas. There are giant levels of lack of education among a huge rate of its people but simultaneously, the nation encompasses a huge supply of administrative and mechanically progressed endowments. Between around 35 and 40 percent of the population of India dwells in metro and urban cities and the rest is spread in a few semi-urban and rustic areas.

The country's financial and economical arrangement system combines communist and capitalistic highlights with an overwhelming predisposition towards public segment venture. India has taken after the way of growth driven exports instead of the export driven growth of other Asian economies, with accentuation on self-reliance through import substitution. These characteristics are showed within the system, area, structure and differing qualities of the country's banking and financial division. The banking framework had to serve the objectives of financial and economical arrangements articulated in progressive five year advancement schemes, especially focusing on the evenhanded wage dissemination, adjusted territorial financial and economical development and the decrease and disposal of private division monopolies business models in exchange and industry.

In arrange for the banking industry to act as a tool of state arrangement, it was exposed to different nationalization plans completely different stages (1955, 1969, and 1980). As an outcome, banking prevailed globally confined and simultaneously few Indian banks had opened their branches in overseas in worldwide monetary areas, since of distractions with household needs, particularly gigantic department extension and pulling in more individuals to the structure. Additionally, the segment had doled out the part of giving assistance to other financial and economical divisions such as small-scale businesses, trades and agribusiness and banking exercises within the developed commercial areas like urban and a constrained number of semi-urban areas.

The banking structure's universal segregation was too because of severe department authorizing controls on foreign banks previously working within the nation as well as section confinements confronting modern foreign banks. A measure of correspondence was needed for any Indian bank to open a branch of their bank in foreign countries. These highlights had cleared out the confusion of Indian banking division's shortcomings and qualities. An enormous challenge confronting Indian banks was how beneath the current proprietorship system, to achieve operational proficiency appropriate for contemporary financial intermediation. On the other side, it had generally simple for the public segment banks to recapitalize, provided the increments in nonperforming resources because their Government overwhelmed proprietorship system had diminished the clashes of intrigued that private banks would confront.

OBJECTIVES:

- ✓ To study about the rising trends in banking sector.
- ✓ To explore the current patterns and improvements in banking segment.
- ✓ To show the innovative and technological improvements in Indian banking segment.

RESEARCH METHODOLOGY:

The nature of study is conceptual. Data was collected from secondary sources like reports of RBI, journal, magazines and online websites.

RECENT TRENDS IN INDIAN BANKING SEGMENT:

Nowadays, we are having a reasonably well created banking framework with diverse classes of banks – private segment banks, public segment banks, regional rural banks, foreign banks and co-operative banks. The Reserve Bank of India is the predominant of all the banks. The RBI's (Reserve Bank of India) most vital objective is to preserve money related steadiness in India and for this purpose the RBI utilizes monetary policy to preserve cost steadiness and a satisfactory flow of credit. The rates utilized by RBI to realize the repo rate, bank rate, cash reserve ratio and reverse repo rate. Decreasing inflation has become one of the foremost critical objectives of RBI at a few point of time.

Development and enhancement in banking segment had risen above limits all over the globe. In 1991, the Government unlocked the entryways for the foreign banks to begin their activities in India and impart their wide extent of prerequisites, subsequently giving a solid competition to the household banks, and making a difference for the clients in providing the leading facilities of the banks. The Reserve Bank offered to move towards the leading universal banking facilities will advance hone the prudential standards and fortify its administrator component.

There had been impressive advancement and expansion within the trade of prime commercial banks. A few of them have locked in within the ranges of leasing, credit cards, customer credit, internet and phone banking, merchant banking, mutual funds etc. A number of banks had already established their branches for leasing, merchant banking and mutual funds and numerous more are within the preparation of doing so. A few banks had started factoring trade. So, following are the current trends which we can see in the functioning of each and every bank in India.

• BANK NET:

Bank net could be to begin with national level framework in India, which was contracted in February 1991. It is communication framework built up by Reserve Bank of India on the premise of proposal of the committee scheduled by it beneath the chairmanship of the official chief T.N.A. Lyre. Bank net had two stages: Bank net-I and Bank net-II.

• INTERNET:

Web may be a mesh of computers. In this promoting technique, any message and any information can be exchanged and accepted around the globe. In no time, internet can do numerous works for us, like the net can work as electronic mailing framework. It had eruption of remote database, which may be a daily newspaper, magazines of another nation. Clients can transmit their thoughts through Web and can make link with anybody who could be connected with internet.

On web, one can transmit any kind of data like numerals, letters, diagrams, picture, video and any kind of audio like music recording. Internet could be a quick creating net and is of most extreme imperative for public division undertaking, Research Institutions, financial Institutions and educational organization etc.

• TELE-BANKING:

Tele banking is a major development in banking sector, which given the service of 24 hour banking to the client. Tele banking depends on the voice handling service accessible on bank computers. The caller more often than not a client calls the bank anytime and can ask about the balance in his account or other exchange details happened previously. In this framework, the computers at bank are associated to a phone interface with the assistance of a modem. Voice processing service given within the software. This computer program recognizes the voice of caller and gives him appropriate reply. Some banks utilize telephonic replying machine but usually constrained to a few brief capacities. This can be as it were phone replying framework and presently known as Tele-banking. Tele banking is getting to be well known since inquiries at Automated Teller Machines are presently getting to be as well long.

• AUTOMATED TELLER MACHINE:

Automated Teller Machine (ATM) is an electronic machine, which accessed by the client himself to operate the functions of withdrawals, deposits and other financial exchanges. ATM could be a step of advancement in providing facilities to clients. ATM service is accessible to the clients 24 hours a day. The banks provided an ATM card to clients. It is usually a plastic card, coded magnetically which can be easily recognized by the ATM and it had the client's name.

Each cardholder is given with a confidential personal identification number (PIN). When the client needs to utilize the card, he needs to embed his plastic card within the opening of the machine. After the card may be acknowledged by the ATM, the client enters his PIN. After setting up the verification of the clients, the ATM takes after the client to enter the sum to be pulled back by him. After preparing that exchange and finding adequate equalizations in his account, the yield space of ATM grant the specified cash to client. When the exchange is completed, the ATM expels the customer's card.

• PHONE BANKING:

Clients can presently dial up the bank's outlined phone number and he by dialing his ID number will be accomplished to induce network to bank's designated computer. The computer program given within the machine associated with the computer inquiring him to dial the code number of facility needed by him and appropriately answers him. By utilizing Automatic voice recorder (AVR) for straightforward inquiries and exchanges and staff phone terminals for complicated questions and exchanges, the client

• MOBILE BANKING:

Mobile banking service is an expansion of web banking. The bank is in affiliation with the cellular facility suppliers provide this service. For this facility, mobile phone ought to either be SMS or WAP empowered. These services are accessible indeed to those clients who had credit card accounts with the bank.

• INTERNET BANKING:

Web Banking empowers a client to do banking exchanges functions through the bank's website with the help of internet. It could be a framework of retrieving accounts and common data on bank services, products and different facilities by a computer or mobile phone while the client sits in his home or office. Moreover, it is typically called virtual banking. It is just like escorting the bank in to your home whether by computer or by mobile phone. In conventional banking one should approach the department in individual, to deposit money, to deposit a cheque, to withdraw cash or ask an articulation of accounts etc. but now internet banking had modified the way of banking.

Presently everybody can easily work out all these sort of exchanges through website of bank on his mobile phone or computer with the help of internet. All these sort of exchanges are encoded utilizing advanced multi-layered security design, consisting firewalls and filters. The client can be rest guaranteed that his exchanges are assured and secret.

• CASH DISPENSERS:

Taking out your deposited money is the fundamental facility provided by the branches of banks. The money given to client by cashier or teller of money dispensers is an interchange to save the time. The functions performed by this machine are so economical as compared to manual functions and this machine is inexpensive and quick as compared to Automated Teller Machine. A plastic card issued to client, which had coated magnetically. After fulfilling the conventions, software permits the machine to perform the exchanges functions for needed sum.

• CHIP CARD:

The client of the bank is given an uncommon sort of credit card which had a special code and client's name etc. The credit sum of the client account is recorded on the card with magnetic strategies. The software in the bank's machines or bank's computer can easily recognize these magnetic spots. At the time, when client utilizes this credit card, the credit sum recorded on the card begins diminishing. After utilize of number of times, at one organize, the total amount gets to be nil on the card. At that point of time, the card lost its utility. The client should deposit money in his bank account for availing the service of again utilizing the card. Once more the credit sum is recorded on the card with the help of magnetic

strategies.

• ELECTRONIC CLEARING SERVICE:

In 1994, RBI scheduled a committee to investigate the computerization within the banks additionally to evaluate the electronic clearing Service. The committee prescribed in its final report that electronic clearing service or credit clearing service ought to be mould accessible to all Government organizations or corporate institutions for doing monotonous little worth remittance like discount, compensation, interest, monthly installments, salary, pension, commission and dividend.

it was too prescribed by the committee that one more function of electronic clearing service which is debit clearing may be launched for pre-authorized charges for remittance of insurance premium, segments of leasing, utility bills, and financing institutions. RBI had taken vital movements to launch these plans, at first in Chennai, Mumbai, Calcutta and New Delhi.

• SOCIETY FOR WORLDWIDE INTER-BANK FINANCIAL TELECOMMUNICATIONS:

SWIFT is an acronym of society for worldwide inter-bank financial telecommunications. It is a cooperative society was established in May 1973 with 239 engaging banks from 15 nations with its central command offices at Brussels. It had begun working in May 1977. Reserve Bank of India and 27 other public segment banks along with 8 foreign banks in India had gotten the association of the SWIFT. SWIFT gives fast, reliable, dependable and fetched compelling mode of communicating the financial information around the globe. Nowadays, more than 3000 banks are the participants of this system. To serve to the improvement in information, SWIFT was overhaul within the 80s and this form is pronounced as SWIFT-II.

Indian banks are snared to SWIFT-II framework. SWIFT can be a strategy of the advanced information communication of universal notoriety. This technique is super economical, dependable and secure method of money exchange. It encourages the communication of information regarding the interest installment, fixed deposit, debit-credit articulations, foreign trade etc. This facility is accessible all through the year, 24 hours a day. It guarantee against any misfortune of disfigurement regarding exchange. It is evident from the above stated advantages of SWIFT that it is exceptionally advantageous in viable client facility. SWIFT had expanded its scope to clients like dealers, institutions and other organizations.

• REALTIME GROSS SETTLEMENT:

Real time gross settlement system acts as a money exchange framework. Settlement in real time implies the exchanges occurred nearly promptly and gross settlement implies exchange is cleared one to one premise not at all like national electronic fund transfer (NEFT), where the exchange occurred in large

size at a given point of time amid the whole day. It is typically primarily utilized for exchange which is huge in value and ought to be cleared promptly. In this procedure the bank that gets cash must credit the sum within the account with in 30 min after accepting it. Facilities of RTG's window for exchange are accessible to banks from 9.00 am to 4.30 pm in a week and 9.00 am to 4.00 pm in Saturday's for clearance at from RBI's segment.

CONCLUSION:

Within the days to come, banks are supposed to romp a really valuable part within the financial and economical improvement and the rising market will produce the trading openings to saddle. As banking in India will gotten to be increasingly information backed, capital will appear as the finest resources of the banking segment. Eventually banking is individuals and not fair numerals. Conclusively, the banking segment in India is advancing with the expanded development in client base, because of the recently enhanced and inventive services provided by banks.

The financial and economical development of the nation is a pointer for the development of the banking segment. The Indian economy is anticipated to develop at a rate of 7-8 % and the nation's banking system is anticipated to contemplate this development. The

responsibility of it resides within the potential of the Reserve Bank of India as a central administrative specialist, whose approaches had protected Indian banks from intemperate clouting and creating major risk capitations. By the government assistance and a cautious re-examination of subsisting trade techniques can made the platform for Indian banks to gotten to be greater and more powerful, subsequently making the platform for developments into a worldwide client foundation.

REFERENCES:

- Reddy, Y.V. (2010). Banking Sector Reforms in India: An Overview. Reserve Bank of India Bulletin, June.
- Jayaratne, J. & Strahan, P.E. (2010). The finance-growth nexus: evidence from bank branch deregulation. Quarterly Journal of Economics, 111, 639-670.
- Mittal, A. & Gupta, S. (2013) Emerging role of information technology in banking sector's development of India. Acme International Journal of Multidisciplinary, 1(4).
- Walter, Ingo &Gray, H.P. (1983). Protectionism and international banking, sectoral efficiency,

competitive structure and national policy. Journal of Banking and Finance, 7, 597-607.

- The Government of India (2008) Report of the Committee on Banking Sector Reforms (Chairman: M Narasimham).
- Reddy, Y.V. (2010): Credit Policy, Systems and Culture. Reserve Bank of India Bulletin, March.
- http://www.hsbc.comhk/personal/way-to-bank/e-cheque.html
- http://info.shine.com/industry/banking-financial-services/8.html
- http://searchwindowsserver.techtarget.com/definition/electronic-funds-transfer-EFT
- http://www.time4education.com/career in banking.asp
- http://www.yourarticlelibrary.com/essay/role-of-banks-in-the-development-of indianeconomy/42577/
- http://www.axisbank.com/bank-smart/internet-banking/transfer-funds/rtgs

E-COMMERCE: MEANING, BENEFITS AND GROWTH IN INDIA

NISHA TELANGA

ASSISTANT PROFESSOR IN COMMERCE CMK NATIONAL PG GIRLS COLLEGE, SIRSA

ABSTRACT

The E-Commerce market is thriving and poised for robust growth in Asia.E-commerce involves an online transaction. Electronic commerce is a term for any type of business, or commercial transaction that involves the transfer of information across an electronic network, primarily the Internet. EC has expanded rapidly over the past decade and is predicted to continue at this rate, or even accelerate because it allows consumers to exchange goods and services with no barriers of time or distance and it is often faster, cheaper and more convenient than the traditional methods of commerce. Electronic commerce as part of the information technology revolution became widely used in the world trade in general and Indian economy in particular.

This paper is outcome of a review of various research studies carried out on Impact of E commerce on Indian Commerce. The purpose the study is to explore and bring about the benefits of e-commerce in Indian context. E-commerce has seen unprecedented growth in India in the last decade. 450

Though the e-commerce is benefiting the business and society at large there are some challenges and limitations also the main being that of financial security, trust, delivery and human less transaction.

Key words: E-commerce, India, internet, globe, impact, benefits, online.

INTRODUCTION

E-commerce has so many advantages in our life because it makes convenient in daily life of the people. E-commerce stands for electronic commerce and pertains to trading in goods and services through the electronic medium, i.e. the Internet or phone. It can be basically defined as the production, promotion, selling and distribution of products and services in an online environment. As with e-commerce, e-business also has a number of different definitions and is used in a number of different contexts. E-commerce evolved in various means of relationship within the business processes. It can be in the form of electronic advertising, electronic payment system, electronic marketing, electronic customer support service and electronic order and delivery.

Today, major corporations are rethinking their businesses in terms of the Internet and its new culture and capabilities and this is what some see as e-business. E-commerce has an impact on three major stakeholders, namely society, organizations and customers. The cutting edge for business today is e-Commerce. The effects of e-commerce are already appearing in all areas of business, from customer service to new product design. It facilitates new types of information based business processes for reaching and interacting with customers like online advertising and marketing, online order taking and online customer service etc. It can also reduce cost in managing orders and interacting with a wide range

of suppliers and trading partners, areas that typically add significant overheads to the cost of products and services

The objectives of this article are to present a snapshot of the evolution of e-commerce business indicating the chronological order, category of e commerce business, description of organizations involved in e-businesses in India, key characteristics of the firms engaged in e-commerce application, to examine the growth of e-commerce in both physical and financial terms, to evaluate the benefits obtained from e-business and to develop a framework for effective dissemination of e-commerce in India.

Distinct categories of e-commerce:-

Four distinct categories of electronic commerce can be identified as follows:

• Business-to-business (B2B):

Business-to-business (B2B) is commerce transactions between businesses, such as between a manufacturer and a wholesaler, or between a wholesaler and a retailer. Pricing is based on quantity of order and is often negotiable.B2B transactions are largely between industrial manufacturers, partners, and retailers or between companies. Business-to-Business refers to the full spectrum of e-commerce that can occur between two organizations. Among other activities, B2B ecommerce includes purchasing and procurement, supplier management, inventory management, channel management, sales activities, payment management, and service and support.

• Business-to-Consumer (B2C):

Business or transactions conducted directly between a company and consumers who are the end-users of its products or services. B2C transactions take place directly between business establishments and consumers. Although business-to-business transactions play an important part in e-commerce market, a share of e-commerce revenues in developing countries like India is generated from business to consumer transactions. Business-toConsumer e-commerce refers to exchanges between businesses and consumers. Similar transactions that occur in business-to businesse-commerce also take place in the businessto-consumer context. No doubt, the total value of the B2B transactions is muchlarger than that of the B2C transactions, because typically B2B transactions are of much greater value than B2C transactions.

• Consumer-to-Consumer (C2C):

Customer to Customer (C2C) markets are innovative ways to allow customers to interact with each other. While traditional markets require business to customer relationships, in which a customer goes to the business in order to purchase a product or service. In customer to customer markets the business facilitates an environment where customers can sell these goods and or services to each other. C2C sites don't form a very high portion of web-based commerce. Most visible examples are the auction sites. Basically, if someone has something to sell, then he gets it listed at an auction sites and others can bidfor it. Consumer-to-Consumer exchanges involve transactions between and among consumers. These exchanges may or may not include third-party involvement as in the case of the auction-exchange eBay.

• Consumer-to-Business (C2B):

Consumer-to-business (C2B) is a business model in which consumers individuals create value and businesses consume that value. C2B model, also called a reverse auction or demand collection model, enables buyers to name or demand their own price, which is often binding, for a specific good or service. The website collects the demand bids then offers the bids to participating sellers. Consumers can band together to form and present themselves as a buyer group to businesses in aconsumer-to-business relationship.

Benefits of e-commerce:-

The benefits of e-commerce include it's the speed of access, a wider selection of goods and services, accessibility, and international reach. E-commerce can have good effects on society which are enables more individuals to work at home, and to do less traveling for shopping, resulting in less traffic on the roads, and lower air pollution, allows some merchandise to be sold at lower prices benefiting the poor ones, enables people in Third World countries and rural areas to enjoy products and services which otherwise are not available to them, facilitates delivery of public services at a reduced cost, increases effectiveness, and/or improves quality. Today, in every aspect of our day to day life internet has become undivided part of our life.

One of the ecommerce benefits is that it has a lower startup cost. Physical retail stores have to pay up to thousands of dollars to rent one of their store locations. Another advantage is that online stores are always open for business. Moreover it's easy to scale the business quickly. You can increase your ad budget when ads are performing well without having to worry too much about keeping up with the

demand, especially if you dropship. It's easy to create retargeting ads to retarget customers in your area when running an online business making it one of the most profitable ecommerce benefits.

Another one of the ecommerce benefits is that getting your customers to become impulse buyers is possible. If you have an attractive product photography, one with vibrant color or human emotion, you can create ads that drive impulse buys. Ecommerce benefits like being able to easily display best-sellers makes it easier to show off products to customers. While you can design a brick and mortar store to sway people to buy certain products, it's easier for a customer to find the best-sellers in an online store. Next on the list of ecommerce benefits is that a new brand can sell to customers around the world easily.

E-commerce: growth and prospects in India:-

E-commerce in India is still in budding stage but it offers extensive opportunity in developing countries likeIndia. India's ecommerce industry is on the growth curve and experiencing a surge in growth. Increasing internet and mobile penetration, growing acceptability of online payments and favorable demographics has provided the ecommerce sector in India the unique opportunity to companies connect with their customers. There would be over a five to seven fold increase in revenue generated through e-commerce as compared to last year with all branded apparel, accessories, jewellery, gifts, footwear are available at a cheaper rates and delivered at the doorstep. Many sites are now selling a diverse range of products and services from flowers, greeting cards, and movietickets to groceries, electronic gadgets, and computers. With stock exchanges coming online the time fortrue e-commerce in India has finally arrived.

On the negative side, there are many challenges faced bye-commerce sites in India. The relatively small credit card population and lack of uniform credit agenciescreate a variety of payment challenges unknown in India. Delivery of goods to consumer by couriers and postal services is not very reliable in smaller cities, towns and rural areas. India has less credit card population, lack of fast postal services in rural India. Accessing the Internet iscurrentlyhindered down by slow transmission speeds, frequent disconnects, cost of Wireless connection and wireless communication standards over which data is transmitted. High-speed-bandwidth Internet connection is not available tomost citizens of the nation at an affordable rate. In India, mostly people are not aware about the English language or not so good in English language. So that for the transaction over internet through electronic devices, language becomes one of the major factors to purchases, hire and sell a particular product or services. Multiple issues of trust in e-commerce technology and lack of widely accepted standards, lack of payment

gateways, privacy of personal and business dataconnected over the Internet not assured security and confidentiality of data not in place to deploy ubiquitous ITInfrastructure and its maintenance. However, many Indian Bankshave put the Internet banking facilities. The speed post and courier system has also improved tremendously in recent years. Modern computer technology like secured socket layer helps to protect against payment fraud, and to share information with suppliers and business partners. With further improvement inpayment and delivery system it is expected that India will soon become a major player in the e-commercemarket. While many companies, organizations, and communities in India are beginning to take advantage of the potential of e-commerce, critical challenges remain to be overcome before e-commerce would become an asset for common people.

Conclusion:-

E-commerce has undeniably become an important part of our society. The World Wide Web is and will have a large part in our daily lives. It is therefore critical that small businesses have their own to keep in competition with the larger websites. With the explosion of internet connectivity through mobile devices like Smartphone and tablets, millions of consumers are making decisions online and in this way enterprises can build the brand digitally and enhance productivity but government policies must ensure the cost effective methods/solutions. Advantages of e-commerce are cost savings, increased efficiency, and customization. In order to understand electronic commerce it is important to identify the different terms that are used, and to assess their origin and usage. These include information overload, reliability and security issues, and cost of access, social divisions and difficulties in policing the Internet. Successful e-commerce involves understanding the limitations and minimizing the negative impact. Ecommerce in India is destined to grow both in revenue and geographic reach. The challenge of establishing consumer trust in e-commerce poses problems and issues that need further research.

References:-

- Day, "A model of monitoring Web site effectiveness", Internet Research: Electronic Networking Applications and Policy, vol. 7, no. 2, (1997), pp. 109-115.
- AlkaRaghunath, 2013. "Problem and Prospects of Ecommerce", International Journal of Research and Development A Management Review (IJRDMR) ISSN(Print): 2319–5479, Volume-2, Issue 1, 2013 68

- Kulkarni, Product Manager: http://yourstory.in/2013/01/indian-e-commerce-what does-the-future-look-like/.
- Bansal, Rashmi, Growth of the Electronic Commerce in China and India: A Comparative Study
- Bellman S, Lohse G, Johnson E. Predictors of online buying behaviour. Communications of the ACM, 1999; 42(12):32-38.
- J. Jansen and T. Mullen, "Sponsored search: An overview of the concept, history, and technology", International Journal of Electronic Business, vol. 6, no. 2, (2008), pp. 114-131.
- Crisil Research. Crisil Opinion, e-tails eats into retail, 2014. Retrieved from http://www.crisil.com/pdf/research/CRISIL-Research-Article-Online-RetailFeb14.pdf.
- Drew, Stephen. "Strategic uses of e-commerce by SMEs in the east of England." European Management Journal 21.1 (2003): 79-88.
- Durlabhji, S. and Fusilier, M. R. (2002). Ferment in Business Education: ECommerce Master's Programs, Journal of Education for Business, 77(3), pp. 169176.
- Ernest A. Capozzoli, Thomas K. Pritchett, E Commerce: A Conceptual framework, Journal of Asia-Pacific Business
- *E-Commerce Companies in India (n.d), http://comp aniesinindia.net/top-10ecommerce-companies-in-india.html as viewed on 10.02.16Electronic Commerce (n.d),*
- F. J. M. Gonzalez and T. M. B. Palacios, "Quantitative evaluation of commercial websites: an empirical study of Spanish firms", International Journal of Information Management, geocart.com:http://www/geocart.com/online-businesssuccess.asp, vol. 24, no. 4, (2004), pp. 313-328.
- Gibbs, Jennifer, Kenneth L. Kraemer, and Jason Dedrick. "Environment and policy factors shaping global e-commerce diffusion: A cross-country comparison." The information society 19.1 (2003): 5-18.
- Gunasekaran, A., et al. "E-commerce and its impact on operations management." International journal of production economics 75.1 (2002): 185-197
- *I Prospect, Information on http://www.iprospect.com/search-engine-marketinguniversity/, (2008).*
- Jain, S., & Kapoor, B. (2012). Ecommerce in India-Boom and the Real Challenges, VSRD International Journal of Business & Management, 2(2), pp. 47-53.
- Kalakota, R. and Whinston, A.B. (1996). Frontiers of the Electronic Commerce, Addison Wesley Longman Publishing, Redwood City, CA, USA
- MK, Euro Info Correspondence Centre (Belgrade, Serbia), "E-commerce-Factor of Economic Growth."

- R. R. Ruckman, http://www.imgrind.com/10-advantages-of-internet-marketing/10 Advantages Of Internet Marketing, (2012) January 19.
- R. Sen, S. Bandyopadhyay, J. D. Hess and J. Jaisingh, "Pricing paid placements on search engine", Journal of Electronic Commerce Research, vol. 9, no. 1, (2008), pp. 33-50.
- Sarbapriya Ray 2011." Emerging Trend of E-Commerce in
- India: Some Crucial Issues, Prospects and Challenges, Computer Engineering and Intelligent Systems ISSN 2222-1719 (Paper) ISSN 2222-2863 Vol 2, No. 5, 2011
- Sharma Shweta, Mittal, Sugandha, —Prospects of E-Commerce in Indial.
- Stead, B. A., & Gilbert, J. (2001). Ethical issues inelectronic commerce, Journal of Business Ethics, Vol.34(2), pp. 75-85.
- T. Lamoureux, —IS goes shopping on the webl, Computerworld, vol. 31, no. 46, (1997), pp. 106.
- Times of india: http://timesofindia.indiatimes.com/tech/tech-news/internet/50sales-of-e-commerce-sites-like-Indiatimes-Shopping-Myntra-Jabong-from-tier-IIIII-cities/articleshow/18460504.cms, (2013)
- *U. Karoor,* —*E-commerce in India: Early Bards expensive worms*, *Consumer and shopper insights,* (2012).

COINCIDENCE AND FIXED POINT THEOREMS IN

Savita Sharma

ABSTRACT

The existence of fixed point theory for continuous mappings on Hausdorff topological spaces and regular compact space are proved. Our results are different from known, or are generalizations, extensions and improvements of the corresponding results due to Ciric, Jungek, Liu and Liu et al. Further, the Edelstein result for contractive mappings is extended to Hausdorff (not necessarily completely regular) topological spaces and generalized in many aspects. Examples and Theorems is presented to show that our results are genuine generalizations of the Edelstein result.

Keywords: Fixed point, Hausdorff topological spaces, Pseudo-compact space

INTRODUCTION

The purpose of this paper is to provide sufficient conditions for the existence and uniqueness of a fixed point and existence theorems of coincidence point of continuous mapping on Hausdorff topological spaces.

The fixed point theory is a combination of analysis, topology and geometry. The theory of existence of fixed points of maps has been depicted as very important tools in the study of non-linear phenomena. The fixed point theory is much extended when a topological space (X, \Im) is a metric space or a linear topological space. On the other side, if (X, \Im) possess a topological structure only, in such types of spaces the fixed point theory is very rigid. The results for Hausdorff topological spaces are different from known, or are generalization and improvement of the Edelstein [3] result for contractive mappings.

The material of this paper has been derived from the paper of Ciric [2] in which he improved and extended the result due to Jungck [4], Liu [5] and Liu et al. [6].

In 2014, Shah, Hussain and Ciric [7] generalized, extended and improved the results given by Ciric [2], Jungck [4], Liu [5] and Liu et al [6]. Ciric [2] worked on completely regular space for existence of a fixed point and Hausdorff topological space for the uniqueness of a fixed point. But Shah, Hussain and Ciric [7] extended the results and proved that unique fixed point exists on compact topological space.

The material of my paper has been extended from the paper of Ciric and research paper of Shah, Hussain and Ciric.

Thetheorem (12) is generalization and improvement of the results due to Ciric [2], Edelstein [3], Jungck [4] and Liu et al. [6].

Notation 1: $\psi = \{F\}$ where $F: X \times X \rightarrow [0, \infty)$ is continuous, symmetric and such that F(x, y) = 0 if and only if x = y.

Theorem 1: Let (X, \mathfrak{F}) be a completely regular topological space, K be a non-empty pseudo-compact subset of X and $T: K \to K$ be a continuous self mapping on X. Suppose that for some $F \in \Psi$, a mapping T satisfies the following condition:

$$F(T^{n}(x), T^{n}(y)) < \max \{F(x, y), \min\{F(x, T(x)), F(y, T(y))\}\}$$
$$+ \lambda \min \{F(x, T(y)), F(y, T(x))\}$$
(1.1)

for all $x \neq y$; $x, y \in K$, where n = n(x, y) is a positive integer and λ is an arbitrary positive real number. Then T has at least one fixed point.

Proof: As F and T are continuous functions, this implies that the function F(x, T(x)) is continuous on K. Since K is a pseudo-compact subset of X, there exists a point, say $w \in K$ such that

$$F(w, T(w)) = \inf \{ F(x, T(x)) \colon x \in K \}.$$
 (1.2)

Now, to prove that T(w) = w. Let us consider, to the contrary, that $w \neq T(w)$. Then from (1.1),

$$\begin{split} F(T^n(w),\,T^n(T(w))) < \max \, \{F(w,\,T(w)),\,\min\{F(w,\,T(w)),\,F(T(w),\,T(T(w)))\}\} \\ + \lambda \, \min\{F(w,\,T(T(w))),\,0\} \\ = \max\{F(w,\,T(w)),\,\min\{F(w,\,T(w)),\,F(T(w),\,T(T(w)))\}\}. \end{split}$$

Thus, since $F(T^{n}(w), T^{n}(T(w))) = F(T^{n}(w), T(T^{n}(w)))$ and, by (1.2),

$$\min\{F(w, T(w)), F(T(w), T(T(w)))\}\} = F(w, T(w)),$$

we obtained

$$F(T^{n}(w), T(T^{n}(w))) < F(w, T(w)),$$

a contradiction by (1.2). Hence, our assumption $w \neq T(w)$ is wrong. So, w is the fixed point of T.

Theorem 2: Let (X, \mathfrak{F}) be a completely regular topological space, K be a non-empty pseudo-compact subset of X and $T: K \to K$ be a continuous self mapping on X. Suppose

that for some $f \in \Psi$, a mapping T satisfies the following condition :

$$F(T^{n}(x), T^{n}(y)) < \max\{F(x, y), [\min\{F(x, T(x), F(y, T(y))\} + \min\{F(x, T(y)), F(y, T(x))\}]\}$$
(1.3)

for all $x \neq y$; $x, y \in K$, where n = n(x, y) is a positive integer. Then T has a unique fixed point.

Proof: It is clear that (1.3) implies (1.1). Hence, by theorem 1, there exist some $w \in K$ such that T(w) = w. Consider that, there is $v \in K$ such that T(v) = v and $v \neq w$. Then by (1.3),

$$F(v, w) = F(T^{n}(v), T^{n}(w))$$

$$< \max\{F(v, w), [\min\{F(v, T(v)), F(w, T(w))\} + \min\{F(v, w), F(w, v)\}]\}$$

$$= F(v, w),$$

a contradiction. Thus, T has a unique fixed point.

Theorem 3: Let (X, d) be a metric space and T be a self mapping of X such that

$$d(T(x), T(y)) < d(x, y)$$
 for all $x \neq y$; $x, y \in X$.

If there exists a point $x \in X$ whose sequence of iterates $\{T^n(x)\}$ contains a convergent subsequence $\{T^{n_i}(x)\}$, then $\xi = \lim_{i \to \infty} T^{n_i}(x) \in X$ is a unique fixed point of T.

Theorem 4: Let (X, \mathfrak{F}) be a Hausdorff topological space and $T: X \to X$ be a continuous self mapping and for some $F \in \Psi$,

$$F(T(x), T(y)) < \max\{F(x, y), F(x, T(x)), F(y, T(y))\}$$

$$+ \lambda \min\{F(x, T(y)), F(y, T(x))\},$$
(1.4)

for all $x \neq y$; $x, y \in X$, where $\lambda \geq 0$. If there exists a point $x \in X$ whose sequence of iterates $\{T^n(x)\}$ contains a convergent subsequence $\{T^{n_i}(x)\}$, then $\xi = \lim_{i \to \infty} T^{n_i}(x) \in X$ is a fixed point of T. If T satisfies (1.4) with $\lambda = 0$, then T has a unique fixed point.

Proof: Suppose that $x_0 \in X$ is such that a subsequence $\{T^{n_i}(x)\}$ is convergent. Let $x_n = T^n(x_0)$, $n \ge 1$. We may consider that $x_{n+1} \ne x_n$ for all n. For this, if we suppose on the contrary, that $x_{n_0+1} = T(x_{n_0}) = x_{n_0}$ for some n_0 , then $x_n = x_{n_0}$ for each $n \ge n_0$. Thus $x_{n_0} = T(x_{n_0}) = \xi = T(\xi)$ and hence the proof.

For any $i \ge 1$, consider

$$n_{i+1} = n_i + p_i,$$

where $p_i = n_{i+1} - n_i \ge 1$. Then for $p_i > 1$, by (2.1.4),

$$F(x_{n_{i+1}}, T(x_{n_{i+1}})) = F(x_{n_{i}+p_{i}}, T(x_{n_{i}+p_{i}})) = F(T(x_{n_{i}+p_{i}-1}, T(T(x_{n_{i}+p_{i}-1}))))$$

$$< \max \{F(x_{n_{i}+p_{i}-1}, T(x_{n_{i}+p_{i}-1})), F(x_{n_{i}+p_{i}-1}, T(x_{n_{i}+p_{i}-1})), F(x_{n_{i}+p_{i}-1}), F(x_{n_{i}+p_{i}-1}), F(x_{n_{i}+p_{i}-1}), F(x_{n_{i}+p_{i}-1}), F(x_{n_{i}+p_{i}-1}), F(x_{n_{i}+p_{i}-1}), F(x_{n_{i}+p_{i}-1}), F(x_{n_{i}+p_{i}-1}), F(x_{n_{i}+p_{i}-1}), F(x_{n_{i}+p_{i}-1}, T(x_{n_{i}+p_{i}-1})), F(x_{n_{i}+p_{i}-1}, T(x_{n_{i}+p_{i}-1})), F(x_{n_{i}+p_{i}-1}, T(x_{n_{i}+p_{i}-1}))\}.$$

Thus, since $F(x_{n_i+p_i}, T(x_{n_i+p_i})) < F(x_{n_i+p_i}, T(x_{n_i+p_i}))$ is impossible,

hence,
$$F(\mathbf{x}_{n_i+p_i}, T(\mathbf{x}_{n_i+p_i})) < F(\mathbf{x}_{n_i+p_i-1}, T(\mathbf{x}_{n_i+p_i-1}))$$
. (1.5)

Continuing the process, we obtain

$$\begin{split} F\!\!\left(x_{n_i+p_i}, T\!\!\left(x_{n_i+p_i}\right)\!\!\right) &\!< F\!\!\left(x_{n_i+p_i-1}, T\!\!\left(x_{n_i+p_i-1}\right)\!\!\right) \\ &\!< F\!\!\left(x_{n_i+p_i-2}, T\!\!\left(x_{n_i+p_i-2}\right)\!\!\right) \\ &\!\cdots \\ &\!< F\!\!\left(x_{n_i+1}, T\!\!\left(x_{n_i+1}\right)\!\!\right) \\ &\!< F\!\!\left(T\!\!\left(x_{n_i}\right)\!\!\right) T^2\!\!\left(x_{n_i}\right)\!\!\right). \end{split}$$

Hence, if $p_i > 1$, then

$$F(x_{n_{i,1}}, T(x_{n_{i+1}})) < F(T(x_{n_{i}}), T^{2}(x_{n_{i}})).$$

Clearly, if $p_i = 1$, then $x_{n_{i+1}} = x_{n_i} + 1 = T(x_{n_i})$ and therefore

$$F(x_{n_{i+1}}, T(x_{n_{i+1}})) = F(T(x_{n_i}), T^2(x_{n_i})).$$

So, for all $p_i \ge 1$,

$$F(X_{n_{i+1}}, T(X_{n_{i+1}})) \le F(T(X_{n_i}), T^2(X_{n_i})).$$
 (1.6)

As T is continuous and $x_{n_i} \to \xi$ as $i \to \infty$, we obtain that $T(x_{n_i}) \to T(\xi)$, $T(x_{n_{i+1}}) \to T(\xi)$ and

 $T^2(x_{n_i}) \to T^2(\xi)$ as $i \to \infty$. Hence, taking the limit in (1.6) as $i \to \infty$, we obtain

$$F(\xi, T(\xi)) \le F(T(\xi), T^{2}(\xi)).$$
 (1.7)

Now we prove that $T(\xi)=\xi.$ Assume, to the contrary, that $T(\xi)\neq \xi.$ Then by (1.4),

$$F(T(\xi), T^{2}(\xi)) = F(T(\xi), T(T(\xi))$$

$$< \max\{F(\xi, T(\xi)), (\max\{F(\xi, T(\xi)), F(T(\xi), T^{2}(\xi))\}$$

$$+ \lambda \min\{F(\xi, T^{2}(\xi)), F(T(\xi), T(\xi))\})\}$$

$$= \max\{F(\xi, T(\xi)), \max\{F(\xi, T(\xi)), F(T(\xi), T^{2}(\xi))\}\}$$

$$= \max\{F(\xi, T(\xi)), F(T(\xi), T^{2}(\xi))\}.$$

Thus, since $F(T(\xi), T^2(\xi)) < F(T(\xi), T^2(\xi))$ is impossible, we get

$$F(T(\xi), T^2(\xi)) < F(\xi, T(\xi)),$$

which is a contradiction by (1.7).

Hence, our assumption is wrong.

Thus,
$$T(\xi) = \xi$$
.

Next, to prove that if T satisfies (1.4) with $\lambda = 0$, then T has a unique fixed point.

For **uniqueness**, let us suppose that x and y are two different fixed points of T with $\lambda=0.$

Then, T(x) = x and T(y) = y.

By (1.4), we obtain

$$F(T(x), T(y)) < \max \{F(x, y), F(x, T(x)), F(y, T(y))\}$$

$$= \max\{F(x, y), F(x, x), F(y, y)\}$$

$$= F(x, y)$$

$$= F(T(x), T(y)),$$

which is a contradiction. Hence, our supposition is wrong.

Therefore, T has a unique fixed point with $\lambda = 0$.

This completes the proof.

Theorem 5: Let (X, \mathfrak{F}) be a Hausdorff topological space and $T: X \to X$ be a continuous self mapping and for some $F \in \psi$,

$$F(T(x), T(y)) < \max \{F(x, y), [\max\{F(x, T(x)), F(y, T(y))\}\}$$

$$+\min\{F(x, T(y)), F(y, T(x))\}\}.$$
(1.8)

If there exists a point $x \in X$ whose sequence of iterates $\{T^n(x)\}$ contains a convergent subsequence $\{T^{n_i}(x)\}$, then $\xi = \lim_{i \to \infty} T^{n_i}(x) \in X$ is a unique fixed point of T.

Proof: The proof is similar to the proof of theorems 1 and 2.

Example which shows that Theorem 3 is a genuine generalization of the above result.

Theorem 6: Let (X, \mathfrak{F}) be a completely regular topological space, K be a nonempty pseudo-compact subset of X and Y, Y, Y, Y and Y are surjective on Y, Y commutes with Y and Y and Y are surjective on Y, Y commutes with Y and Y and Y and Y commutes with Y and Y and Y are surjective on Y, Y and Y and Y and Y are surjective on Y, Y and Y are surjective on Y, Y and Y are surjective on Y, Y and Y are surjective on Y.

$$\begin{split} F(T(x),\,S(y)) &> \inf\{F(t,\,P(t)),\,F(Q(t),\,P(t)),\,F(Q(t),\,P(Q(t))),\,F(Q(x),\,Q(y))\colon\\ &\quad t\in\{x,\,y\},\,P\in\{T,\,S\}\text{ and }Q\in\{G,\,H\}\}, \end{split} \tag{1.9}$$

for any $x, y \in K$ with $T(x) \neq S(y)$, then at least one of the following assertions holds:

- (1) Thas a fixed point in K;
- (2) S has a fixed point in K;
- (3) T and G have a coincidence point in K;
- (4) T and H have a coincidence point in K;
- (5) S and G have a coincidence point in K;
- (6) S and H have a coincidence point in K.

Proof: As K is a pseudo-compact and F, T, S, G and H are continuous functions, it obtains that the functions F(x, P(x)) and F(Q(x), P(x)) with $P \in \{T, S\}$ and $Q \in \{G, H\}$, are continuous on K, and that there exist a, b, p, q, r and $s \in K$ such that

$$\begin{split} F(a,\,T(a)) &= \inf \left\{ F(x,\,T(x)) : x \in K \right\}; \\ F(b,\,S(b)) &= \inf \left\{ F(x,\,S(x)) : x \in K \right\}; \\ F(G(p),\,T(p)) &= \inf \{ F(G(x),\,T(x)) : x \in K \}; \\ F(H(q),\,T(q)) &= \inf \{ F(H(x),\,T(x)) : x \in K \}; \\ F(G(r),\,S(r)) &= \inf \{ F(G(x),\,S(x)) : x \in K \}; \\ F(H(s),\,S(s)) &= \inf \{ F(H(x),\,S(x)) : x \in K \}. \end{split}$$

Consider the following cases:

Case 1: Let

$$F(a, T(a)) = \min\{F(a, T(a)), F(b, S(b)), F(G(p), T(p)), F(H(q), T(q)), F(G(r), S(r)), F(H(s), S(s))\}.$$
(1.10)

As S(K) = K, there exist some $w \in K$ such that S(w) = a. Consider that $T(S(w)) \neq S(w)$, that is, $T(a) \neq a$.

As S commutes with G and H, from (1.9), we obtain

$$\begin{split} F(T(S(w)),\,S(w)) &> \inf\{F(t,\,P(t)),\,F(Q(t),\,P(t)),\,F(Q(t),\,PQ(t)),\,F(Q(S(w)),\,Q(w)\} \\ &\quad : t \in \{S(w),\,w\},\,P \in \{T,\,S\} \text{ and } Q \in \{G,\,H\}\} \\ &\geq \min\,\left\{F(a,\,T(a)),\,F(b,\,S(b)),\,F(G(p),\,T(p)),\, \right. \\ &\quad F(H(q),\,T(q)),\,F(G(r),\,S(r),\,F(H(s),\,S(s))\}. \end{split}$$

Thus, from (1.10), we obtain

F(a, T(a)) > F(a, T(a)), which is a contradiction.

Hence, T(a) = a, that is, a is the fixed point of T.

Case 2: Consider that

$$F(G(r), S(r)) = \min\{F(a, T(a)), F(b, S(b)), F(G(p), T(p)), F(H(q), T(q)), F(G(r), S(r)), F(H(s), S(s))\}.$$
(1.11)

As T(K) = K, there exist some $z \in K$ such that T(z) = r.

Consider that $S(T(z)) \neq G(T(z))$, that is, $S(r) \neq G(r)$.

By (1.9), we obtain

$$\begin{split} F(S(T(z)),\,T(G(z))) &> \inf{\{F(t,\,P(t)),\,F(Q(t),\,P(t)),\,F(Q(t),\,P(Q(t))),}\\ &\qquad \qquad F(Q(T(z)),\,Q(G(z)))\colon t\in \{T(z),\,G(z)\},\,P\in \{T,\,S\}\\ &\quad \text{and}\,\,Q\in \{G,\,H\}\}\\ &\geq \min\{F(a,\,T(a)),\,F(b,\,S(b)),\,F(G(p),\,T(p)),\,F(H(q),\,T(q)),\\ &\quad \qquad F(G(r),\,S(r)),\,F(H(s),\,S(s))\}. \end{split}$$

Thus, since F(S(T(z)), T(G(z))) = F(S(T(z)), G(T(z))) = F(S(r), G(r)), from (1.11), we obtain

F(G(r), S(r)) > F(G(r), S(r)), which is a contradiction.

Hence, G(r) = S(r) which means that r is the coincidence point of S and G.

Hence, proved assertions (1) and (5).

Case 3: Considering the remaining cases

$$\begin{split} F(b,\,S(b)) &= \min\{F(a,\,T(a)),\,F(b,\,S(b)),\,F(G(p),\,T(p)),\\ &\quad F(H(q),\,T(q)),\,F(G(r),\,S(r)),\,F(H(s),\,S(s))\},\\ F(G(p),\,T(p)) &= \min\{F(a,\,T(a)),\,F(b,\,S(b)),\,F(G(p),\,T(p)),\\ &\quad F(H(q),\,T(q)),\,F(G(r),\,S(r)),\,F(H(s),\,S(s))\}, \end{split}$$

$$F(H(q), T(q)) = \min\{F(a, T(a)), F(b, S(b)), F(G(p), T(p)),$$

$$F(H(q), T(q)), F(G(r), S(r)), F(H(s), S(s))\},$$

or

$$\begin{split} F(H(s),\,S(s)) &= min\{F(a,\,T(a)),\,F(b,\,S(b)),\,F(G(p),\,T(p),\,F(H(q),\,T(q)),\\ &\quad F(G(r),\,S(r)),\,F(H(s),\,S(s))\} \end{split}$$

Similarly, as in the proof of case 1, or case 2, the assertions (2), (3), (4) and (6) hold.

Lemma 1. Let X be a compact topological space and $f: X \to R$ is a function lsca. Then there exists $x_0 \in X$ such that $f(x_0) = \inf\{f(x) : x \in X\}$.

Proof: Suppose that f is lower semi-continuous from above on X. There exists a net $(x_t) \subset X$ such that $f(x_{t'}) \le f(x_t)$ if $t' \ge t$ and $f(x_t) \to \inf_{x \in X} f(x)$. Since X is compact, without loss of generality, we may suppose that $x_t \to x_0$. By the lower semi-continuity from above of f(x), we obtain $f(x_0) \le \lim_t f(x_t)$ and therefore

$$f(x_0) = \inf_{x \in X} f(x).$$

Lemma 2 : Let X be a topological space and $f: X \times X \to X$ be a continuous function. If $g: X \to R$ is a lsca function, then the composition function $F = gof: X \times X \to R$ is also lsca.

Proof: Let $(x_0, y_0) \in X \times X$ and consider a net $\{(x_\lambda, y_\lambda)\}_{\lambda \in \Lambda}$ in $X \times X$ converging to (x_0, y_0) such that, for $\lambda_2 \leq \lambda_1$,

$$F(\mathbf{x}_{\lambda_1}, \mathbf{y}_{\lambda_1}) \leq F(\mathbf{x}_{\lambda_2}, \mathbf{y}_{\lambda_2})$$

Put $z_{\lambda} = f(x_{\lambda}, y_{\lambda})$ and $z = f(x_{0}, y_{0})$. Then, as f is continuous and g is Isca, $\lim_{\lambda \in \Lambda} f(x_{\lambda}, y_{\lambda}) = f(x_{0}, y_{0}) \in X \text{ and }$

$$g(z) = g\!\big(\!f\left(x_{\scriptscriptstyle 0},y_{\scriptscriptstyle 0}\right)\big) \! \leq \! \lim_{\scriptscriptstyle \lambda \in \Lambda} g\!\big(\!f\left(x_{\scriptscriptstyle \lambda},y_{\scriptscriptstyle \lambda}\right)\big) \! = \! \lim_{\scriptscriptstyle \lambda \in \Lambda} g(z_{\scriptscriptstyle \lambda})$$

where

$$g(z_{\lambda_1}) \le g(z_{\lambda_2})$$
 for $\lambda_2 \le \lambda_1$.

Remark: Let X be a topological space. Let $f: X \to X$ be a continuous function and $F: X \times X \to R$ be a lsca function. Then $g: X \to R$ defined by g(x) = F(x, f(x)) is also lsca. In fact, let $\left\{x_{\lambda}\right\}_{\lambda \in \Lambda}$ be a net in X converging to a point $x \in X$.

As f is continuous, so $\lim_{\lambda \in \Lambda} f(x_{\lambda}) = f(x)$

Let us consider that $g(x_{\lambda_1}) \le g(x_{\lambda_2})$ for $\lambda_2 \le \lambda_1$; then, since F is Isca, we obtain

$$g(x) = F(x, f(x)) \leq \lim_{\lambda \in \Lambda} F(x_{\lambda}, f(x_{\lambda})) = \lim_{\lambda \in \Lambda} g(x_{\lambda_{1}})$$

and therefore g is lsca.

Theorem 7: Let X be a topological space, K be a nonempty compact subset of X and f : K \rightarrow K be a continuous function. If $F \in \Phi$ and

$$F(fx, fy) < max\{F(x, y), min \{F(x, fx), F(y, fy)\}\}\$$

 $+\lambda min\{|F(x, fy)|, F(fx, y)\}\$ (1.12)

for all $x, y \in K$ with $x \neq y$ and λ an arbitrary positive real number, then f has at least one fixed point.

Proof: Consider $\varphi: K \to (-\infty, \infty)$ which is defined by $\varphi(x) = F(x, fx)$ for $x \in K$.

Since f is continuous and F is lsca, therefore, from Remark, it obtains that the function ϕ is also lsca on K. By Lemma (1), there exists a point, say, $w \in K$ such that

$$\varphi(w) = F(w, f(w)) = \inf \{ \varphi(x) : x \in K \}. \tag{1.13}$$

Now, to show that f(w) = w.

Let us consider, to the contrary, that $w \neq f(w)$.

Then by (1.12),

$$\begin{split} F(f(w),\,f(f(w))) &< \max\{F(w,\,f(w)),\,\min\{F(w,\,f(w)),\,F(f(w),\,f(f(w)))\}\} \\ &+ \lambda\,\min\{|F(w,\,f(f(w)))|,\,0\} \\ &= \max\{F(w,\,f(w)),\,\min\{F(w,\,f(w)),\,F(f(w),\,f(f(w)))\}\}. \end{split}$$

From (1.13),

$$\min\{F(w, f(w)), F(f(w), f(f(w)))\}\} = F(w, f(w)).$$

Therefore, we obtain

which is a contradiction to (1.13).

Hence, f(w) = w, that is, w is a fixed point of f.

Corollary 1: Let X be a compact topological space, K be a closed subset of X and f: $K \to K$ be a continuous function. If $K \in \Phi$ and

$$F(fx, fy) < max\{F(x, y), min\{F(x, fx), F(y, fy)\}\} + \lambda min\{|F(x, fy)|, F(fx, y)\}$$

for all $x, y \in K$ with $x \neq y$ and λ is an arbitrary positive real number, then f has at least one fixed point.

Corollary 2: Let X be a topological space, K be a non-empty compact subset of X and f: K \rightarrow K be a continuous function. If $F \in \Phi$ is symmetric and

$$F(fx, fy) < max\{F(x, y), min\{F(x, fx), F(y, fy)\}\} + \lambda min\{|F(x, fy)|, F(fx, y)\}$$

for all $x, y \in K$ with $x \neq y$ and λ is an arbitrary positive real number, then f has at least one fixed point.

Corollary 3: Let (X, d) be a metric space, K be a nonempty compact subset of X and f: K $\to K$ be a continuous function. If $F \in \Phi$ and

$$d(fx, fy) < max\{d(x, y), min\{d(x, fx), d(y, fy)\}\} + \lambda min\{d(x, fy), d(fx, y)\}$$

for all $x, y \in K$ with $x \neq y$ and λ is an arbitrary positive real number, then f has at least one fixed point.

Theorem 8: Let X be a topological space, K be a nonempty compact subset of X and f: K \rightarrow K be a continuous mapping. Suppose that for F \in Φ , the mapping f satisfies the following condition :

$$F(f(x), f(y)) < \max\{F(x, y), [\min\{F(x, f(y)), F(y, f(y))\} + \min\{F(x, f(y)), F(f(x), y)\}]\}$$

$$(1.14)$$

for all $x, y \in K$ with $x \neq y$. Then f has a unique fixed point.

Proof: Since (1.12) is implied by (1.14), thus, by theorem (7), there exists some $w \in K$ such that f(w) = w.

Next, to prove the **uniqueness** of fixed point, show that, for $v, w \in K$ such that

$$f(v) = v$$
 and $f(w) = w$ then $v = w$.

Let us consider that there is $v \in K$ such that

$$f(v) = v$$
, $f(w)=w$ and $v \neq w$.

Then by (1.14),

$$\begin{split} f(v, \, w) &= F(f(v), \, f(w)) \\ &< max\{F(v, \, w), \, [min\{F(v, \, f(v)), \, F(w, \, f(w))\} \\ &+ min\{F(v, \, f(w)), \, F(f(v), \, w)\}]\} \\ &= max\{F(v, \, w), \, [min\{F(v, \, v), \, F(w, \, w)\} \\ &+ min\{F(v, \, w), \, F(v, \, w)\}]\} \\ &= F(v, \, w), \end{split}$$

which is a contradiction. Thus v = w and hence, f has a unique fixed point.

Theorem 9: Let X be a topological space, K be a compact subset of X and $f: K \rightarrow K$ be a continuous function. If $F \in \Phi$ and

$$\begin{split} F(f^n x, \, f^n y) < \max \, \left\{ F(x, \, y), \, \min \{ F(x, \, f^n x), \, F(y, \, f^n y) \right\} \\ + \lambda \, \min \{ |F(x, \, f^n y)|, \, F(f^n x, \, y) \} \end{split} \tag{1.15}$$

for all $x, y \in K$ with $x \neq y$; $n = n(x, y) \in N$ and λ is an arbitrary positive real number, then f has at least one periodic point.

Proof: Let $\varphi: K \to (-\infty, \infty)$, defined by

$$\varphi(x) = F(x, f^n(x)), x \in K.$$

Since f is continuous and F is lsca, thus, from Remark, it obtains that the function ϕ is also lsca on K. By Lemma (1), there exists a point, say $w \in K$ such that

$$\phi(w) = F(w, f^{n}(w)) = \inf\{\phi(x) : x \in K\}. \tag{1.16}$$

To prove theorem, show that $f^n(w) = w$.

Let us consider, to the contrary, that $w \neq f^n(w)$.

Then by (1.15),

$$\begin{split} F(f^n(w),\,f^n(f^n(w))) &< \max\{F(w,\,f^n(w)),\,\min\{F(w,\,f^n(w)),\,F(f^n(w),\,f^n(f^n(w)))\}\} \\ &+ \lambda \min\{|F(w,\,f^n(f^n(w)))|,\,0\} \\ &= \max\{F(w,\,f^n(w)),\,\min\{F(w,\,f^n(w)),\,F(f^n(w),\,f^n(f(w)))\}\} \\ &+ \lambda.0 \\ &= \max\{F(w,\,f^n(w)),\,\min\{F(w,\,f^n(w)),\,F(f^n(w),\,f^n(f^n(w)))\}\}. \end{split}$$

Since from (1.16),

$$\min\{F(w, f^n(w)), F(f^n(w), f^n(f^n(w)))\}\} = F(w, f^n(w)),$$

we obtain

$$F(f^{n}(w), f^{n}(f^{n}(w))) < F(w, f^{n}(w)),$$

which is a contradiction to (1.16).

Hence, $f^n(w) = w$ for some $n \in N$ and thus w is a periodic point of f.

Theorem 10: Let X be a topological space, f: $X \to X$ be a continuous function. Let for F $\in \Phi$, the mapping f satisfying the contractive condition :

$$F(fx, fy) < max\{F(x, y), min\{F(x, fx), F(y, fy)\}\}$$

 $+\lambda min\{|F(x, fy)|, F(fx, y)\}$

for all $x,y\in X$ with $x\neq y$ and λ is an arbitrary positive real number. If, for $x_0\in X$ and for some $K\subseteq X$

 $K = f(K) \cup \{x_0\} \Rightarrow K$ is relatively compact, then f has a fixed point.

Proof: Let $x_1 = f(x_0)$ and consider the sequence $\{x_n\}$ in X as follows:

$$x_{n+1} = f(x_n)$$
, for $n \ge 1$.

Suppose $A = \{x_n : n \ge 1\}$, then

$$A = \{x_{n+1} : n \ge 1\} \cup \{x_1\}$$
$$= f(A) \cup \{x_1\}$$

and so, by hypothesis, A is relatively compact.

Let $\varphi : \overline{A} \to R$, defined by

$$\varphi(x) = F(x, f(x)).$$

As f is continuous and F is lsca, so, from Remark, ϕ is lsca and thus, by Lemma (1), ϕ has a minimum, say, at $a \in \overline{A}$. Hence by theorem (7), a is a fixed point of f.

Result: Let X be a Hausdorff topological space and $f: X \to X$ be a continuous self mapping and such that for some $F \in \psi$,

$$F(f(x), f(y)) < \max\{F(x, y), F(x, f(x)), F(y, f(y))\}$$
$$+\lambda \min\{F(x, f(y)), F(y, f(x))\}, \tag{1.17}$$

for all $x, y \in X$ with $x \neq y$ and $\lambda \geq 0$. If there exists a point $x \in X$ whose sequence of iterates $\{f^n(x)\}$ contains a convergent subsequence $\{f^{n_i}(x)\}$, then

$$\xi = \lim_{i \to \infty} f^{n_i}(x) \in X$$

is a fixed point of f. If f satisfies (1.17) with $\lambda = 0$, then f has the unique fixed point.

The following theorem is modification of the Result.

Theorem 11: Let X be a topological space, $f: X \to X$ be a continuous mapping and for some continuous

F:
$$X \times X \to R$$
 (with $F(x, y) = 0$ when $x = y$),
F($f(x)$, $f(y)$) < max{ $F(x, y)$, [max{ $F(x, f(x))$, $F(x, f(y))$ }
+ $\lambda \min{F[x, f(y))|, F(f(x), y)}$ }, (1.18)

for all $x, y \in X$ with $x \neq y$ and $\lambda \geq 0$. If there exists a point $x_0 \in X$ whose sequence of iterates $\{f^n(x_0)\}$ contains a convergent subsequence $\{f^{n_i}(x_0)\}$, then $a = \lim_{i \to \infty} f^{n_i}(x_0) \in X$ is a

fixed point of f. If $\lambda = 0$, then f has a unique fixed point.

Proof: Suppose $x_0 \in X$ and consider the sequence $\{x_n\}$ in X such that $x_n = f^n(x_0)$, for $n \ge 1$.

Suppose $\left\{f^{n_i}\left(x_0\right)\right\}$ be a subsequence of $\left\{x_n\right\}$ such that $f^{n_i}\left(x_0\right) \to a \in X$, as $i \to \infty$. We may assume that $x_{n+1} \neq x_n$ for each n.

Indeed, if we suppose, to the contrary, that $x_{n_0+1}=f^{n_0+1}(x_0)=f(x_{n_0})=x_{n_0}$ for some n_0 , then $x_n==x_{n_0}$ for all $n\geq n_0$ and thus

$$x_{n_0} = f(x_{n_0}) = a = f(a)$$
 and hence the proof.

For $i \ge 1$, set

$$p_i = n_{i+1} - n_i \ge 1$$
, that is, $n_{i+1} = n_i + p_i$.

Case 1: Let $p_i > 1$. Then by (2.1.18), we obtain

$$\begin{split} F\Big(x_{n_{i+1}},f\Big(x_{n_{i+1}}\Big)\Big) &= F\Big(x_{n_{i}+p_{i}},f\Big(x_{n_{i}+p_{i}}\Big)\Big) \\ &= F\Big(f\Big(x_{n_{i}+p_{i}-1}\Big),\,f\Big(f\Big(x_{n_{i}+p_{i}-1}\Big)\Big)\Big) \\ &< max\,\Big\{\!F\Big(x_{n_{i}+p_{i}-1},f\Big(x_{n_{i}+p_{i}-1}\Big)\!\Big),\,F\Big(x_{n_{i}+p_{i}},f\Big(x_{n_{i}+p_{i}}\Big)\!\Big)\!\Big\} \\ &= \Big\{\!F\Big(x_{n_{i}+p_{i}-1},f\Big(x_{n_{i}+p_{i}-1}\Big)\!\Big),\,F\Big(x_{n_{i}+p_{i}},f\Big(x_{n_{i}+p_{i}-1}\Big)\!\Big),\,F\Big(x_{n_{i}+p_{i}-1}\Big)\!\Big\}\Big\}\Big\} \\ &= max\,\Big\{\!F\Big(x_{n_{i}+p_{i}-1},f\Big(x_{n_{i}+p_{i}-1}\Big)\!\Big),\,F\Big(x_{n_{i}+p_{i}-1},f\Big(x_{n_{i}+p_{i}-1}\Big)\!\Big),\,F\Big(x_{n_{i}+p_{i}},f\Big(x_{n_{i}+p_{i}}\Big)\!\Big)\!\Big\} \\ &= max\,\Big\{\!F\Big(x_{n_{i}+p_{i}-1},f\Big(x_{n_{i}+p_{i}-1}\Big)\!\Big),\,F\Big(x_{n_{i}+p_{i}-1},f\Big(x_{n_{i}+p_{i}}\Big)\!\Big)\!\Big\} \\ &= max\,\Big\{\!F\Big(x_{n_{i}+p_{i}-1},f\Big(x_{n_{i}+p_{i}-1}\Big)\!\Big),\,F\Big(x_{n_{i}+p_{i}},f\Big(x_{n_{i}+p_{i}}\Big)\!\Big)\!\Big\}\,. \end{split}$$

Thus, since $F(x_{n_{i+1}}, f(x_{n_{i+1}})) = F(x_{n_i+p_i}, f(x_{n_i+p_i})) < F(x_{n_i+p_i}) < F(x_{n_i+1}, f(x_{n_i+1}))$ is false, we obtain $F(x_{n_{i+1}}, f(x_{n_{i+1}})) = F(x_{n_i+p_i}, f(x_{n_i+p_i})) < F(x_{n_i+p_i-1}, f(x_{n_i+p_i-1}))$, where $p_i > 1$. (1.19)

Continuing the above process, we obtain

$$\begin{split} F\!\!\left(x_{n_{i+1}}, f\!\left(x_{n_{i+1}}\right)\!\!\right) &= F\!\!\left(x_{n_{i}+p_{i}}, f\!\left(x_{n_{i}+p_{i}}\right)\!\!\right) \\ &< F\!\!\left(x_{n_{i}+p_{i}-1}, f\!\left(x_{n_{i}+p_{i}-1}\right)\!\!\right) \\ &\cdots \\ &< F\!\!\left(x_{n_{i}+1}, f\!\left(x_{n_{i}+1}\right)\!\!\right) \\ &= F\!\!\left(f\!\left(x_{n_{i}}\right)\!\!\right) f^{2}\!\!\left(x_{n_{i}}\right)\!\!\right). \end{split}$$

Hence, if $p_i > 1$, then

$$F(x_{n_{i+1}}, f(x_{n_{i+1}})) < F(f(x_{n_i}), f^2(x_{n_i})).$$

Case 2 : Suppose $p_i = 1$. Then

$$\mathbf{x}_{n_{i+1}} = \mathbf{x}_{n_{i}+1} = f^{n_{i}+1}\big(\mathbf{x}_{0}\big) = f\big(f^{n_{i}}\big(\mathbf{x}_{0}\big)\big) = f\big(\mathbf{x}_{n_{i}}\big) \text{ and }$$

Therefore

$$F(x_{n_{i+1}}, f(x_{n_{i+1}})) = F(f(x_{n_i}), f^2(x_{n_i})).$$

Thus, for each $p_i \ge 1$, we obtain

$$F(\mathbf{x}_{n_{i,1}}, f(\mathbf{x}_{n_{i,1}})) \le F(f(\mathbf{x}_{n_{i}}), f^{2}(\mathbf{x}_{n_{i}})).$$
 (1.20)

Since f is continuous and $x_{n_i} \to a$ as $i \to \infty$, it obtains that $f(x_{n_i}) \to f(a)$ and $f^2(x_{n_i}) \to f^2(a)$ as $i \to \infty$.

As $F: X \times X \rightarrow R$ is continuous, we obtain

$$F(a, f(a)) = \lim_{i \to \infty} F(x_{n_{i+1}}, f(x_{n_{i+1}})),$$

and

$$F(f(a), f^{2}(a)) = \lim_{i \to \infty} F(f(x_{n_{i}}), f^{2}(x_{n_{i}})).$$

Combined with (1.20), these two equations imply that

$$F(a, f(a)) \le F(f(a), f^{2}(a)).$$
 (1.21)

Now, to prove f(a) = a.

Assume, to the contrary, that $f(a) \neq a$.

Then by (1.18),

$$\begin{split} F(f(a), \ f^2(a)) &= F(f(a), \ f(f(a))) \\ &< max\{F(a, \ f(a)), \ [max\{F(a, \ f(a)), \ F(f(a), \ f^2(a))\} \\ &+ \lambda min\{|F(a, \ f^2(a))|, \ F(f(a), \ f(a))\}]\} \\ &= max\{F(a, \ f(a)), \ max\{F(a, \ f(a)), \ F(f(a), \ f^2(a))\}\} \\ &= F(f(a), \ f^2(a)), \end{split}$$

which is a contradiction.

Hence, f(a) = a and thus f has a fixed point.

Further, we show that if $\lambda = 0$, then f has a unique fixed point.

Assume, to the contrary, that f has not a unique fixed point, that is, there is $b \in X$ such that f(b) = b and $b \ne a$ for $\lambda = 0$.

Then by (1.18),

$$F(a, b) = F(f(a), f(b))$$

$$< \max\{F(a, b), [\max\{F(a, f(a)), F(b, f(b))\}]\}$$

$$= \max\{F(a, b), [\max\{F(a, a), F(b, b)\}]\}$$

$$= \max\{F(a, b), \max\{0, 0\}\}$$

$$= F(a, b),$$

which is a contradiction.

Hence a = b and thus, f has a unique fixed point for $\lambda = 0$.

Theorem 12: Let X be a topological space, $f: X \to X$ be a continuous mapping and for some $F \in \Phi$, we have

$$F(f(x), f(y)) < \max\{F(x, y), [\max\{F(x, f(x)), F(y, f(y))\} + \min\{|F(x, f(y))|, F(f(x), y)\}]\},$$
(1.22)

for all $x, y \in X$ with $x \neq y$. If there exists a point $x_0 \in X$ whose sequence of iterates $\{f^n(x_0)\}$ contains a convergent subsequence $\{f^{n_i}(x_0)\}$, then $a = \lim_{i \to \infty} f^{n_i}(x_0) \in X$ is a unique fixed point of f.

Proof: Since (1.18) is implied by (1.22), so by Theorem (11), there exists some $a \in K$ such that f(a)=a. Assume, to the contrary, that there exists $b \in K$ such that f(b)=b and $a \ne b$.

Then by (1.22), we obtain

$$\begin{split} F(a, b) &= F(f(a), f(b)) \\ &< max\{F(a, b), [max\{F(a, f(a)), F(b, f(b))\} \\ &+ min\{|F(a, f(b))|, F(f(a), b)\}]\} \\ &= max\{F(a, b), [max\{F(a, a), F(b, b)\} + min\{|F(a, b)|, F(a, b)\}]\} \\ &= max\{F(a, b), [0 + F(a, b)]\} \text{ as } |F(a, b)| \ge F(a, b) \\ &= F(a, b), \end{split}$$

which is a contradiction. Thus a = b and hence, f has a unique fixed point.

Theorem 13: Let X be a topological space, K be a nonempty compact subset of X and T, S, G, H: K be continuous self mappings on K such that T, S are surjective on K, T commutes with $\{G, H\}$. If for F Φ , the four mappings T, S, G and H satisfy the following condition:

$$F(S(x), T(y)) > \inf\{F(t, P(t)), F(Q(t), P(t)), F(Q(t), P(Q(t))), F(Q(x), Q(y)) \\ : t \in \{x, y\}, P \in \{T, S\} \text{ and } Q \in \{G, H\}\}$$
 (1.23)

for any $x, y \in K$ with $T(x) \neq S(y)$, then at least one of the following assertions hold:

- (1) T has a fixed point in K;
- (2) S has a fixed point in K;
- (3) T and G have a coincidence point in K;
- (4) T and H have a coincidence point in K;
- (5) S and G have a coincidence point in K;
- (6) S and H have a coincidence point in K

Proof: Since K is a compact and F, T, S, G and H are continuous functions, it follows from Remark, it obtained that the functions $x \to F(x, P(x))$ and $x \to F(Q(x), P(x))$ with $P \in \{T, S\}$ and $Q \in \{G, H\}$, are continuous on K, and by Lemma (1) there exist a, b, p, q, r and $s \in K$ such that

$$\begin{split} F(a,\,T(a)) &= \inf\{F(x,\,T(x)): x \in K\}; \\ F(b,\,S(b)) &= \inf\{F(x,\,S(x)): x \in K\}; \\ F(G(p),\,T(p) &= \inf\{F(G(x),\,T(x)): x \in K\}; \\ F(H(q),\,T(q) &= \inf\{F(H(x),\,T(x)): x \in K\}; \\ F(G(r),\,S(r) &= \inf\{F(G(x),\,S(x)): x \in K\}; \\ F(H(s),\,S(s) &= \inf\{F(H(x),\,S(x)): x \in K\}. \end{split}$$

To prove the results, require to consider the following cases:

Case (1): Suppose that

$$F(a, T(a)) = \min\{F(a, T(a)), F(b, S(b)), F(G(p), T(p)),$$

$$F(H(q), T(q)), F(G(r), S(r)), F(H(s), S(s))\}.$$

As S(K) = K, there exists some $w \in K$ such that S(w) = a. Assume that $T(S(w)) \neq S(w)$, that is, $T(a) \neq a$.

Since S commutes with G and H, by (1.23), we obtain

$$\begin{split} F(S(w),T(S(w))) &> \inf \left\{ F(t,P(t),F(Q(t),P(t)),F(Q(t),P(Q(t),F(Q(S(w)),Q(w)) \\ &: t \in \left\{ S(w),w \right\},P \in \left\{ T,S \right\} \text{ and } Q \in \left\{ G,H \right\} \right\} \\ &= \min \left\{ \inf_{t \in \left\{ S(w),w \right\}} \left\{ F(t,P(t)) \right\}, \inf_{t \in \left\{ S(w),w \right\}} \left\{ F(Q(t),P(t)) \right\} \\ &= \inf_{t \in \left\{ S(w),w \right\}} \left\{ F(Q(t),PQ(t)) \right\}, \inf_{t \in \left\{ S(w),w \right\}} \left\{ F(S(Q(w),Q(w)) \right\} \\ &: P \in \left\{ T,S \right\} \text{ and } Q \in \left\{ G,H \right\} \right\} \\ &\geq \min \{ F(a,T(a)),F(b,S(b)),F(G(p),T(p)), \\ &F(H(q),T(q),F(G(r),S(r)),F(H(s),S(s)) \right\}. \end{split}$$

As

$$F(t, P(t)) = F(t, T(t)), \text{ or } F(t, P(t)) = F(t, S(t)),$$

then,
$$\inf_{t \in \{S(w), w\}} \{F(t, P(t))\} \ge \inf_{t \in K} \{F(t, P(t))\} = \min\{F(a, T(a)), F(b, S(b))\}$$

Similarly, since

$$F(Q(t), P(t)) = F(G(t), T(t)), \text{ or } F(Q(t), P(t)) = F(G(t), S(t)),$$

or
$$F(Q(t), P(t)) = F(H(t), T(t)), \text{ or } F(Q(t), P(t)) = F(H(t), S(t)),$$

implies that,

$$\inf_{t \in \{S(w),\,w\}} F\!\!\left(Q(t),P(t)\right) \geq \min\!\left\{\!F(G(p),T(p)),F(G(r),S(r)),F(H(q),T(q)),\,F(H(s),S(s))\right\}$$

Further.

$$F(Q(t), PQ(t)) = F(Q(t), TQ(t)) \text{ or } F(Q(t), PQ(t)) = F(Q(t), SQ(t)),$$

then, we obtain

$$\inf_{G(t) \in K, H(t) \in K; t \in \{S(w), w\}} F(Q(t), TQ(t)) \geq \inf_{x \in K} F(x, T(x)) = F(a, T(a)),$$

$$\inf_{G\left(t\right)\in K,H\left(t\right)\in K;t\in\left\{ S\left(w\right),w\right\} }F(Q(t),SQ\left(t\right))\geq\inf_{x\in K}F(x,S(x))=F(b,S(b))\;.$$

Also, since

$$F(Q(S(w), Q(w)) = F(S(Q(w)), Q(w)) = F(S(G(w)), G(w)), or$$

$$F(Q(S(w)), Q(w)) = F(S(G(w)), H(w)), \text{ or } F(Q(S(w)), Q(w)) = F(S(H(w)), G(w)),$$

then, we obtain

$$\inf_{G(w)\in K, H(w)\in K} F(Q(S(w),Q(w)) \geq \inf_{x\in K} F(S(x),x) = F(b,S(b)) \;.$$

Therefore, we get

$$F(S(w), T(S(w))) > \inf\{F(t), P(t)), F(Q(t), P(t)), F(Q(t), PQ(t), F(Q(S(w)), Q(w))\}$$

 $\geq \min\{F(a, T(a)), F(b, S(b)), F(G(p), T(p)), F(G(p), T(p), T(p), T(p)), F(G(p), T(p), T(p), T(p)), F(G(p), T(p), T(p), T(p), T(p), F(G(p), T(p), T(p), T(p), T(p)), F(G(p), T(p), T(p)$

$$F(H(q), T(q)), F(G(r), S(r)), F(H(s), S(s))$$
.

Thus, from (1.24), we obtain

$$\begin{split} F(S(w),\,T(S(w))) &= F(a,\,T(a)) \\ &> \min\{F(a,\,T(a)),\,F(b,\,S(b)),\,F(G(p),\,T(p)), \\ &\quad F(H(q),\,T(q)),\,F(G(r),\,S(r)),\,F(H(s),\,S(s))\} \\ &= F(a,\,T(a)), \end{split}$$

which is a contradiction.

Hence T(a) = a, that is, a is the fixed point of T.

Case (2) : Assume that

$$F(G(r), S(r)) = \min\{F(a, T(a)), F(b, S(b)), F(G(p), T(p)), F(H(q), T(q)), F(G(r), S(r)), F(H(s), S(s))\}.$$
(1.25)

Since T(K) = K, there exists some $z \in K$ such that T(z) = r.

Assume that $S(T(z)) \neq G(T(z))$, that is, $S(r) \neq G(r)$.

By (1.23), we obtain

$$\begin{split} F(T(G(z),\,S(T(z))) &> \inf\{F(t,\,P(t)),\,F(Q(t),\,P(t)),\\ &\quad F(Q(t),\,PQ(t))),\,F(Q(T(z)),\,Q(G(z)))\\ &\quad : t \in \{T(z),\,G(z)\},\,P \in \{T,\,S\} \text{ and } Q \in \{G,\,H\}\}\\ &\geq \min\{F(a,\,T(a),\,F(b,\,S(b)),\,F(G(p),\,T(p)),\\ &\quad F(H(q),\,T(q)),\,F(G(r),\,S(r)),\,F(H(s),\,S(s))\}. \end{split}$$

Thus, since F(T(G(z)), S(T(z))) = F(G(T(z)), S(T(z))) = F(G(r), S(r)),

from (1.25), we obtain

which is a contradiction.

Hence, G(r) = S(r) which means that r is the coincidence of S and G. Thus, Assertion (1) and (5) are proved.

Next, we discuss about the remaining cases:

$$\begin{split} F(b,\,S(b)) &= \min\{F(a,\,T(a)),\,F(b,\,S(b)),\,F(G(p),\,T(p)),\\ &\quad F(H(q),\,T(q)),\,F(G(r),\,S(r)),\,F(H(s),\,S(s))\}.\\ F(G(p),\,T(p)) &= \min\{F(a,\,T(a)),\,F(b,\,S(b)),\,F(G(p),\,T(p)),\\ &\quad F(H(q),\,T(q)),\,F(G(r),\,S(r)),\,F(H(s),\,S(s))\}.\\ F(H(q),\,T(q)) &= \min\{F(a,\,T(a)),\,F(b,\,S(b)),\,F(G(p),\,T(p)),\\ &\quad F(H(q),\,T(q)),\,F(G(r),\,S(r)),\,F(H(s),\,S(s))\}. \end{split}$$

or

$$F(H(s), S(s)) = min\{F(a, T(a)), F(b, S(b)), F(G(p), T(p)).$$

 $F(H(q), T(q), F(G(r), S(r)), F(H(s), S(s))\}.$

and proceeding on lines as in the proof of Assertion (1) or Assertion (5), Assertions (2), (3), (4) and (6) also hold.

Corollary 4: Let X be a topological space, K be a non empty compact subset of X and T, S, G, $H:K\to K$ be continuous self mapping on K such that S, T are surjective on K and commutes with G, H. If, for $F\in \Phi$, the four mappings T, S, G and H satisfy the following condition :

$$F(S(x), T(y)) > Sup\{F(t, P(t)), F(Q(t), P(t)), F(Q(t), P(Q(t))), F(Q(x), Q(y))$$

: $t \in \{x, y\}, P \in \{T, S\} \text{ and } Q \in \{G, H\}\}$

for any $x, y \in K$ with $T(x) \neq S(y)$, then at least one of the following assertions hold:

- T has a fixed point in K;
- S has a fixed point in K;
- T and G have a coincidence point in K;
- (4) T and H have a coincidence point in K;
- S and G have a coincidence point in K;
- (6) S and H have a coincidence point in K.

References

- 1.Ciric, Lj. B.: Coincidence and fixed points for maps on topological spaces, Topological and its Applications, 154(2007), 3100-3106.
- 2. Ciric, Lj. B.: Fixed point theorems in topological spaces, Fund. Math., LXXXVII (1975), 1-5.
- 3. Edelstein, M.: On fixed and periodic points under contractive mappings, J. London Math. Soc., 37(1962), 74-79.
- 4. Jungck, G.F.: Common fixed point theorems for compatible self maps of Hausdorff topological spaces, Fixed Point Theory and Appl., 2005(2005), 355-363.5.
- 5. Liu, Z., Gao, H., Kang, S. M. and Kim, Y.S.: Coincidence and fixed point theorems in compact Hausdorff spaces, Inter. J. Math. Sci., 6(2005), 845-853.
- 6.Liu, Z.: Some fixed point theorems in compact Hausdorff spaces, Indian J. Math., 36(3)(1994), 235-239.
- 7. Shah, M.H., Hussain, N. and Ciric, Lj. B.: Existence of fixed points of mapping on general topological space, Filomat, 28(6)(2014), 1237-1246.

ISSN: 2249-1058

Assessing the AI Maturity of Cloud Providers

Shekhar Jha

Chief Architect | Global Architect Leader | AVP | Integration, Data & Cloud COE, USA

ABSTRACT

This article examines the AI maturity levels of leading cloud providers to evaluate their capabilities in delivering innovative and efficient AI solutions within their respective platforms

Keywords: AI-Maturity, AWS, Azure, Google, MLOps

INTRODUCTION

The Cloud Services Industry reached the next level with Artificial Intelligence (AI) Technologies advancement which pushed market titans Amazon Web Services (AWS), Microsoft Azure and Google Cloud Platform to the top of the revolution and market leaders. These three cloud providers are all actively acquiring and building AI/ML. They each have pros and cons.

- AWS, with the strength of matured and most advanced platform, big ecosystem, large experience. But it can be complex and expensive.
- -Azure (Microsoft Azure) Strong AI/ML focus, Support with Microsoft products and rowing ecosystem with partners and tools. But they are not quite experienced.
- Google Cloud Platform (GCP) Latest AI/ML technology, Affordable Price and Expertise in unique areas like MLOps, NPL.

AI Maturity and innovative AI solutions

AI maturity - it is the level of AI maturity of an organization (eg, ability to scale, track, use and automate AI models and workflows within the enterprise). Maturity of AI determinant cloud as the mature, powerful and configurable AI products offered by cloud service providers the higher their chances to gain market share. All AWS, Azure, Google have their AI maturity that they use to win an edge, AI maturity is a term for how proficiently they sell you machine learning, natural language processing, data analytics etc. The more enterprises demand AI driven decision making, the more AI-savvy the Cloud provider will be and the bigger its selection advantage in customer base and market share. Best in class AI Solutions – All three top cloud platforms provide thousands of AI services for all business needs. AWS all in, Amazon SageMaker - Data analysis, Algorithm building, Model development and delivery.

- Azure is already pretty familiar with cloud AI (i.e., Azure Cognitive Services, Azure Machine Learning).
- Google Cloud's ML-first nature is what makes it the one that brings you tools like Vertex AI, TensorFlow.

Each solution by the provider differs and varies but all are competing on scale, simplicity and rapid deployment. They are both providers' accessibility and usability approach which is also where they have been heading towards AI maturity.

Customer happiness in the cloud — and most importantly, in AI products — is just about stability, scale and innovation — and these things are done when AI is mature.

- AWS is the customer care king with the biggest and most complete cloud AI services available.
- Azure uses the fact that it's deeply integrated with Microsoft's enterprise services product suite, so customers will experience a unified, natural interface.
- Google Cloud is better however with its open-source philosophy and superpower of Google AI. This contrast shows that AI maturity is needed for not just customers today but future customers who will be measuring customer satisfaction in the future.

Improvements to AI maturity in the major cloud players - In order to climb the maturity chain, the big cloud players take on several projects of technology, organizational and skill enhancement. AWS develops AI infrastructure through research into AI, and the development of super-flexible AI systems. Azure can use its extensive network and existing enterprise contracts to centralize its AI infrastructure and bring AI into the cloud. Google Cloud is geared toward open source and cross-platform integration to reach more people and contribute to the latest AI studies. The trick to these giants is creating and training AI experts who can learn and grow, constantly, to stay on top of technology. Alliances and alliances are also the backbone of their AI systems that drive maturity and scale.

Security in AI Maturity

AI maturity and security & morality within cloud service providers - AI maturity isn't simply a technical development; it's also about having solid security & behavior. As we use AI more and more, the risks of data breaches, algorithmic distortions and tampering rise exponentially. AWS, Azure, Google all have security infrastructure — encryption, access control, surveillance — at the heart of their AI services. Morality is dealt with by explicit policy definitions, data privacy policies and AI equity standards. They are fundamental to customer trust and complying with national laws worldwide, and they are the balance between technology nimbleness and governance in AI maturity in the cloud. It allows cloud providers to use AI with minimal risk and with empowered responsibility in building and running these disruptive technologies.

Future trends in AI maturity

AI maturity in the cloud will presumably be an extension of new technologies like quantum computing and blockchain. Future improvements envision AI models with unmatched precision and decision-making power as well as edge computing with real-time processing. This transition to autonomous AI

platforms has disruptive effects for cloud platforms operations — from efficiency, sustainability and AI democratization more generally. A vision of AI maturity at asymptotic levels promises an age in which cloud computing will break out of existing limits and acclimate to hyper-individuated and self-governing service outputs. In the face of such utopian trends, we'll see new business models and operating ecosystems on the cloud computing platform that are based on advanced AI intelligence.

Conclusions

The current focus on AI maturity by cloud providers hints at a marketplace where innovation, customer satisfaction, and responsible governance are leadership. AWS, Azure, Google – all these show AI maturation through various strategies and products that will determine the next generation of cloud computing with AI paving the way for future innovations. Examining where they are today, and looking ahead, will enable industries and stakeholders to gain strategic insight, which will then help guide decisions and drive innovation. Furthermore, the deep moral and technological foundations of the ethically sound system ensure long-term sustainability and trust in a constantly evolving digital economy.

References

- [1] https://aws.amazon.com/ai/machine-learning/
- [2] https://www.bmc.com/blogs/aws-vs-azure-vs-google-cloud-platforms/
- [3] https://valerelabs.medium.com/amazon-web-services-vs-microsoft-azure-vs-googlecloud-a-comparison-for-enterprise-ai-projects-6cd8c5e0a5eb
- [4] https://cloud.folio3.com/blog/generative-ai-cloud-platforms-aws-azure-or-googlecloud/
- [5] https://pcg.io/insights/optimize-ai-outcomes-aws-azure-google-cloud/
- [6] https://azure.microsoft.com/en-us/solutions/ai
- [7] https://cloud.google.com/ai/generative-ai/

Instructions for Authors

Essentials for Publishing in this Journal

- Submitted articles should not have been previously published or be currently under consideration for publication elsewhere.
- 2 Conference papers may only be submitted if the paper has been completely re-written (taken to mean more than 50%) and the author has cleared any necessary permission with the copyright owner if it has been previously copyrighted.
- 3 All our articles are refereed through a double-blind process.
- 4 All authors must declare they have read and agreed to the content of the submitted article and must sign a declaration correspond to the originality of the article.

Submission Process

All articles for this journal must be submitted using our online submissions system. http://enrichedpub.com/. Please use the Submit Your Article link in the Author Service area.

Manuscript Guidelines

The instructions to authors about the article preparation for publication in the Manuscripts are submitted online, through the e-Ur (Electronic editing) system, developed by **Enriched Publications Pvt. Ltd**. The article should contain the abstract with keywords, introduction, body, conclusion, references and the summary in English language (without heading and subheading enumeration). The article length should not exceed 16 pages of A4 paper format.

Title

The title should be informative. It is in both Journal's and author's best interest to use terms suitable. For indexing and word search. If there are no such terms in the title, the author is strongly advised to add a subtitle. The title should be given in English as well. The titles precede the abstract and the summary in an appropriate language.

Letterhead Title

The letterhead title is given at a top of each page for easier identification of article copies in an Electronic form in particular. It contains the author's surname and first name initial article title, journal title and collation (year, volume, and issue, first and last page). The journal and article titles can be given in a shortened form.

Author's Name

Full name(s) of author(s) should be used. It is advisable to give the middle initial. Names are given in their original form.

Contact Details

The postal address or the e-mail address of the author (usually of the first one if there are more Authors) is given in the footnote at the bottom of the first page.

Type of Articles

Classification of articles is a duty of the editorial staff and is of special importance. Referees and the members of the editorial staff, or section editors, can propose a category, but the editor-in-chief has the sole responsibility for their classification. Journal articles are classified as follows:

Scientific articles:

- 1. Original scientific paper (giving the previously unpublished results of the author's own research based on management methods).
- 2. Survey paper (giving an original, detailed and critical view of a research problem or an area to which the author has made a contribution visible through his self-citation);
- 3. Short or preliminary communication (original management paper of full format but of a smaller extent or of a preliminary character);
- 4. Scientific critique or forum (discussion on a particular scientific topic, based exclusively on management argumentation) and commentaries. Exceptionally, in particular areas, a scientific paper in the Journal can be in a form of a monograph or a critical edition of scientific data (historical, archival, lexicographic, bibliographic, data survey, etc.) which were unknown or hardly accessible for scientific research.

Professional articles:

- 1. Professional paper (contribution offering experience useful for improvement of professional practice but not necessarily based on scientific methods);
- 2. Informative contribution (editorial, commentary, etc.);
- 3. Review (of a book, software, case study, scientific event, etc.)

Language

The article should be in English. The grammar and style of the article should be of good quality. The systematized text should without abbreviations (except standard ones). All measurements must be in SI units. The sequence of formulae is denoted in Arabic numerals in parentheses on the right-hand side.

Abstract and Summary

An abstract is a concise informative presentation of the article content for fast and accurate Evaluation of its relevance. It is both in the Editorial Office's and the author's best interest for an abstract to contain terms often used for indexing and article search. The abstract describes the purpose of the study and the methods, outlines the findings and state the conclusions. A 100- to 250- Word abstract should be placed between the title and the keywords with the body text to follow. Besides an abstract are advised have a summary in English, at the end of the article, after the Reference list. The summary should be structured and long up to 1/10 of the article length (it is more extensive than the abstract).

Keywords

Keywords are terms or phrases showing adequately the article content for indexing and search purposes. They should be allocated heaving in mind widely accepted international sources (index, dictionary or thesaurus), such as the Web of Science keyword list for science in general. The higher their usage frequency is the better. Up to 10 keywords immediately follow the abstract and the summary, in respective languages.

Acknowledgements

The name and the number of the project or programmed within which the article was realized is given in a separate note at the bottom of the first page together with the name of the institution which financially supported the project or programmed.

Tables and Illustrations

All the captions should be in the original language as well as in English, together with the texts in illustrations if possible. Table are typed in the same style as the text and are denoted by numerals at the top. Photographs and drawings, placed appropriately the text, should be clear, precise and suitable for reproduction. Drawings should be created in Word or Corel.

Citation in the Text

Citation in the text must be uniform. When citing references in the text, use the reference number set in square brackets from the Reference list at the end of the article.

Footnotes

Footnotes are given at the bottom of the page with the text they refer to. They can contain less relevant details, additional explanations or used sources (e.g. scientific material, manuals). They cannot replace the cited literature.

The article should be accompanied with a cover letter with the information about the author(s): surname, middle initial, first name, and citizen personal number, rank, title, e-mail address, and affiliation address, home address including municipality, phone number in the office and at home (or a mobile phone number). The cover letter should state the type of the article and tel which illustrations are original and which are not.

Note