

SANJIVANI ARTS, COMMERCE AND SCIENCE COLLEGE



At: Sahajanandnagar, Post: Shingnapur, Tal: Kopargaon,
Dist: Ahmednagar (M.S.) Pin:423603
Recognized by Govt. of Maharashtra, Affiliated to University of Pune, ID.No.PU/AN/ACS/130/2012

Department of BBA

	Program Outcomes (POs)	
PO-1	Apply knowledge of management theories and practices to design businessstrategies.	
PO-2	Boost analytical & critical thinking abilities for business decision making	
PO-3	Ability to effectively communicate in the present context & types of organization.	
PO-4	Ability to understand, analyze and implement global, economic, legal and ethical aspects of business	
PO-5	Ability to design such practices to fulfill organizational goals & contributing effectively to a team environment	
PO-6	Ability to apply knowledge of values, ethics and behavioral sciences to becomesocially responsible citizen	

	Program Specific Objectives (PSOs)	
PSO-1	Graduates will be able to apply foundational business theories and principles in real-world scenarios to develop effective strategies for achieving organizational objectives.	
PSO-2	Graduates will enhance their analytical and critical thinking skills to identify business challenges and implement innovative solutions across various business functions	
PSO-3	Graduates will develop strong communication skills to convey ideas clearly and effectively in both written and verbal formats, ensuring successful interaction with stakeholders at all organizational levels	
PSO-4	Graduates will recognize and evaluate the ethical implications of business decisions, ensuring practices that promote corporate social responsibility and adherence tolegal and ethical standards	
PSO-5	Graduates will be able to work effectively in teams, taking on leadership roleswhen necessary, and contribute to the achievement of organizational goals through collaboration and management of diverse teams	
PSO-6	Graduates will demonstrate the ability to adapt to changing business environments by staying updated with current trends, technologies, and global market conditions, ensuring sustainable business growth	







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Department of BBA

Course Outcomes F.Y.B.B.A. (CBCS- 2019)

101. Principles of Management CO Number **Course Outcome** 1. DEFINE various concepts related to Principles of Management 2. INTERPRETING and synthesizing management concepts; connecting principles of management to real-world examples; recognizing relationships between management principles. 3. APPLYING management principles in different situations; demonstrating a comprehensive understanding of management principles and how they can be used to improve organizational performance. 4. IDENTIFYING and analyzing the strengths andweaknesses of various management approaches; determining the most appropriate management approach for a given situation 5. ASSESSING the outcomes of management strategies; determining the impact of management decisions on the organization; making decisions about the success or failure of Management strategies. 6. DEVELOPING new management strategies; creating innovative ways to use management principles; combining different management



Approaches to create unique solutions





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CO Number	Course Outcome
1.	Define various concepts related to business
	Communication
2.	Understanding the purpose of communication. Being aware of cultural and language
	differences understanding nonverbal communication signals recognizing the impact of
	communication onrelationships
3.	Applying & adapting communication to various contexts using the right tone and
	vocabulary for theaudience.
4.	Analyzing communication messages foraccuracy and consistency
	Identifying potential misunderstandings and discrepancies
5.	Assessing the impact of communication onrelationships
	Analyzing the effectiveness of communicationstrategies
	Measuring the success of communication efforts
6.	Creating clear and effective messages
	Combining multiple communication methods toreach a larger audience developing
	persuasive communication strategies







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103. Business Accounting	
CO Number	Course Outcome
1.	DEFINE various concepts related to Accounting
2.	EXPLAIN the role of accounting in business world.
3.	MAKE USE i.e. cultivate right approach towardsclassifications of different transactions and their implications
4.	ILLUSTRATE subsidiary books with the help ofaccounting rules.
5.	DESIGN trial balance, trading account & balancesheet
6.	CREATE financial statement of sole proprietorship,bank reconciliation statement.

104. Business Economics- Micro	
CO Number	Course Outcome
1.	DEFINE various concepts related to Micro-Economics
2.	UNDERSTANDING economic concepts and theories related to microeconomics
3.	APPLYING economic theories and concepts to analyze microeconomic issues.
4.	ANALYSING economic data and evidence to makeinformed microeconomic decisions
5.	EVALUATING economic policy and its impact onmicroeconomic conditions
6.	DEVELOPING economic models and theories toexplain microeconomic phenomena.







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105. Business Mathematics	
CO Number	Course Outcome
1.	DEFINE various concepts related to Business Mathematics
2.	INTERPRETING and summarizing data, makingcalculations, and recognizing patterns.
3.	APPLYING mathematical concepts and processesto solving real-world business problems
4.	ANALYZING business data to identify trends andmake predictions.
5.	EVALUATING the accuracy of conclusions drawn from mathematical data and the effectiveness of solutions.
6.	Combining & CREATING data from multiple sources to create new information for solving real world business problems.

106. Business Demography	
CO Number	Course Outcome
1.	DEFINE various concepts related to Business Mathematics
2.	INTERPRETING and summarizing data, making calculations, and recognizing patterns.
3.	APPLYING mathematical concepts and processesto solving real-world business problems
4.	ANALYZING business data to identify trends andmake predictions.
5.	EVALUATING the accuracy of conclusions drawn from mathematical data and the effectiveness of solutions.
6.	Combining & CREATING data from multiple sources to create new information for solving real world business problems.







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	201. Business organizations and Systems
CO Number	Course Outcome
1.	-RECALL the key terms and definitions related toBusiness organization and systemIDENTIFY the Business organization and systemLIST the various tools and techniques used inBusiness.
2.	-UNDERSTANDING the importance of Businessorganization and systemANALYZE the impact of BusinessDISCUSS the strategy of Business.
3.	-DEVELOP a Business management plan for aparticular industry or organizationAPPLY Business models to make informed system inreal-life scenariosUSE different business tools and techniques to assessand mitigate risks.
4.	-EVALUATE the effectiveness of differentorganization business and system in various situations -IDENTIFY the root causes of organization and system and develop strategies to address them.
5.	-ASSESS the effective organization Business systemstrategies in minimizing potential lossesEVALUATE the impact of different Businessapproaches on organizational performance -JUDGE the appropriateness of Business management Strategies and decisions based on ethicalconsiderations.
6.	-DEVELOP a new organization Business system that incorporates organization system principlesCREATE a Business plan for a complex internationalMarketINVENT a new Business management tool or software that addresses a specific need in internationalBusiness.







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202. Principles of Marketing	
CO Number	Course Outcome
1.	REMEMBERING key principles of marketing and their definitions.
2.	UNDERSTANDING the main concepts and theories of marketing and their application.
3.	APPLYING marketing principles to different business contexts and scenarios.
4.	ANALYZING different marketing strategies toidentify strengths and weaknesses
5.	ASSESSING the effectiveness of differentmarketing techniques and approaches
6.	CREATING new marketing strategies and plans based on marketing principles.

203. Principle of Finance	
CO Number	Course Outcome
1.	DEFINE various concepts related to finance.
2.	INTERPRETING and explaining the purpose and use of finance, including the interpretation of Data and the analysis of finance.
3.	APPLYING capital structure to practical problems and to analyze the results of Capitalization.
4.	IDENTIFYING sources of finance information Into its components and to identify relationships among the elements of finance
5.	ASSESSING the validity and usefulness of finance information, and to make informed Decisions based on capital.
6.	Ability to formulate finance practical and to Create new methods of finance.







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204. Basics of Cost Accounting	
CO Number	Course Outcome
1.	DEFINE various concepts related to Cost Accounts
2.	INTERPRETING and explaining the purpose and use of cost accounting, including the interpretation of data and the analysis of cost behavior.
3.	APPLYING accounting principles to practical problems and to analyze the results of cost accounting activities.
4.	IDENTIFYING break down cost information into its components and to identify relationshipsamong the elements of cost.
5.	ASSESSING the validity and usefulness of costaccounting information, and to make informed decisions based on cost data.
6.	Ability to formulate cost accounting solutions and to create new methods of cost accounting.

	205. Business Statistics	
CO Number	Course Outcome	
1.	REMEMBERING basic concepts in business statistics	
2.	UNDERSTANDING the key principles of business statistics and their application.	
3.	APPLYING business statistics to solve business problems	
4.	ANALYZING data to identify trends and relationships.	
5.	EVALUATING the accuracy of statistical results and the appropriateness of a statistical model for a given problem	
6.	CREATING new statistical models to analyzedata and combine statistical data sets to form new conclusions	







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206. Fundamentals of Computers	
CO Number	Course Outcome
1.	REMEMBER key terms related to computers
2.	UNDERSTANDING the functions and purposes of computer hardware and software.
3.	APPLYING computer hardware and software to solve problems
4.	ANALYSING the components of a computer system and their interactions.
5.	EVALUATING the effectiveness of computer programs and applications.
6.	CREATING new computer programs to solve specific problems.







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Course Outcomes S.Y.B.B.A. (CBCS- 2019)

301. - Principles of Human Resource Management

CO Number	Course Outcome
1.	Understand basic concepts, functions, and evolution of HRM and its role in business organizations.
2.	Develop skills in job analysis and HR planning, evaluating its impact on organizational effectiveness
3.	Analyze key elements of career planning, employee morale, and job satisfaction in fostering workforce motivation
4.	Explore the changing environment in HRM, including technological and global trends like e HRM and workforce diversity
5.	Apply knowledge of recent HRM practices to address challenges in modern organizational settings
6.	Evaluate the effectiveness of HRM strategies through case studies and organizational examples.

	302. Supply Chain Management	
CO Number	Course Outcome	
1.	Understand the objectives, strategies, and functions of supply chain management (SCM).	
2.	Analyze the role of warehousing, material handling, and automation in optimizing supply chain processes	
3.	Apply solutions, including RFID and barcoding, to improve logistics and customer service within SCM.	
4.	Evaluate the importance of human resources, workforce management, and relationship management in SCM.	
5.	Identify operational aspects like network design and distribution in supply chain optimization.	
6.	Examine the sustainability and ethical considerations in supply chain management	







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303. Global Competencies and Personality Development	
CO Number	Course Outcome
1.	Build self-confidence, improve self-esteem, and develop an engaging personality for personal and professional growth.
2.	Enhance global competencies by understanding cultural diversity and improving interpersonal skills.
3.	Develop leadership, communication, and team-building abilities essential for professional success.
4.	Improve public speaking, time management, and workplace etiquette for effective communication in diverse settings.
5.	Foster self-development and continuous learning through personal assessments and feedback mechanisms.
6.	Develop adaptability and resilience to thrive in a globally connected and competitive environment.

304. Fundamentals of Rural Development	
CO Number	Course Outcome
1.	Understand the significance of rural development and its impact on national economic progress.
2.	Analyze the role of planning agencies like DRDA and SHGs in promoting rural development initiatives.
3.	Explore agricultural marketing, entrepreneurship, and agro-based industries for sustainable rural growth.
4.	Assess the challenges and opportunities in agricultural credit systems and rural finance.
5.	Leverage information technology to advance rural development through initiatives like evillage.
6.	Evaluate the effectiveness of government policies and schemes aimed at fostering rural development







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305 A. Consumer Behavior & Sales Management	
CO Number	Course Outcome
1.	Understand the key concepts and determinants of consumer behavior and their impact on marketing decisions.
2.	Analyze the consumer decision-making process and its implications for sales strategies.
3.	Develop a comprehensive understanding of the relationship between consumer behavior and sales management.
4.	Apply consumer behavior theories to create effective marketing and sales strategies.
5.	Evaluate post-purchase behavior and customer satisfaction to improve long-term customer relationships.
6.	Develop practical skills in sales planning, management, and performance evaluation

B305 - Management Accounting	
CO Number	Course Outcome
1.	Understand the scope, objectives, and functions of management accounting.
2.	Differentiate between financial, cost, and management accounting and their applications in decision-making.
3.	Analyze financial statements using comparative and ratio analysis to assess business performance.
4.	Apply concepts of marginal costing, including BEP and P/V ratios, for cost and profitability analysis.
5.	Develop skills to prepare and evaluate budgets, and use budgetary control for financial planning.
6.	Enhance decision-making abilities through the application of management accounting tools like cash budgets and trend analysis.







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	A306 - Retail Management	
CO Number	Course Outcome	
1.	Understand the structure, types, and functions of retailing and the retail life cycle.	
2.	Analyze customer behavior and segmentation to create effective retail strategies.	
3.	Develop skills in store management, including layout, design, and merchandising.	
4.	Evaluate the role of technology and innovation in enhancing retail performance.	
5.	Understand strategic aspects of retailing, including site selection, customer engagement, and sales management.	
6.	Examine current trends in retail, including Omni channel retailing, and assess the impact of technological advancements.	

B306 - Banking & Finance	
CO Number	Course Outcome
1.	Understand the structure, functions, and evolution of the banking system in India.
2.	Analyze the primary and secondary functions of banks, including lending, deposits, and customer services.
3.	Evaluate the role of regulatory authorities like RBI, IRDA, and SEBI in the Indian financial system.
4.	Understand the impact of technology on banking operations, including e-banking
5.	Examine recent developments in banking technology, including mobile banking, NEFT, and RTGS.
6.	Develop practical knowledge of banking operations through case studies and real-world examples.







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401 - Entrepreneurship and Small Business Management	
CO Number	Course Outcome
1.	 Understand the concept of entrepreneurship, including its types, functions, and importance in economic development.
2.	• Analyze the various factors influencing entrepreneurship, including psychological, social, and economic factors.
3.	Understand the role of small businesses in economic growth and employment generation.
4.	• Develop skills for identifying and selecting business opportunities using tools like market surveys and environmental scanning.
5.	• Analyze the challenges faced by Micro, Small, and Medium Enterprises (MSMEs) and identify financial assistance schemes available for small businesses.
6.	Evaluate successful business models through case studies of Indian and global entrepreneurs.

	402 - Production and Operations Management	
CO Number	Course Outcome	
1.	 Understand the core concepts of production and operations management, including its scope, functions, and importance in businesses. 	
2.	 Analyze various manufacturing methods and their application in improving business efficiency. 	
3.	• Understand the principles of production design, planning, and control, including scheduling, dispatching, and follow-up processes.	
4.	• Evaluate the importance of productivity, quality control, and total quality management (TQM) in operational excellence.	
5.	• Develop a comprehensive understanding of ergonomics and its role in enhancing worker productivity and safety.	
6.	• Explore modern maintenance management practices, including automation and computer-integrated manufacturing systems.	







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403 - Decision Making and Risk Management	
CO Number	Course Outcome
1.	 Understand the key concepts of decision-making and risk management and their role in improving organizational efficiency.
2.	 Analyze different decision-making models, including rational and bounded rationality models, and their applicability in complex situations.
3.	 Develop skills in identifying and avoiding decision-making traps such as groupthink and cognitive biases.
4.	• Evaluate the role of leadership and emotional intelligence (EQ) in effective decision-making and conflict management.
5.	 Understand qualitative and quantitative risk analysis tools and their application in business decision-making.
6.	• Explore the importance of organizational values and ethics in risk management and strategic decision-making.

	404 - International Business Management
CO Number	Course Outcome
1.	 Understand the nature and scope of international business and its impact on the global economy.
2.	• Analyze various international trade theories, including Ricardo's Theory, Heckscher-Ohlin Theory, and Porter's Diamond Model.
3.	• Understand the role of multinational corporations (MNCs) and foreign direct investment (FDI) in the international business landscape.
4.	• Explore the impact of cultural, demographic, and legal environments on international business operations.
5.	• Develop an understanding of international financial markets, exchange rate determination, and export financing techniques.
6.	• Analyze global trade policies, including free trade agreements and protectionism, and their impact on international business.







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	B405 - Business Taxation
CO Number	Course Outcome
1.	Understand the concepts and importance of direct and indirect taxation in business operations.
2.	Analyze the taxation policies and practices under Indian Income Tax law, including deductions and exemptions.
3.	Develop skills in calculating tax liabilities for individuals and businesses.
4.	Understand the tax implications of different sources of income, including salary, house property, and capital gains.
5.	Apply knowledge of tax planning strategies to minimize tax burdens while ensuring compliance.
6.	Evaluate the impact of tax reforms on businesses and individuals.

	A406 - Digital Marketing
CO Number	Course Outcome
1.	Understand the concepts and significance of digital marketing and its role in business growth.
2.	Analyze the use of digital platforms, such as social media, SEO, and email marketing, for effective customer engagement.
3.	Develop skills in creating and managing digital marketing campaigns using various tools.
4.	Understand the importance of Google Analytics for tracking website performance and customer behavior.
5.	Explore the role of content marketing and influencer marketing in building brand awareness.
6.	Evaluate the effectiveness of digital marketing strategies through data-driven decision-making.







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	B406 - Financial Services
CO Number	Course Outcome
1.	Understand the structure and functioning of the Indian financial system, including financial institutions, markets, and services.
2.	Analyze the role of financial intermediaries like merchant bankers, brokers, and underwriters in the financial ecosystem.
3.	Evaluate various financial instruments, such as mutual funds, derivatives, and bonds, for investment decisions.
4.	Understand the regulatory frameworks governing financial services in India, including the role of SEBI and RBI.
5.	Apply knowledge of financial services to assess the performance of the stock market and other investment avenues.
6.	Develop insights into emerging trends in financial services, including fintech and digital banking.

	Course Outcomes T.Y.B.B.A. (CBCS- 2019)
	501: Research Methodology
CO Number	Course Outcome
1.	Understand key concepts of research methodology and its role in business.
2.	Identify sources of information for data collection.
3.	Apply research design, tools, and techniques for conducting research.
4.	Analyze primary and secondary data for effective research outcomes.
5.	Formulate research hypotheses and interpret research results.
6.	Develop skills to write research papers and reports.







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CO Number	Course Outcome
1.	Understand the basic concepts of database management systems (DBMS).
2.	Analyze the role of database administration and transaction management.
3.	Evaluate data warehousing concepts for business decision-making.
4.	Apply data analytics and data mining techniques for business improvements.
5.	Understand the role of cloud computing in modern data management.
6.	Develop skills to integrate DBMS, data mining, and cloud technologies for business applications

	503: Business Ethics
CO Number	Course Outcome
1.	Understand the nature, scope, and role of ethics in contemporary business.
2.	Analyze the ethical responsibilities of corporations toward stakeholders.
3.	Evaluate the impact of corporate social responsibility (CSR) on businesses.
4.	Identify ethical issues in advertising, marketing, and business operations.
5.	Develop solutions for managing environmental and consumer ethical issues.
6.	Foster ethical decision-making and compliance in business environments.







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nderstand the concepts of CSR and its evolution in India.
valuate the models of CSR and their application in businesses.
nalyze legal aspects of CSR in the context of global and Indian scenario
entify key stakeholders in CSR and their roles.
ssess the impact of CSR on sustainable development.
lentify key stakeholders in CSR and their roles.

	A505: Marketing Environment Analysis and Strategies
CO Number	Course Outcome
1.	☐ Understand the factors shaping the marketing environment.
2.	☐ Analyze business environments using advanced tools and methods.
3.	☐ Apply marketing research for informed decision-making.
4.	☐ Develop strategies for market segmentation and targeting.
5.	☐ Evaluate digital marketing techniques and their impact on business.
6.	☐ Create marketing plans based on comprehensive market analysis.







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CO Number	Course Outcome
1.	☐ Understand the importance of analyzing financial statements.
2.	☐ Apply various tools and techniques such as ratio and trend analysis.
3.	☐ Analyze company performance through cash flow and fund flow statements
4.	☐ Evaluate financial statements using comparative and common size methods.
5.	☐ Interpret financial data for making informed business decisions.
6.	☐ Develop financial analysis reports for stakeholders.

	A506: Legal Aspects in Marketing Management
CO Number	Course Outcome
1.	☐ Understand the legal framework governing marketing management.
2.	☐ Analyze laws related to advertising, sales, and pricing.
3.	☐ Apply legal considerations in online marketing and CRM.
4.	☐ Evaluate consumer protection laws in the context of marketing.
5.	☐ Identify legal issues in modern marketing practices.
6.	☐ Develop solutions for legal challenges in marketing operations.







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CO Number	Course Outcome
1.	☐ Understand the legal aspects of finance and the securities market.
2.	☐ Analyze the procedures for issuing and listing securities.
3.	☐ Evaluate the Companies Act and its implications for investor protection.
4.	☐ Assess the importance of financial statements and disclosures.
5.	☐ Understand the impact of Goods and Services Tax (GST) on businesses.
6.	☐ Develop compliance strategies based on financial regulations.

B506: Legal Aspects of Finance and Security Laws		
CO Number	Course Outcome	
1.	☐ Understand the legal aspects of finance and the securities market.	
2.	☐ Analyze the procedures for issuing and listing securities.	
3.	☐ Evaluate the Companies Act and its implications for investor protection.	
4.	☐ Assess the importance of financial statements and disclosures.	
5.	☐ Understand the impact of Goods and Services Tax (GST) on businesses.	
6.	☐ Develop compliance strategies based on financial regulations.	







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601: Entrepreneurship and Small Business Management **CO Number Course Outcome** 1. ☐ Understand the concept of entrepreneurship and its significance in economic 2. Analyze factors influencing entrepreneurship such as psychological, social, and economic factors. 3. ☐ Identify and select business opportunities using market surveys and environmental scanning. ☐ Understand the role of small businesses in economic growth and employment 4. 5. ☐ Evaluate challenges faced by Micro, Small, and Medium Enterprises (MSMEs). Develop a business model and understand financial assistance schemes for small 6. businesses.

602: Production and Operations Management	
CO Number	Course Outcome
1.	☐ Understand the core concepts of production and operations management and their relevance in business.
2.	☐ Analyze various manufacturing methods to improve operational efficiency.
3.	☐ Apply principles of production design, planning, and control.
4.	☐ Evaluate the importance of productivity and Total Quality Management (TQM) in operations.
5.	☐ Understand the role of ergonomics in enhancing worker productivity and safety.
6.	☐ Explore modern practices like automation and computer-integrated manufacturing systems.







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603: Decision Making and Risk Management	
CO Number	Course Outcome
1.	☐ Understand the key concepts of decision-making and risk management in improving organizational efficiency.
2.	☐ Analyze different decision-making models and their applications in complex situations.
3.	☐ Develop skills to identify and avoid decision-making traps like groupthink and cognitive biases.
4.	☐ Evaluate the role of leadership and emotional intelligence in effective decision-making.
5.	☐ Apply qualitative and quantitative risk analysis tools in business decision-making.
6.	☐ Explore the role of ethics in risk management and strategic decision-making.

604: International Business Management	
CO Number	Course Outcome
1.	☐ Understand the nature and scope of international business and its impact on the global economy.
2.	☐ Analyze various international trade theories and their practical applications.
3.	☐ Evaluate the role of multinational corporations and foreign direct investment in international business.
4.	☐ Understand the impact of cultural, demographic, and legal environments on global business.
5.	☐ Develop knowledge of international financial markets and exchange rate mechanisms.
6.	☐ Assess global trade policies and their influence on international business operations.







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A605: Digital Marketing	
CO Number	Course Outcome
1.	☐ Understand the concepts and significance of digital marketing in business.
2.	☐ Analyze the use of digital platforms like social media, SEO, and email marketing for customer engagement.
3.	☐ Develop skills to create and manage digital marketing campaigns using various tools.
4.	☐ Understand the role of Google Analytics in tracking website performance.
5.	☐ Explore content marketing and influencer marketing to build brand awareness.
6.	☐ Evaluate digital marketing strategies using data-driven decision-making.

B605: Business Taxation	
CO Number	Course Outcome
1.	☐ Understand the importance of direct and indirect taxation in business operations.
2.	☐ Analyze the taxation policies under Indian Income Tax law, including deductions and exemptions.
3.	☐ Develop skills to calculate tax liabilities for individuals and businesses.
4.	☐ Understand the tax implications of various income sources like salary, house property, and capital gains.
5.	☐ Apply tax planning strategies to minimize tax burdens while ensuring compliance.
6.	☐ Evaluate the impact of tax reforms on businesses and individuals.







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A606: Financial Services	
CO Number	Course Outcome
1.	☐ Understand the structure and functioning of the Indian financial system.
2.	☐ Analyze the role of financial intermediaries like brokers, underwriters, and merchant bankers.
3.	☐ Evaluate different financial instruments such as mutual funds, derivatives, and bonds.
4.	☐ Understand regulatory frameworks governing financial services in India.
5.	☐ Apply knowledge of financial services to assess stock market performance and investment options.
6.	☐ Explore emerging trends in financial services, including fintech and digital banking.

B606: Retail Management	
CO Number	Course Outcome
1.	☐ Understand the structure, types, and functions of retailing and the retail lifecycle.
2.	☐ Analyze customer behavior and segmentation to create effective retail strategies.
3.	☐ Develop skills in store management, including layout, design, and merchandising.
4.	☐ Evaluate the role of technology and innovation in enhancing retail performance.
5.	☐ Understand strategic aspects of retailing such as site selection and sales management.
6.	☐ Assess the impact of current retail trends, including omni channel retailing and technological advancements.



