

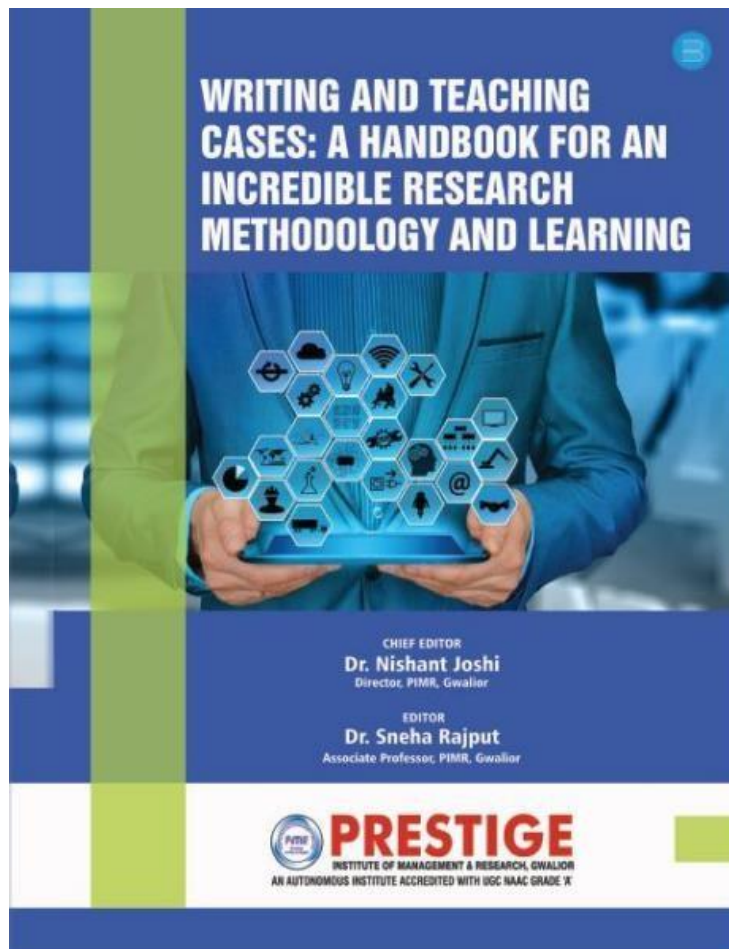
**BOOKS AND CHAPTERS
IN EDITED VOLUMES**

YEAR: 2023

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3	Garima Mathur	Writing and Teaching Cases :A Handbook for an Incredible Research Methodology and Learning	Effective Talent Acquisition at OHPL
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12	Richa Banerjee	Writing and Teaching Cases :A Handbook for an Incredible Research Methodology and Learning	In an Attempt to Achieve a Win-Win Condition
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BOOK NO 1



**WRITING AND TEACHING
CASES: A HANDBOOK FOR AN
INCREDIBLE RESEARCH
METHODOLOGY AND LEARNING**

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CASE 1 Effective Talent Acquisition at OHPL

Olive Health Products Limited (OHPL) was a US-based organization that extended the business in the Indian Subcontinent along with different states of the US. OHPL manages back office operations from the Hyderabad office located in the southern region of India. The Indian office had a staff of more than 100 employees including Sales, HR and operations to cater the needs of US Clientele. The organization was mainly dealing with B2B model to provide pharma products. It is the beginning of April and the second wave of Covid-19 was already posing a challenge, meanwhile, North India had celebrated one of the major festivals of colours 'Holi'. On April 1, 2021, Mr. Dave, Senior Manager-HR along with Ms. Tani Gupta, Senior Executive- HR felt restless as the festival was in the last week of March and four out of ten joined three months back, had resigned.

Olive Health Products Limited (OHPL) was a Private Limited company incorporated on 31 March 1992. It was classified as a NGO and was listed at the Registrar of Companies, Mumbai. Its sanctioned capital was Rs. 500,000 and its contributed capital was Rs. 110000. It was involved in the wholesale of pharma machinery, equipment and supplies. The competitors were Suvama Rekha Exports Private Limited, Archi Breweries Private Limited, Tekay Prefabs Pvt Ltd, Magma Fincorp Limited, Siddhi Overseas Private Limited, etc.

OHPL group was one of the topmost pharma company specialized in providing wide-ranging Turnkey services right from designing to ordering for engineering and manufacturing of pharmaceutical products like Liquids, Ointments and specifically Soft Gelatin Capsule Products.

The Turnkey project services include the following.

- Consultancy and Manufacturing Services.
- Production of a tailor made range of process equipment. □ Commissioning of the project.
- Product Know-how and process technology for client's specific products.

Mr. Vinayak Rao, CEO of the group, was a Mechanical Engineer, masters in Industrial Engineering and management studies. He had an expertise and niche on various leading Engineering and Pharmaceutical companies with an overall experience of around 20 years. For past 15 years he is actively involved with the Soft Gel industry. Mr. Rao is backed up with professionals of the highest order.

The company was well equipped in terms of manpower requirements along with the updated usage of technology in order to execute jobs on a turnkey basis from design and development to production as was clearly evident from the database. Moreover, as and when required the service staff is outsourced including people like specialized Equipment Designers, HVAC Consultants, Mechanical/Electrical Engineering Consultants, Instrumentation and Process Control Specialists, Associate Architects, etc. The companies procedure and systems are in line with other organizations in the sector for setting up projects.

They are associated with top notch professionals in the pharma industry from India and USA purposefully for Soft Gelatin Capsule Products from Germany and USA. They extend their services in the development of new products and novel process technological upgradation or transformation.

OHPL is a competitive organization. This was popularly evident with the fact that they out performed even during pandemic. OHPL had orders and repeat orders from their clientage including national and international. The orders included complete projects, SGC Manufacturing and Process Equipment and

CASE 2 The Lockdown Dilemma

It was a bright day of 23rd March 2020 when the sun rays filtered in through the window of Siddharth Malhotra the Plant head of Vikram Woollens Textiles, a leading group of the textile industry in India with a turnover of about INR 600 crores. He was deliberating over a grave problem that was the brewing lockdown for 21 days (covid-19) imposed in India and the difficulties in operating Gwalior plant amidst this pandemic, while having a cup of coffee. Vikram Woollen was a prominent player in the worsted yarn segment, it offers a wide range of wool and wool blends such as wool and polyester and lycra, wool and silk, wool and nylon for organized market and specialty yarns such as 100% cashmere and cashmere blends for unorganized market of the Textile Industry with an annual turnover of Rupees 1000 Million and had a wide customer base.

He moves over to the coffee machine to brew his third cup and turned it on. At the same time, his door opened when Ravi Kant, the Strategic Marketing Head along with Abhishek Priyadarshi HR Head of the Vikram Woollen walked in with a worried look on their face. Siddharth looks at both faces and asked "I called you to discuss the unstable situation created out of this pandemic outbreak.

Ravi Kant- "Yes sir, I am worried about the same. I just now had a telephonic conversation and confirmed to Mr. Abhishek Priyadarshi. He informed me that the Government of India under leadership of Hon. Prime Minister Mr. Narendra Modi ordered a nationwide lockdown for 21 days, limiting movement of the entire 1.38 billion or 138 Crore population of India as a preventive measure against the COVID-19 pandemic in India.

Siddharth Malhotra- This means we have to shut our production activity as well! Are we prepared? If Yes? Then what is the plan?

While discussing Siddharth Malhotra called his PA and asked to schedule a meeting with all the key personnel i.e., marketing head, finance head, production Head, HR and asked them to come with a lockdown plan.

(At 4 PM everyone gathers in a room for a meeting)

Siddharth Malhotra to marketing head- Please tell, what could be done during this serious issue?

Marketing Head- There is neither Demand for the product in the market nor we can complete the existing targets or projects. I'm thinking to inform customers about the delayed supply of order after lockdown since they would also be facing the same problem

Siddharth- Ok, What about the Production Department Planning

Production Manager- Sir, in our production process, a heavy amount of WIP exists which has to be reduced. I'm planning to stop the production process by introducing fresh raw material. So that we can convert the WIP into final goods before lockdown.

Siddharth- But in order to convert the WIP into finished stock, we shall require additional raw material. How will we manage the existing raw material in the stores?

Production Manager- we maintained the raw material under ABC System which will take care of the proportionate costly raw material.

Abhishek Priyadarshi - interrupted and asked to Siddharth "But what about the payment system we will adopt for the workers during lockdown period.

CASE 3 Search Of Perfect Recruitment Strategies: A Case Of Mutual Fund Distributor

Mr Somesh Mehra, HR manager of XZ Ltd, Asia's largest Mutual fund distributor company was having a tough time convincing his branch manager, Mr Karan Singh about hiring a candidate. Set up in the year 2003, the company is headquartered in Ahmadabad (India), two years back, on April 10, 2018 company changed their recruitment strategy from direct hiring by the headquarter to hiring through each branch individually. This has given the liberty/ freedom to the branch managers to hire their own staff members. With the change in strategy, it was for the first time that a contradicting view was obtained from both managers during the selection process. Usually, both of them have been on the same page while selecting a candidate for a different position, but this time the situation was not the same. Mr Singh was highly dazzled by a young and promising candidate Mr Inderjeet Sharma, who had just passed his graduate school and was all set to make his career. He seemed to be active, passionate, and full of enthusiasm. He was ready to bring in some fresh ideas and vigour to the organization. While on the other hand, Mr Mehra was impressed with the performance of Mr Krishnan Vaidya, a man with an experience of four years in the same field, with vast knowledge, contacts and a good market reputation. A man, who had a good name in the market and had wonderful feedback from his last organization. The situation seemed to be intense and acute wherein both were giving their own justifications.

One of India's top and most effective networks of distributors in the financial services sector is XZ Ltd., a well-known organization in the Financial Products Distributors Network. Since its founding in 2003, XZ Ltd. has worked to empower a network of financial product distributors known as the XZ Ltd Partners in order to reach out to the average person and offer them the chance to build wealth. A full-service, comprehensive business platform with end-to-end solutions is what XZ offers its Partners and is essential for success in the distribution of financial goods. The lives of numerous small and large distributors have been successfully transformed by XZ's appealing range of solutions, which span every aspect of distribution practice.

XZ Ltd provides a complete wealth management platform with a wide range of financial solutions for the average person. Providing customers with its Partners' products that genuinely make a difference, XZ Ltd is guided by high standards of excellence in operational and service standards.

XZ's ongoing endeavour is to develop concepts that are significant & successful in scaling business difficulties, seizing accessible possibilities, and fulfilling the interests of the client. This is motivated by the strong vision of "Creating Wealth and Transforming Lives."

With over 25,00,000 investors, over 37,426 XZ Partners, and over INR 71,947+ crores of mutual fund assets under guidance spread over 95 branches in 19 states in India, the XZ Ltd family has gradually expanded over time. Regardless of the figures, however, it is the confidence that people have in us that drives our passion for developing superior solutions that change many lives on a daily basis. A dominant force in the Indian financial services sector, XZ Group is renowned for its potent distribution abilities. Two first-time business owners from A subsidiary of the XZ companies, XZ Wealth Ltd. distributes mutual funds. It is one of the key participants in the market and operates in three nations. More than 95,300 Assets are being managed by the organization. The business is a pioneer in the distribution industry. As a result of the company's decision to deal exclusively with businesses rather than consumers, in the early stages of its development, the public

CASE 4 Having The leave or Having Them Stay: A Case on Training Need

Temperature Rising

In hot and humid afternoon of April 2021, Akhil, Sameer and Samta, Business Development Managers, Pike Education, Online Education Platforms, New Delhi (India), sat exhausted and sweaty in air-conditioned boardroom after their 1st day of coaching session arranged by Ms Aarti Kumari, Head, Talent Acquisition, Pike Education. It was a long and monotonous day for the participants. Deprived of morale, low on motivation. All three, Akhil, Sameer and Samta were uncertain of their future in the organization. Whereas, Ms Aarti, thought "we have low performance issues. These must be resolved quickly without any delay now. Otherwise, it would be extremely tough for them to recoup and attain targets. This was only the first session out of three.

It seems they really despise the coaching sessions. And the coaching is going to last till weekend!!"

About the Organization

Pike Education is a Privately owned company located in New Delhi. Mr Sahil Sharma founded the Edutech Company in 2017. He appointed Mr Sham Chhabra, as CEO of the organization. The model for this enterprise involves a web-based educational platform designed to assist individuals in realizing their professional potential through an interactive learning environment. The advent of online education represents a major change that will have widespread consequences. The company is committed to providing services that prioritize excellence and adhere to established standards. With Edutech industries booming and the demand for online education escalating with impending uncertainty due to Covid19. Currently, Hike Education is an "Online Education Solutions" company worth Rs.60 million that is facing difficulties in obtaining a significant portion of the market due to intense competition. In the early 2019, Mr Sharma hired Ms Aarti Kumari as an assistant talent acquisition manager. She had a charismatic personality and was well spoken and always thought good for the organization. She saw problems as an opportunity for continuous improvement. Due to her dedication and extraordinary performance, she quickly rose to ranks and became Head, talent acquisition and management. Ms Aarti Kumari recently graduated from a renowned business school with a PGDM in Human Resource Management, and Mr Chhabra was hoping that Ms Aarti Kumari would be able to implement effective strategies to attract and retain talented employees from industry that could help turn the company around. During the short run, Pike Education has offered online education solutions to its clients, and catered for a specific segment of working professionals. The organization exclusively entered into a strategic partnership with MNIS Distance Learning University. It also has also become one of the largest Edutech organizations among Indian rivals, offering multiple solutions to more than 10000 clients yearly. When asked about his management philosophy, Mr. Sharma used to speak to his employees "Be zealous, money is not everything, but is a by-product of your zeal."

Year 2020 has been rough, the traditional methods for developing business are not effective. The business development managers are facing tough times while communicating with clients and persuading them to finalize the deal. All together the star performing employees are now facing trouble.

CASE 5 Muskaan Dreams: A case on budding entrepreneur

Mr. Abhishek, a B.Tech graduate in IT, pursuing his passion to indulge his digital skills to bring societal changes from college days. To accomplish his dreams, started non-profit organization since 2014 in Gwalior as main founder member, named as Muskan Dream. It was started with the aim is to impart digital literacy & setting digital skills among under-privileged school going students to make them fully aware from changing digitalized world. He setup the goal to develop 10000 public school as smart & fully digitalized till 2025 but he had been able to digitalized only 100 school in three district of Madhya Pradesh, i.e., Gwalior, Bhopal & Indore till December 2020. He was bit disappointed from the deviation between standard and achieved target so far. He scheduled a virtual meeting at 10AM tomorrow with leadership team, including Rishiraj (Cofounder & COO), Rishab Arya (Program Manager, VFS).

Government schools in India are not yet ready for the Digital World and COVID-19 has accelerated this gap. 65% of India's 250 million children study in public schools. Do these schools have infrastructure to support digital programs? Are our teachers ready for that? Most of these schools are unprepared and review on present strategy related to digitalization and teachers training. Education is a process of character building, conviction forming, and intellect expansion

The purpose of education according to Mahatma Gandhi is to establish a non-violent, non-exploitative social and economic order. India is home to the biggest school-going population in the world with more than 250 million children in the age group of 5 to 15 years. Public schools are the backbone of education in rural India where around 70% of the population lives. Government schools in India are lagging behind in providing a quality education because of the logistical and administrative challenges. In rural areas, most of the Middle schools are managed by just one or two teachers. In all our human history, knowledge sharing has never been easier and if we cannot equip subject teachers with the modern methods of teaching then there is no use of all our technological progress. Even the existing teachers lack knowledge due to a gap in the teacher's training to align with modern learning and delivery methods. Our effort is, therefore, to help the existing Government machinery to strengthen their system and complement their efforts.

Next days, Mr. Abhishek was in a very deep thought on the points which have to be discussed in a scheduled meeting, sitting in his cabin with a great silence, that can be seen on his face. Suddenly, reminder-ring of scheduled meeting broke his silence to begin a meeting. He started a meeting and everyone joined meeting timely.

Mr. Abhishek : Good Morning every one, Hope all of you are doing well

Mr. Rishab : Good morning Abhishek. We all are absolutely fine. Just waiting to discuss about the agenda of the meeting.

Abhishek: Look team! I want to discuss some crucial facts related to the deviation in the performance of the organization.

Mr. RishiRaj: Yes Abhishek. Please proceed.

CASE 6 In an Attempt to Achieve a Win-Win Condition

Mr. Bohra plant head of Annapurna Pvt. Ltd., which was a reputed name in a FMCG sector operating in the suburbs of Bhopal, MP. He is having rich experience of 9 years in Annapurna Pvt. Ltd. as Plant Head & total experience of 16 yrs. but the present conditions were unprecedented in the unit. On 20th June 2018 he received a notice mentioning intention of strike from 1st of July 2018 from one of the trade union leader named Prakash.

He called up an urgent meeting with the HR Manager, Production Manager and the other officials so that the adverse conditions could be relinquished. It was decided in a meeting to hold a dialogue with the union representatives. Somewhere, Mr. Prakash was skeptical, whether the talks would materialize or not? As there were two trade unions, supporter of two major political parties of India, in the plant

Annapurna Pvt. Ltd was established in the year 1949 and was operating from its headquarter based in Mumbai, and executive office in Bangalore. It was an only production factory manufacturing all premium biscuits which operates in a periphery of 200 km of Bhopal and its nearby cities and employing around 100 officers and 1800 workers (300 were on roll and 1500 were contractual workers).

The plant was having a capacity of 4000 tones in a month and operating on 4 lines spread over 23 acres of land. It was accredited with ISO, OSHAS certifications and many other national and international certificates, to ensure the quality standards, the company followed various TQM tools and 5S practices. They are lead exporters of biscuits to North America and many other countries of Europe.

In 1982, Annapurna Pvt. Ltd. was acquired by a major giant ABB Pvt. Ltd. and Annapurna started working as an equity contract packer for ABB Pvt. Ltd. Annapurna Pvt. Ltd. was a critical entity for ABB Pvt. Ltd. as a Annapurna Pvt. Ltd. was a national center, where 9 product lines get manufactured and had a great demand for it, in both national and international market. It was giving an open challenge to its other competitors like PARLE, ITC and Patanjali in the FMCG in confectionery sector.

The problem did not start on the day when notice was received by Mr. Bohra, but the problem started three years back when complaint was launched against three workers named Rajesh, Shyam and Sandhu. The three workers were charged for indiscipline, absenteeism and destructions of property of the company. The officer in charge took these complaints very seriously and initiated inquiry against these three workers. After due inquiry two out of these three people were terminated and one was suspended.

Few workers came forward to support these terminated and suspended workers and went on dharna (strike) to put pressure on management to reverse their decision. The union representatives threatened plant head as well as HR head to take these workers back on work. In such Situation Plant Head Mr. Bohra called union representatives for discussions.

UR 1, UR 2 & UR 3: May, we come in Bohra ji.

Mr. Bohra, "Yes, please come in and have a seat."

(He called upon a peon and asked him to bring some water and tea for the representatives)

UR1, "You must be aware of the scenario going on in the factory and we are here to talk about it."

CASE 7 Contouring Talent at Nobel Coats

Sitting in his cabin in one of the satellite cities of Chandigarh, Mr. Sunil, HR Manager of a global coating company was proudly looking at the employees reward list in December 2019 newsletter. Suddenly a mail popped in his inbox, startled him. "This optimization strategy will be shocking for few experienced employees" murmured Mr. Sunil.

The company has approximately 1500 full-time employees at its five manufacturing sites operating at Bangalore, Mumbai, Gwalior, Mohali and Hyderabad. The company success is attributed to the inherent values of trust and commitment of its employees that shaped the organization through decades.

Company History

Nobel Coats, the paint and manufacturing major, is providing the essential colour and inspiration in everyone life for over 60 years. Its establishment in India is associated with the commencement of Imperial Chemical Industries (India) group in 1911. Brunner & Co., one among the four pillars grouped in 1926 to form ICI in UK, opened a trading office to sell alkalies and dyes in Kolkata. Brunner & Co (India) nomenclature changed in 1929 as ICI Ltd., followed with sustained expansion and diversification strategy forming Indian Explosives Ltd. in 1954, jointly promoted by Government of India and ICI PLC, then again renamed as ICI (India) Ltd. in 1989. In 2003, it was freed from government holding.

Later the other groups of ICI in India merged to form Nil Chemicals India Ltd. in 1987. Under the flagship, the paint major was commissioned at Thane in 1997 and another plant was commissioned at Mohali in 1998. This largest coating company started its operation at different locations in the following year, striving ahead with an established traditional ethos to continuously develop their employees bringing innovation and creativity to maintain the colour of this brand.

Optimizing HR

Despite being keen to preserve the long cherished employee centric unit, the company has emphasised on streamlining the business and optimising the manpower at Mohali plant. Although the centrally driven HR policy is followed in the company, but few autonomous initiative at site level was also permitted. The central decision was floated at the plant to enforce VRS as the first step of optimization.

As the unit exercised cell culture, and each cell can optimally function with only 10 to 12 employees, which were 15 at present. The focus was to bring the number down, so the voluntary retirement scheme was introduced at the site. The scheme was elaborated to the employees informing the benefits of the same. Initially, only twenty-three applications were received, later the number raised to 30.

Whilst employees were heading towards the VRS procedure, the nation got a pandemic stroke leaving the process stuck. With Lockdown being imposed, stupendous challenge of getting the VRS formalities completed before April 2020 stood in front of the HR team. Individual approval was needed on around multiple documents. The team put all the efforts to deliver the VRS benefits to the employees.

Mr. Sunil was happy that his team was able to pull through the difficult task of completing the VRS formalities on time. However, the ordeal was far from over. As the restrictions imposed due to Covid were relaxed, Nobel Coats known for its care for employees resumed its manufacturing units in May, in line with local conditions

CASE 8 Global To Local: A Boon Of Travel Agent

Mr. Jai Khande, Managing Director of Godinga holidays, a tour and travel company situated in Gwalior, Madhya Pradesh, on 25th March, 2020 became acquainted with the country's first lockdown. Since then, he could sense the travel industry's bleak future as the borders of all the countries were closed and people were home quarantined. All of this made him think that this scenario will last for long and it eventually turned out to be his worst nightmare. His anxiety was well understood by his wife Neha, who is also the Asst. Director of the company as the challenges were countless from paying rents to employee's salary. So, finally, on 15th April, when the whole country was observing Unlock 1.0. They decided to have a meeting with the organization's key members to fathom, what could be done to survive and sustain during and after the time of crisis? Jai dropped a WhatsApp message to all the operational and back-end employees about a scheduled offline meeting at office at 14:00 hrs.

About the Company

[Meeting at Godinga.com]

Meeting hall on April 15, 2020

[A cool and calm place in the office meeting room. Meeting participants are whispering and gossiping, while taking the sips of coffee. Suddenly everyone stands up as the MD is entering the room. Tension on all the faces was clearly evident, now. Everyone started looking into the brochures at the table and a few are trying to open their diary and handing their pens.]

[Meeting participants: Jai, MD; Neha, Assistant Director; Arjun, Head-Sales; Tarini-Hotel Collaboration Officer; Rishita-Backend officer; Rahul-Web Designer and Advertising Designer]

Jai Good afternoon everyone,

As we all are well aware of the current situation. I feel very sorry to inform you that will have to cut down your salaries to half, as it is becoming very difficult for me to manage the overall finance.

[Everyone's faces have turned pale and grief was visible on their faces.]

Neha Half of the salaries which are being met out are results of our past accumulated reserves. This will not be sufficient for much long time. Probably, this will allow you to search other job also.

Tarini [Raises her hand with enthusiasm]

If you allow me to speak, I have an idea.

Jai Please go ahead

CASE 9 Challenges to Face and to be Tackled by Hotel Industry in Post-COVID Era: A Case Study

The General Manager of Hotel Central Park, Gwalior, Mr. Pritam Khanna is facing financial and other following crisis and challenges in the post-COVID era due to inbound and outbound travel restrictions - 1) attracting or connecting with customers, that is, capturing the market; 2) dedication and commitment of employees in terms of quality and accommodating behavior; 3) novel branding strategy such as, using social media which demands significant amount of fund. Mr Khanna has thought of taking initiatives to tackle these problems, although the hotel is lacking staff since, large number of the staff have been fired in the hotel industry because of emergent financial crisis. The new initiatives which may be taken starting from April, 2021 as indicated by Mr. Khanna include the following – 1) using social media for branding; 2) dynamic pricing; 3) smart selling which indicates increase of flexibility and adapting to customers' needs, which in turn, indicates attracting all types of customers and having all classes of facilities for different types of customers; 4) special training of staff for their accommodating behavior and for maintaining quality, as demanded by different types of customers. The basic objective of this case study is to analyze the current situation of hotel industry with special emphasis on Central Park Hotel, Gwalior and find different avenues in order to get rid of this crisis situation because of the ongoing pandemic.

Central Park Hotel is a 4-star hotel in Gwalior city in India. Located at the center of Gwalior, the hotel is registered in almost all major travel websites including makemytrip, tripadvisor, trivago, booking.com, goibibo, and agoda. This 20 years' old hotel accommodates both domestic and international travelers and is conveniently located at 5 minutes' distance from Gwalior railway station and 20 minutes from Gwalior airport. The hotel has a total of 104 rooms with almost all the leisure facilities and modern comforts and includes Fine dining at Café Royale Multi-cuisine restaurant, multiple spacious facilities for holding meetings, weddings, parties and conferences. Among the various amenities in the hotel, the major ones include fitness center, free wi-fi, centralized air conditioning, mini bar, safety lockers, laundry services, classic bathroom amenities, valet parking, 24 7 room service and so on. The total of 104 rooms has been classified into executive rooms, premium rooms and suite rooms. There are different types of banquets, such as, board room (for meetings, small parties accommodating 20-25 guests), mint room (party room catering 25-30 guests), live zone (beautifully designed, accommodating 50-75 guests), pool side lawn (accommodating 500-700 guests for large parties beside a picturesque pool), and party lawn (for grand parties with capacity for 800 guests). Besides the Café Royal restaurant, there are other bar and restaurant for the guests of the hotel. These include Rose Buds Café (Coffee House), Riviera (Bar). The wedding venue in the hotel can be decorated based on the guests' preferences and choices. Besides the buffet facility, the food of the hotel is multi-cuisine in nature and has large variety.

Current Crisis of Hospitality Industry

The hospitality and tourism industries have been hit very badly as indicated by several Government agency reports. India is the 7th largest country in the world [1] and according to Jacob Peter, Chief Human Resource Officer, Sterling Holiday Resort, "a sluggish growth in hospitality is expected in months to come" [2]. As a result, layoff of employees has been an obvious but unfortunate result. India and other South Asian countries

CASE 10 EMI Store: Key to Remarkable Success

ABC Finance Limited is a pioneer company headquartered at Pune, Maharashtra which deals in different financial services like bank loans, home loans, business loans, fixed deposits, credit card, Demat account and mutual funds. The company has a huge market presence and has built off investors due to its transparent policies in financial services.

Mr Sumit Jain, the CEO of the company, came up with a new idea for expansion and growth. Having set up in 2007, he was always keen to bring in some breakthrough in the field of digital financial services. In April 2017, Mr. Jain along with the board of directors and The marketing head decided to launch the 'EMI store', providing EMI on a wide range of products, including vehicles, mobiles, electronic items, gym equipment, modular kitchen etc. Mr. Jain and his team were expecting a huge profit and market expansion through this plan.

Company History

ABC Finance Ltd. whose parent company was ABC Ltd. formed in the year 2007 to provide a boost to its financial services business. It had received the highest credit rating of AAA by CRISIL, ICRA etc. It started working as an independent entity to primarily focus on this core business and strengthen its competencies. It had diversified itself to meet the needs of the retail consumer as well as SME and corporate. The company had a strong emphasis on the retail segment with a pan-India brand presence. The retail consumer was served through Point of Sale, online and dealers for consumer lending. It had a presence across 740 locations and approx. 50,000 active points of sale. The company also provided working and growth capital in the high net worth SME space.

Core Strengths of the company

ABC Finance Ltd. is one of the oldest and most trusted business groups with PAN India presence with a high level of integrity and corporate governance. The organization is having core beliefs in innovation and technology through innovative and disruptive products and services. The organization is considered to be the best because of the lowest NPA in the industry which is less than 0.5%. The constant changes in the standard of living and increase in disposable income in the past decade due to the robust Indian economy has led to the creation of various needs of the customer. The customer requires suitable avenues to channelize their savings and is desirous of spending money on valuable goods and services. ABC Finance Ltd. was formed specifically to cater to these needs and to touch and improve the lives of a growing number of people in the country.

By July 2017, ABC Finance Ltd. started offering EMI option on zero % under the banner of 'EMI STORE' for a variety of products. Competitors like IDFC First bank, Muthoot Finance etc. were also offering the 0% finance option but ABC Finance Ltd. differentiated itself by providing all the financial services under one roof. The company has differentiated itself in terms of continuous improvements in product features and digital technologies to maintain a competitive edge.

The major benefits of buying on the EMI store are as follows:

CASE 11 Lethargic Approach In Expediting Financial Reporting System In Plyod Ltd.

Plyod is a corporation that was founded in 1995. In 2020, India was in the grip of a severe recession, forcing all businesses to consider advances in a variety of industries. The entire crew was extremely busy and was continuously striving for greater outcomes and a higher position among competitors. The company's headquarters were in Delhi, and it had been a player in the building and reconstruction market for more than 15 years. There were over a hundred individuals working in five divisions, the most of them were highly professional and experienced engineers and technical personnel. The company had seven regional branches, all of which were located between 300 and 400 kilometres from Delhi. However, the corporation faced critical challenges in producing and submitting accounting reports on time. Some data may have been lost, some data may be contradictory, and some data may have been retrieved late. As a result, the most challenging duty for the company was creating daily reports, as the accounting department required the most recent data from the branches every day. Clearly, the corporation Plyod had to make a decision to address the issue of timely data and reporting. The company's president was concerned. Every month, the concern of whether the corporation would submit the reports on time for audit and return filing or face a penalty for the delay was raised. There had even been data loss, which was undoubtedly one of the most pressing issues that needed to be addressed. The president was dissatisfied with the situation but didn't know what to do next. The president called a general meeting for the entire employees one fine day. There was only one item on the agenda: upgrading and implementing the financial reporting system. What should be done more efficiently? What innovation could be used at the organization to solve the reporting problem and ensure that all reports are submitted on time? What can be done more effectively? To avoid auditing delays, financial heads and IT heads from all branches were requested to provide the best solution to remedy the reporting problem.

Introduction

A pleasant wintertime in the middle of December 2020, the accounting department of Plyod Ltd was arranging a New Year's Eve party, but they had a lot to accomplish before the big day. Accountants were required to prepare the balance sheet and monthly reports for the specified organization, which included the statistical bureau. Mr. Chirag, the chief accountant, was also required to prepare the annual balance sheet. All of these documents had to be generated ahead of time so that the company's president, Mr. Raghuvanshi, could evaluate and examine the reports and approve them before the deadline. The company had seven regional branches, all of which were located between 300 and 400 kilometres from Delhi. Plyod belonged to the category of small and medium-sized firms (SMEs), with its headquarters in Malanpur, Gwalior, and it had been a player in the building and rebuilding industry for more than 15 years. There were over a hundred individuals working in five divisions, the most of them were highly professional and experienced engineers and technical personnel. The company possessed a strong innovation culture, a favorable innovation atmosphere, and a high level of innovation potential. With its highly professional specialists and excellent collaboration with business units, the organization regarded the IT department as one of the primary innovation drivers. The corporation had an internal system for gathering balance sheets and other financial reports from all branches and sending them to the Delhi headquarters. The accounting department needed the

CASE 12 Box Of A Diamond With Two Rings

Amit Batra, a financial analyst, and Ravi Malhotra, executive vice president of the Xylo Chemical Group (XCG), were to discuss two capital expenditure ideas that were mutually incompatible. Although both projects aim to increase capacity, the Delhi plant proposal required a larger financial investment owing to modernization than the Gujrat plant proposal. Mr. Malhotra had his suspicions that, both numerically and qualitatively, neither plan outweighed the other. He needed to choose someone for the Board of Directors and Budget 2019–20 meeting on February 17, 2019.

Facility managers from Delhi and Gujarat had independently presented spending plans that would increase the polypropylene production of each facility by 9%. The strategic analysis team at Xylo Chemicals argued vehemently that a company-wide rise in polypropylene output of 18% made no sense, but that a decrease of half that amount did. Malhotra could only sponsor one initiative for the board's approval, therefore he was unable to accept both.

The corporate policy for choosing capital investment projects considers both monetary and non-monetary factors. Payback, discounted payback, net present value (NPV) estimated at the appropriate cost of capital, internal rate of return (IRR), and profitability index (PI) are all recommended by business policy for assessing the project's financial viability. It was up to the specifics of the project to choose which, if any, of the available methods should be utilized. The policy encourages using as many methods as feasible on a project if they are incompatible. Since the Board of Directors was open to "Strategic Factors," or non-negligible factors, the use of SWOT and SWOC analysis is encouraged. The Board of Directors also gave serious thought to "Strategic Factors," or those that were not easily quantified. Monika Singh, manager of the Delhi facility, argued passionately that her project easily exceeds all the essential quantitative criteria and has substantial strategic benefits. In fact, Singh had brought up these issues in two separate meetings with upper management and during a board of directors' cocktail function. At the discussion with Amit Batra, Malhotra planned to go through the proposal from Aishwarya Soni, manager of the Gujrat Plant, but he thought that neither proposal was superior to the other on all fronts. It seems like Malhotra won't have an easy time deciding.

Xylo Chemical Group – Facts

The current debt-equity ratio for Xylo Group is 2:1, with a return on equity of 16% and a pre-tax cost of debt of 7%. Although each project will be funded with a bank loan at a rate of roughly 9%, the Group did not anticipate any change in WACC because the anticipated return on equity was projected to more than exceed the decreased cost of financing.

It was anticipated that the manufacturing industries of Gujrat would expand at a CAGR of roughly 15%, as opposed to Delhi's development rate of 10%, as a result of aggressive, competitive government investment schemes. Delhi's sluggish growth was partly a result of new industries' limited expansion due to tougher pollution control regulations. However, according to Xylo's internal market survey research, Delhi was predicted to have more sales growth than Gujrat. Their substantial market share in Delhi was mostly to blame for this. According to the poll, the company anticipates fierce competition in Gujrat, which would inhibit regional expansion. In Gujrat and Delhi, the company's total sales were forecast to climb by 8% YOY and 12% YOY, respectively, due to both volume and price increases. A gross profit margin of 55% is the company's aim, and it hopes to keep it that way for all future projects. On WDV, the depreciation rate is 15%. The business's marginal tax rate is 30%.

CASE 13 Demonetization is it Opportunity or Threat: A case study of Paytm

It was on 8 November 2016, Mr. Vijay Sharma, CEO of One97 Communications Limited, Noida (India), was having a glimpse of his company from his cabin window and the door knocked. The CFO, Mr. Vikas Garg, came inside the cabin with a great worry and dilemma on his face, sir you should on the TV as our honorable prime minister is addressing the nation, and they both were watching the address of the PM to the nation where he had announced that denomination of Rs. 500 and Rs. 1000 is not going to be a legal tender form today at midnight. The worried face of Mr. Vijay Sharma and Mr. Vikas Garg, flooded with lines of anxiousness and concern.

Paytm is India's leading financial services company that offers full-stack payments & financial solutions to consumers, offline merchants, and online platforms. The company is on a mission to bring half a billion Indians into the mainstream economy through payments, commerce, banking, investments, and financial services. One97 Communications Limited that owns the brand Paytm is founded by Vijay Shekhar Sharma and is headquartered in Noida, Uttar Pradesh. Its investors include Softbank, Ant Financial, AGH Holdings, SAIF Partners, Berkshire Hathaway, T Rowe Price, and Discovery Capital. Vijay Shekhar Sharma, Founder & CEO of Paytm and One97 Communications Limited together own Paytm Payments Bank, the country's largest digital bank with over 58 million account holders. Working on its mission to bring un-served & underserved Indians under the formal banking system, it has made banking accessible & convenient to people across the country through innovative use of technology. Its wholly-owned subsidiary 'Paytm Money' has achieved the distinction of becoming India's biggest investment platform within its first year, and is now one of the largest contributors of new Systematic Investment Plans (SIPs) to the Mutual Funds industry; it has already received approvals to launch Stock Broking, Demat Services and National Pension System (NPS) services, and strives to continue to broaden the financial services and wealth management opportunities to the unbanked and underserved Indians. Paytm First Games, which is another group company (a joint venture between One97

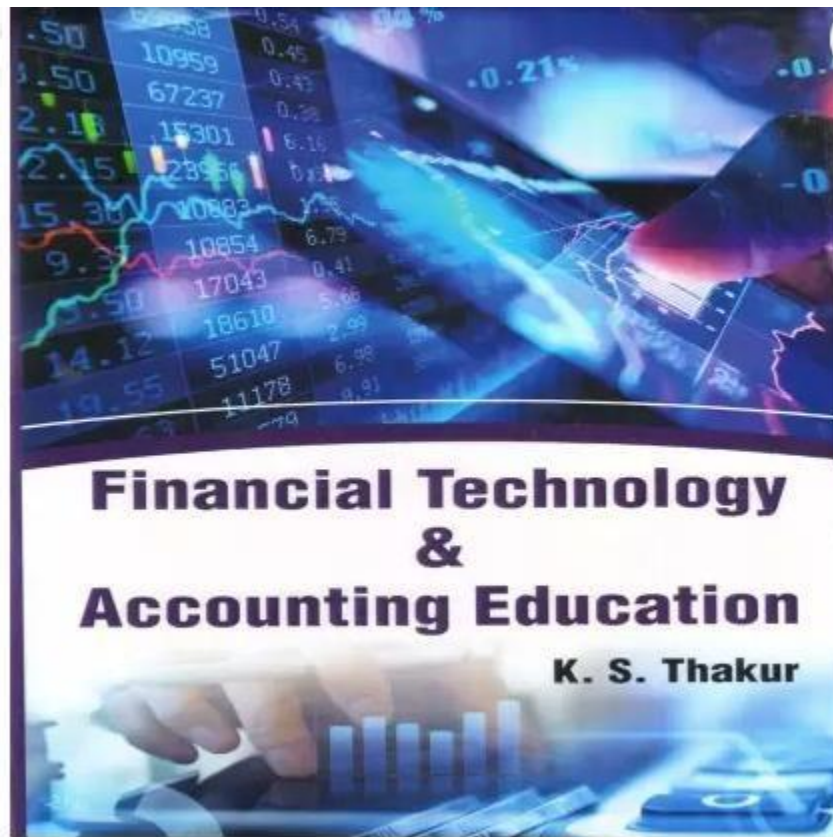
Communications Ltd and AG Tech Holdings), has quickly become India's go-to gaming and stay-at-home entertainment option for millions of users across the country. The platform caters to all types of gamers with an exhaustive array of games for amateurs as well as esports for gaming pros. Paytm Insurance is a whollyowned subsidiary of One97 Communications Ltd (OCL) and has secured a brokerage license from IRDAI. It offers insurance products to millions of Indian consumers across four categories including two-wheeler, four-wheeler, health, and life. The company aims to simplify insurance and create a seamless, easy-to-understand online journey for its customers.

After going through with this news Mr. Vikas Garg looked upon Mr. Vijay Sharma and said sir, what we do now.

Mr. Vijay Sharma replied to him call an urgent meeting with all the board of directors and all the functional head the next morning to discuss this. The next morning

Mr. Vijay Sharma (CEO): Good morning to all of you as you all might be aware of last night's announcement of the demonetization by our honorable prime minister and this meeting are called upon to discuss the effect of that on our functioning.

BOOK NO 2



ANALYSIS OF UNICORN COMPANIES A CASE STUDY ON UPSTOX AND GROWW

¹Poorvi Rai, ²Prasenjit Roy, ³Navita Nathani,
⁴Umesh Holani

Abstract

Startup companies have marked their territory of high growth and new concepts are introduced i.e. Unicorn companies. The incredible results and the betterment of these companies have led to touching these heights. The not-so-new phenomenon is becoming popular and reaching the minds of youngsters. Startups are working hard and performing

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**STRATEGIC HR DETERMINANTS OF
EMPLOYEE BEHAVIOR**

¹Dr. Garima Mathur, ²Vandana Shukla,
³Dr. Sneha Rajput, ⁴Garima Arora

Abstract

Human resource practices that are prevailing in the today's competitive corporate environment carry a high importance and employee behavior needs to be taken care of to improve and augment an organizations performance. However, it is said that performance is not the only key measure which had been taken into considerations but there are few more concepts such as Turnover Intention (TI), Employee Engagement (EE), Career Development(CD), Compensation& Benefit (C&B) and Performance Management(PM). It is

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Sneha Rajput

Structural equation modelling (SEM)

Authors SNEHA RAJPUT, FAIZAN ALI, RAHUL PRATAP SINGH KAURAV

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Description Structural equation modelling (SEM) is a tool that supports researchers' study of tourism as a real-life phenomenon. Structural equation models 'provide a useful forum for sense-making and in so doing link philosophy of science to theoretical and empirical research' (Bagozzi and Yi, 2012, p. 12). SEM is a powerful collection of multivariate analysis techniques that specifies the relationships between variables using two main sets of equations: measurement equations and structural equations. SEM is a statistical procedure for testing measurement, functional and predictive hypotheses that approximate world realities (Lee, 2007). SEM is a second-generation statistical tool that can be used to statistically test theoretical models by assessing the fit between the data and the theory (Nunkoo, Ramkissoon and Gursoy, 2013). Its ability lies in the assessment of latent (unobservable) variables at the observation level ...

Classification of ultrasound breast cancer image using tuning up the hyper-parameter of convolutional neural network

Satish Bansal¹, Rakesh S Jadon², Sanjay Kumar Gupta³

¹ Prestige Institute of Management & Research, Gwalior, India

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ABSTRACT Breast cancer in women is a significant public health concern worldwide, with many cases going undiagnosed until the advanced stages. Early detection is crucial for proper treatment and improved outcomes. There are some pre-trained models used by authors for the detection of breast tumour, but these models require extensive computation power due to their many layers and parameters. To address this issue, it is required to propose Convolutional Neural Network (CNN) model with fewer training parameters for classification of ultrasound images dataset to determine that a particular image is either benign or malignant. In this paper, CNN model is proposed with changes in some hyper parameters like the number of filters, filter size, batch normalization, learning rate, epoch, and batch size, to achieve better accuracy with less computational power. The proposed model was compared to other pre-trained models, including ResNet50, Efficient Net, and VGG16, using two databases (database A for training and validation data, and database B for testing data). Our proposed classifier outperformed than pre-trained classifiers in terms of accuracy.

INTRODUCTION

Breast tumor is a widespread disease that distresses women in both developing and developed countries. Over the past decade, breast cancer has rapidly increased worldwide. Approximately more than 500 men and 41,000 women have died from breast tumor recently to the American Cancer Society (ACS). Breast cancer cells fall into two categories: benign and malignant. A benign tumor is not a cancerous cell and not dangerous for breast structure. In cases of malignant tumour spread to other body part and very harmful to other organs.

Medical professionals use various medical modalities to analyse

A Study on Awareness of Life Skills among Postgraduate Indian Students with Special Reference to Management and Commerce Education in Gwalior Region

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Department of English & Communication,

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Abstract:

A life skill is an aptitude that allows a person to change his/her behaviour to meet the needs and demands judiciously and also can deal with obstacles or challenges of life successfully. Life skills encourage an individual's healthy, productive, and positive growth. They

Abstract

Is the Psychological well-being outcome of Happiness and Self Esteem?

Author(s): Richa Banerjee, Subeer Banerjee, Shaifali Chauhan

Background: Many studies have been done to find out the factors of the psychological well being of teachers. The studies have been done to allying self-esteem and happiness, in the investigation we attempted to investigate the two factors self-esteem and happiness corresponding to the psychological well-being of educators. Aims: The study is a primary study that aims to analyze the psychological well being of the academicians. The study considered self-esteem and happiness which are predicting psychological wellbeing. Method: 113 female academicians and 127 male academicians were part of the study. The study used standardized questionnaires to measure the various construct of the study. The gathered data was subjected to internal consistency using Cronbach's alpha reliability measure. The three variables were checked against relationships between the variables with the help of SEM. Structural equation modeling was done with the help of Amos18 to analyse the relationship. Result: The results indicated that happiness, self-esteem affects psychological well being. Simultaneously self-esteem is not influencing happiness of academicians.

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Abstract

Is the Psychological well-being outcome of Happiness and Self Esteem?

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11 December 2023, Pages 231-250

STEM employees: The role of co-worker support, perceived insider status and organisation citizenship behaviour in achieving employees' retention (Book Chapter)

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- STEM: A collaborative, cooperative and

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BOOK NO -1



**HANDBOOK ON
WRITING
RESEARCH**
PAPER IN SOCIAL SCIENCE
USING ADVANCE TOOLS

Chief Editor
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Handbook on Writing Research Paper in Social Science Using Advance Tools

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Sneha Rajput
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Chapter 1

Introduction to E-views

Introduction

Every economy consists of numerous factors which are interrelated and intra-related. For example, a company's stock prices can be seen fluctuating due to changes in the organizational structure; exchange rates are determined by interest rates and other factors. But a question arises, how these relationships have been established? How one has estimated that one variable affects the other? This can be understood by understanding the modeling of such relationships. Modeling refers to the process of fixing the mathematical equations, deriving results out of them, based on some set theories and applications. Like, such a general equation expressing sales, the total of variable costs, fixed costs, and profits.

Economic model and Econometrics

A mathematical equation formulated to study the behavior of the economic variables, between them, can be said to be an economic model. When these models are measured, and results are deduced in terms of estimations, an econometric model is said to be in existence. Any regression equation is a form of an econometric model, per se some assumptions to be satisfied.

The use of statistical techniques to the financial problems can be termed financial econometrics. For instance, to forecast future prices of stocks, econometric modeling can be used. These help in analyzing the models explaining relationships between variables enhance the formation of working models, which assist the decision-making processes. The cases of testing the volatility of different stocks, co-movements between various stock markets of multiple countries, forecasting future prices and spot prices, and credit rating determination of various investment instruments becomes easy by econometric modeling.

Econometrics modeling can be done using various sets of data, which can be classified into three broad types:

1. Time Series Data

The data available for some time is time-series data. It can be of any frequency, daily, monthly, quarterly, or yearly. The data of stock prices, exchange rates, order flows, etc. are available for a certain period. It can be of quantitative and qualitative nature. For instance, the study of the day of the week, a survey of the financial products purchased by private individuals over some time, a credit rating, etc.

2. Cross-Sectional Data

The data series are available which are collected at a point of time, like before and after the effect of the event, credit ratings of the firm, etc.

Chapter 2

Step by Step Guide to Reference Manager 'Mendeley'

Introduction to Mendeley

Mendeley reference manager is one of the easy, quick and free tool available which helps the researchers to manage the database downloaded from different sources. It is user friendly and reduces the stress of managing the research papers so that the writer can work with great flow and flawlessly. Looking at the importance of citing the research papers utilized in the manuscript from ethical aspects of manuscript writing, it is indeed very important to include every paper used in the reference list with complete citation in text and in references. This not only reduces one type of plagiarism but also highlight the writing ability as well as research knowledge of the author.

Mendeley helps

To save all the references, allowing one to segregate in different folders.

To copy and click the reference in desirable format like APA, MLA etc.

To link MS word with Mendeley and change references across.

To makes PDF reading easy with note taking and tagging under different labels.

To removes redundancy of document

Section I

Step 1: Install extension and sign in after creating account

The initial step for the beginners is to download the mendeley from the authentic wesite i.e. www.mendeley.com (figure1).Mendeley is a versatile reference manager which is 'free' and simply login based available for windows as well as a other operating systems depending on the user's choice (figure 2). By clicking on the download option the bowser takes few seconds

How to Setup

Effect of Perceived Usefulness, Perceived Enjoyment, and Social Pressure on Continuance Intentions of Online Shoppers

S. S. Bhakar, Shilpa Bhakar, Praveen Aronkar, Prabal Pratap Singh, Ummati Gupta, Shalini Shrivastava, Gyanendra Parajuli, Saritha Pittla

Abstract

Online shopping is the main focus of this work and the relationship between Perceived Usefulness, Perceived Enjoyment, and Social Pressure with the Continuance Intentions of shoppers was evaluated. Further, the survey conducted on students is used for testing the model of the study. The major findings of the study indicate a positive effect of Perceived Usefulness on Continuance Intentions and a similar effect of Social Pressure on Continuance Intentions. The Continuance Intentions are directly affected by Perceived Usefulness and Social Pressure.

Keywords: Perceived Usefulness, Perceived Enjoyment, Social Pressure, Continuance Intentions, and Online Shopping

Introduction

Amid the increasing use of online shopping due to reach, convenience and acceptability there is a need to evaluate the reasons behind online purchases. Moreover, online purchases are the outcome of a variety of factors that lead to customers' intentions to continue online shopping.

Perceived Usefulness

Zhou et al., (2007) defined perceived usefulness (PU) as a "customer's subjective possibility that using an online store will raise his competence and value in the acquisition process, such as information search, price comparison, making payment, tracking orders, placing an order, and evaluating services". O'Casey and Fenech (2003) defined PU "as a substitute for extrinsic stimulus factor indicating its affirmative pressure on a consumer's intent to adopt e-shopping". Davis et al., (1989) defined PU "as person's behavioral intention towards online shopping, based on a cognitive assessment about their shopping performance improvement". Barnes and Vidgen (2000) defined PU "as the ability of the online site to provide services to a buyer which are helpful, but not if their expectations not meet".

Impact of Liberalized Trade on Real GDP: Evidence from Emerging ASEAN Countries

Navita Nathani, Gunjan Dwivedi, Aradhana Bhojra, Prof Mahesh Ghimire, Bharti Manhas, Namrata Shrivastava, Pooja Yadav, Deepa Rajput, Surabhi Gupta

Abstract

The association between liberalized trade and the economic activities of a country has been a debatable issue for a long. To uplift the economic development of a nation, the open economy is deemed to be a better solution, which many developed and developing countries adopted sooner or later. The ultimate focus of this paper is to find out the impact of liberalized trade on real GDP, especially for emerging ASEAN countries. For this purpose, 6 countries (Singapore, Philippines, Malaysia, Thailand, Vietnam, and India) were taken as samples. The variables of the study taken into consideration were real GDP and opening up of trade, which further consisted of FDI and international trade. E-views software was used on the collected Panel data set. The results suggested that the fixed effect model is more appropriate in the context of the present study. It can be concluded that all the three variables import, export, and international trade affect economic growth.

Keywords: *Liberalized Trade, real GDP, International trade, ASEAN*

Introduction

International trade plays a significant role in the upswing and downturn of economic activities of any country. It affects the economy in different ways as it helps in generating employment and in the formation of capital. Both help in improving the living standards of the citizens and ultimately resulted in a higher level of GDP and GDP per capita income. Both the developed and developing countries are reducing tariffs and adopting open economic policies for promoting growth and employment through increasing export and encouraging investment (Pritchett,1994). FDI, imports, and exports characterize the most important aspect of international economic integration. Regional assimilation always helps in rationalizing the resources in a way to achieve sustainable development of all the regional blocks associated with a group. The majority of developing countries are liberalizing their economies to attract ROW to invest, engage and captivate, thereby becoming fascinating destinations. Opening up of Trade is considered an important indicator that can create proficient exploitation of resources and efficient technological efficiency that fetch high foreign exchange which is crucial for developing the less developed sectors of the economy. Efficiency in investment and increase in the market size is the outcome of trade openness.

The foremost aim of ASEAN(Association of Southeast Asian Nations) is to speed up social progress, and economic growth and to encourage trade and development (Bhatt, 2014). Indonesia, Malaysia,

Impact of Curiosity and Interaction on Learning

Garima Mathur, Indra Sharma, Raghunath Reddy, U. Ravi Kumar, Garima Arora, Abhinav Khandehwal, Sumroon Qureshi, Anrapali Sharma

Abstract

Learning is an inherent part of every individual, though it varies from one person to another depending upon their curiosity to learn. As per many theories, learning takes place through interaction also. Although it further varies according to the kind of interaction. This research paper is an addition to the theory where Curiosity and Interaction predict Learning. The research was done on 150 students of the management college of the Gwalior region and finally, the study revealed that learning can be better ensured in the cases where students are more curious or interact with teachers and other students on subject-related matters.

Keywords: Curiosity, Interaction, Learning

Introduction

"I close my eyes, only for a moment, and the moment gone all my dreams, pass before my eyes, a curiosity, dust in the wind, all they are is dust in the wind." KERRY LIVGREN

Curiosity guides an individual towards the acquisition of knowledge, skills, and exploring the world (Berlyne, 1954; Loewenstein, 1994; Kasbdan et al., 2004; Litman and Jimerson, 2004; Litman and Silvia, 2006). It is a term that we use in our day-to-day life. It is an eminence comprising of extraordinary thinking such as exploration, investigation, and learning which is evident by observing humans and other animals. It is considered the mother of all sciences and has been a major impetus behind innumerable scientific discoveries and the advancement of civilization. It is considered the biggest factor in gaining knowledge or its expansion. Being curious always open up new apertures of thoughts, perspectives, and ideas that facilitate learning.

Imagine that you are searching a web portal, for something particular. In that process of probing, you came across another intriguing question that is mind-teasing and therefore requires an answer. You keep surfing and ultimately can find a suitable answer for it and finally assist you in quenching your curious thirst for knowledge. This illustration creates a novel situation in which a person's grey cells are triggered to take action for satisfying their thirst for knowledge.

Learning is the process of acquiring knowledge. And it should be effective and efficient. Curiosity is a key ingredient of learning. As curiosity means having a strong desire to learn something, therefore we can concur that curiosity is directly related to learning. There are various ways through which students can develop curiosity and strengthen their learning. It is a basic tendency of human beings, which makes

Relationship Between “Financial Behavior” And Financial Position: A Study Of Investors

Tarika Singh Sikarwar, Monika Gupta, Kanika Gupta, Nikita Sharma, Manoj Mishra, Amrita Sahu, Vandana Jain, Mayank Kushwah, Navin Kumar

Abstract

The capacity to administer one's income and to deal with financial adversities has its importance not only for an individual and households but for the economy as a whole. Over the period, the cases of bankruptcy in India are escalating. The irresponsible "Financial Behaviour" among the people accounts for the major reason contributing to such a trend. Financial planning has attached greater importance to itself, especially in the present era where the cost of living is on a rise. Against this backdrop, this study put forward to investigate the connection between "Financial Behaviour" and the "Financial Position" of an investor. This study is mainly based on primary data which was collected through a self-administered survey distributed among people who have made any kind of investment decision. Contrary to the popular myth, the study found that "Financial Position" is mainly determined by the "Financial Behaviour" of an individual investor. The study confirmed a significant positive causal link between the "Financial Position" and "Financial Behaviour" examined via linear regression analysis. As such promoting financial literacy among individuals would help in improving "Financial Position" and supplement them in making sound financial decisions.

Keywords: "Financial Knowledge", Household debt, "Financial Position"

Introduction

Individuals in India have different "Financial Behaviour" and indulge in such "Financial Behavior's" daily and these behaviors affect their financial well-being. Over the years, "Financial Behavior" has received the attention of relevant scholars. The aspirations of an individual to keep up with society and show that they are better than the others are on the rise leading to the poor management of financial resources and turning out to be overspending. The less availability of social security schemes for individual benefits has also added to the rising cost of living adding further to the reasons for bankruptcy.

If we see the factsheet of individuals of Indian origin, living in Gwalior, it was found that there is an upward trend in the graph showing no. default cases rising

According to the report distributed by RBI, 84% of the abundance of Indian family units are predominantly in the type of "land and other actual products, 11% in gold and the leftover 5% in monetary

Impact of Customers' Shopping Orientation on Purchase Intention

*Shailja Bhakar, Abhay Dubey, Megha Yadav, Radha Krishna Dubey, Gowhher Ahmad Wani,
N.Soundarya, Ankit Parashar, Deepika Chouhan, Vipul Singh Sisodiya, Aradhana Yadav*

Abstract

Now a day's customers are purchasing lots of products from online retail stores. Worldwide it has been observed that the use of online retail stores by customers is increasing day by day. We have conducted this study on males and females who purchase groceries from online retail stores. The major objective of this research was to test the impact of shopping orientations on purchase intentions. A sample of 412 respondents was identified to fulfill the objective using the non-probability quota sampling technique. The results indicated that recreational and economic shopping orientations have a significant impact on purchase intentions whereas no significant impact of personalized shopping orientation was found on purchase intention.

Keywords: Shopping Orientation on Purchase Intention, SEM analysis

Introduction

The Internet has become part of our daily life. In the initial years of its development, it was used only as a communication tool. Gradually with the growing popularity of the Internet, it has attracted the attention of sellers as well. Today we can buy almost everything on Internet from products of daily use such as groceries to high involvement products such as cars, houses, furniture, etc. With the increase in online purchasing of products and services, marketers, as well as academicians, are conducting lots of research in this area to understand consumer behavior in online buying.

The remarkable acceptance of online buying is attracting the attention of researchers to identifying the reasons behind purchasing online. An understanding of shopping orientations might be an indicator of online purchase intentions. For this reason, the topic we have chosen for current research is trying to identify the impact of shopping orientation on purchase intention. Researchers in literature have identified different types of shopping orientations such as; eight shopping orientations (four online and four offline) have been proposed by (Swinyard and Smith; 2003) in their research which was later extended by (Allred et. al.) by adding two more shopping orientations that are Shopping lovers, e-value leaders, and socializers. Girrad proposed two more shopping orientations namely recreational and convenience in his research on cell phones and perfumes.

Workplace Bullying As An Antecedents to Job Insecurity and Intention to leave

Gaurav Jaiswal, Sonal Saxena, Amrita Shrivastava, C. K. Dantre, Ashwani Sharma, Shailesh Prabhun, Pratiksha Saxena, Peer Jaraid Ahmed, Soniya Khajuria

Abstract

The working environment at the workplace is a very important aspect of an employee's life. An employee is more comfortable in a positive environment than in a negative environment. But sometimes, the employee has to face bullying in his workplace. Workplace bullying is a negative practice (Wiedmer, 2011) that stops an employee to perform. It's a behavior in which an employee is not expected in his job and thinking to leave his job. It may also lead to Job Insecurity. This paper has tried to investigate the relationship between Workplace bullying, Job Insecurity and Intention to leave service sector employees. Data was collected on a Likert scale from the academicians and bankers working in Gwalior (India). The data was validated through reliability and face validity. The research was also tried to find out the underlying factors of WB, JI and IL. Results reflected a significant linear positive relationship between bullying at the workplace and Job Insecurity. The finding also supported the significant relationship between WB and Intention to quit.

Keywords: Workplace bullying (WB), Intention to quit (IL), Job Insecurity (JI).

Introduction

"Workplace bullying" was coined by Andrea Adams (1992), a journalist by profession, although; this negative employee behavior in an organization was for the first time recognized in the 1980s in Sweden.

Workplace bullying is a negative behavior that occurred frequently to those working in the organization (Wiedmer, 2011). In this behavior, a person used uses abusive language, and threats, which leads to hostility or may prevent others from doing their work. (McMullen, 2011) stressed that the responsibility to implement policies related to the punishment of this type of behavior lies with the organizations. Anjum et al., (2011) in their study analyzed that workplace bullying results in high costs not only for the employees but also for the organization and it may have a devastating impact on the victims.

Hauge et al., (2010) in their research indicated that WB results in anxiety and depression amongst the employees and also leads to dissatisfaction, increased turnover, and absenteeism. Further results indicated that those individuals who experienced bullying also behave in the same manner. It means that organizations must discourage bullsh behavior and must develop a mechanism to stop it.

Exploring factors contributing enhancing Satisfaction with respect to Health Services

Nischay Upmanyu, Ashish Yadav, Aditya P. Singh, Pooja Yadav, Amit Kumar Singh, Dimesh Musser, Neha Yadav, Shekhar Suman, Aarti Kanwar

Abstract

The Healthcare sector is a service sector; hence the healthcare service providers need to keep their customers satisfied. There are different antecedents of customer satisfaction in healthcare services, however, the perception of a customer towards different factors will decide his choice for a healthcare service provider. This study explores the perception of the customers of the healthcare sector for different factors, like satisfaction, Hospital image, service quality, and value of the services. The prime objective of this study was to identify the relationship between, perceived service quality, perceived patient satisfaction, perceived hospital image, and perceived value concerning healthcare services. The research was exploratory and used a re-standardized questionnaire to collect the data. The total sample size for this study was 200.

Keywords: *Perceived Quality, Perceived Value, Hospital Image, and Patient Satisfaction*

Introduction

The health sector is important in human life. No society can thrive in absence of a proper health care facility. Even, health care facility is an important indicator in deciding the competence of any country, city, or state. The city wherein humans live must have appropriate healthcare facilities for all sections of society ensuring their wellbeing. The present study enables us to understand the small city like Gwalior healthcare facility. the city administration must ensure, provide proper healthcare facilities to the residents. There is two main two respective bodies' function to consider for medical care and treatment. There are governments as well as private medical facilities each catering to a different group of people. It all comes down to affordability, quality, value, the image of the health organization, and the facilities a patient is looking for. Patients, who are healthcare services clients, are only satisfied with the services that they perceive as quality (Kayral, 2014). The public health care facilities are taken care of by the central and state government and ensure healthcare services free of cost or at subsidized rates to the low-income group in rural and urban areas. There are many government hospitals across Gwalior providing health services to the urgent need of the suffering patients. Government Jaya Arogya Hospital, Civil Hospital in Hajira, Thatipur Government Hospital and NRC are a few of them which are providing health care services to residents of Gwalior. The hospital sees people coming from across the entire district receive specialized treatment for certain medical conditions. The medical facility has both inpatients as

Role Conflict and Role Overload as Predictors of Job Stress

Richa Banerjee, Smrita Bhadouria, Sanjay Gupta, Rishita Sengar, Pinkal Shah, Mayuri Chkraborty,
Rajnaandini Singh, Ekta Gupta, Sugandha Joshi, Harshita Goswami

Abstract

The purpose of this study was to determine the impact of role conflict and overload on job stress in service sector employees (faculty members of professional colleges) in the Gwalior region. A sample size of 300 questionnaires was chosen, of which 273 were helpful because other responses were excluded. After all, one or more items were missing, so the final 273 responses were used for data analysis. The data from the sample was collected using standardized questionnaires that were graded on a five-point Likert scale. To investigate factors underlying role conflict, role overload, and job stress, the data was analyzed using the Cronbach reliability test and principal component factor analysis. The use of regression analysis assisted in the discovery of a substantial positive link between role conflict, role overload as an independent variable, and job stress.

Keywords: Role Conflict, Role Overload, Job stress

Introduction

Role conflict is a condition when two or more responsibilities or expectations are placed on a person or employee but the different demands cannot be fulfilled together as they are incompatible with each other. It is generally a natural phenomenon that human beings are affected by multiple levels of anxiety

Role conflict (RC)

RC happens when the roles that a worker is expected to perform are mismatched or they are not an incompatibility with the other role or responsibility. This creates anxiety in a worker as coping with different roles would be difficult. A person experiences RC when one finds dragged in many commands. RC can be somewhat for a little time, or a starchy duration. It can also be connected to situational experiences. When separate and incomparable roles are expected from an individual it gives rise to Role. It occurs when an employee or individual is torn between different roles for different social or formal groups or when a person is asked to complete various characters within one association. For example, an employee with both operative and administrative roles in a similar division undertakes the contradictory roles of overseer and worker.

Examining Impact Of Social Media Marketing Efforts On Customer Satisfaction Through Brand Image

Ruturaj Baber, Sneha Rajput, Pooja Mishra, Lotica Surana, Pooja Bhakuni, Niki Jain Takchandra, Pallavi Sahu, Lakshmaiah Botla

Abstract

A lot of different scholars and institutions have acknowledged that SM plays a vital role in satisfying BI and customer needs in this day and age. This investigation delves into the correlation between SM (SM) and BI (BI). Results of the survey were compiled and response rates were obtained from a total of 133 customers, including the readers of this website. Responses were self-administered on an individualized survey. That study proved that BI is critical to Customer satisfaction (CS) in SM.

Keywords: Brand Image, Social Media Marketing, Online Shopping

Introduction

SM gives customers a whole new set of creative options to work with. For customers, SM is a tool for creating content and communicating with various customers. Likewise, using the internet to find out what is being said about your company on SM sites can be a means of acquiring preference information. Some organizations have created an extraordinary amount of groups to deal with their chips away on the web; even numerous organizations around the world have successfully emulated organizations. Branding image and customer service comprise all of any corporation's fundamental goals. Companies tend to be based on their customers by developing true relationships to connect with them to serve those that are in need, serve as dedicated clients, and ensure the corporate image is protected.

India has a strong rivalry in the way that Amazon and Flipkart operate on the web, in India, and Snapdeal dominates in the market. Many SM marketing strategies and other publicizing efforts enable the use of step-by-step methods required for them to gain new customers and grow.

SM has become an essential tool for the promoters. It has not only enhanced seller and buyer relations but has also helped the organizations retain their clients with high customer satisfaction. It has helped via Weblogs, Wikis, and Micro writing for a blog, pictures, and recordings. The purchasing cycle is in a real sense influenced by the method of promoting a specific brand name. Marketing on various platforms i.e. SM is considered the best apparatus for promotional correspondence. Kim and Ko, 2012 mentioned that associations are utilizing campaigns through SM to pull in customers, just as expanding customer dedication. Similarly, literature has referenced that marketing through SM is not quite the same as

How Variety Seeking, Brand Image, and Social Self Contributes in Development of Brand Love and Word of Mouth

*Rahul Pratap Singh Kanwar, Pooja Jain, Brahmanand Sharma, Prabhjot Kanar, Rahul Sharma,
Anshay Singh, Md. Istaqbal Waris, Gita Suri, Pranu Sharma, Amrit Tharani, Vidhi Paryani,
Lalita Devi*

Abstract

This research study aimed to examine the effect of the independent variable (social-self, brand-image, and variety-seeking) on the dependent variable (brand-love and word-of-mouth). This study also analyzed the effect of socio-economic variables (age group, gender, income group) variable on different constructs of this study. A causal method of research was used to collect data from respondents. A questionnaire-based survey was used to get feedback from food lovers. The nonprobability purposive sampling method was used to collect a sample of 200 from a population of study which was selected from food restaurants like Dominos, Pizza hut, CCD, Mac Donald's, Barista, and others. The study found positive and strong relationships with all the variables. The results of this paper identify that variety seeking, brand-image and social-self do have an impactful influence on brand love (63%). This has also been explored that brand image, variety-seeking, and social self does positively influence word-of-mouth also (59%). This means that as a larger variety is maintained by the brand high brand love and word-of-mouth can be attained. Also, brand image is considered to contribute significantly to brand love and word-of-mouth. Surprisingly, social self is also considered critical to both brand love and word of mouth.

Keywords: *Variety Seeking, Brand Image, Social Self, Brand Love, Word of Mouth*

Introduction

"A Brand is recognized to give enthusiastic advantages to buyers. Specifically, brands of design items are known to have emblematic implications contrasted with other item classifications because of their capacity to pass on the personality of the wearers (Campbell, 1986; Hebdige, 1987)". Utilization practices speak to the longing to have assured brands as a medium to accomplish position and self-righteousness (O'Case and Siahtiri, 2013). Specifically, style brands are recognized to be affected by customers' ways of life. Other than that, shoppers have become more style cognizant furthermore, are anxious to keep themselves refreshed with the ongoing patterns. Brand love is a generally new substance in promoting writing. As it is well-known, customers' setting up an enthusiastic link with brands and concerning association with the identity of a branded product are venerable issues that can include a broad image of Company brands. That also clarifies the brands' uniquely situated via the shopper and their traits of them.

Brand Communication, Employee belief, and Citizenship Behaviour: A Study of the Hospitality Sector

Chanda Gulati, Pranshuman Parashar, Akash Gupta, Ekta Jain, Avinash Mishra, Rinnie Mahajan, Sakshi, Shivali Choudhary, Charu Sengar

Abstract

The purpose of the study is to explore the relationship between Brand Communication, Employee belief, and citizenship behavior. The data was collected from 250 respondents through an online survey, out of which 201 complete responses were received. The regression test ascertained the relationship between Brand Communication, Employee Belief, and BCB, indicating better communication and the belief of employees strengthens the citizenship behavior of employees.

Keywords: *Brand Communication, Employee belief, Brand Citizenship Behavior*

Introduction

Brands are the interface between the customer and the organization. The study investigates the effects of brand communication and employee belief on citizenship behavior. Communication is considered one of the powerful techniques to inform, influence, and build effective attachment of employees towards the organization. Citizenship behavior is a major construct that subsumes a voluntary behavior that enhances the brand identity.

Brand citizenship behavior was originally introduced by German scholars derived from the theory of Organization Citizenship Behaviour (OCB). In an organizational setting, organizational Citizenship Behaviour is considered as self-driven work behavior, which is defined as a discretionary individual behavior, not explicitly acknowledged by the formally developed HR reward system.

In the dynamic environment, every brand is competing to establish and sustain the changing demand. A brand is recognized as a primary asset that is crucial for survival, success, and gaining competitive advantage. The effect of personal employee interaction on the brand contributes to brand success. So, the importance is the input constructs, whether the right kind of information is being passed to the organization for developing the employee belief.

Brand communication initiatives focus on the meaning of the brand and the brand values, that are aimed at the internal customers. As traditionally, it's being perceived that brand communication is the weapon for attracting the consumers. But, brand communications do affect the mindset of the employees involved with the brand. These social networks have given tremendous support to the existing WOM concept. Few conventional types of brand communication via public relations, television, advertising, etc., have

Detection of Bone Fracture by Analysis of Medical Image Using Image Processing

*Satish Bansal, Pinky Sodhi, Brajesh Shrivastava, Mahendra Singh Yadav, Hema Puruswani,
Ram Kumar Patilwal, Preeti Sharma*

Abstract

Medical image processing for bone fracture detection is an important field of research in computer science because the basic X-Ray images do not always produce clear and effective results. In addition, sometimes the size and quality of the x-ray are not accurate and bone fractures are difficult to detect. Therefore, intelligent and effective systems must be designed that automatically detect bone fractures. This paper aims to develop a Computer-Based Deduction System (CBDS) to detect bone fracture in the given X-Ray image. The proposed system focuses on the long femur and arm bones. The developed CBDS system comprises two stages. In the first stage, the fractured x-ray images are processed using different techniques of image processing, particularly the morphological technique to provide a clear shape and structure of the bone, and then uses canny edge detection algorithm to detect bone fracture in the given X-Ray image.

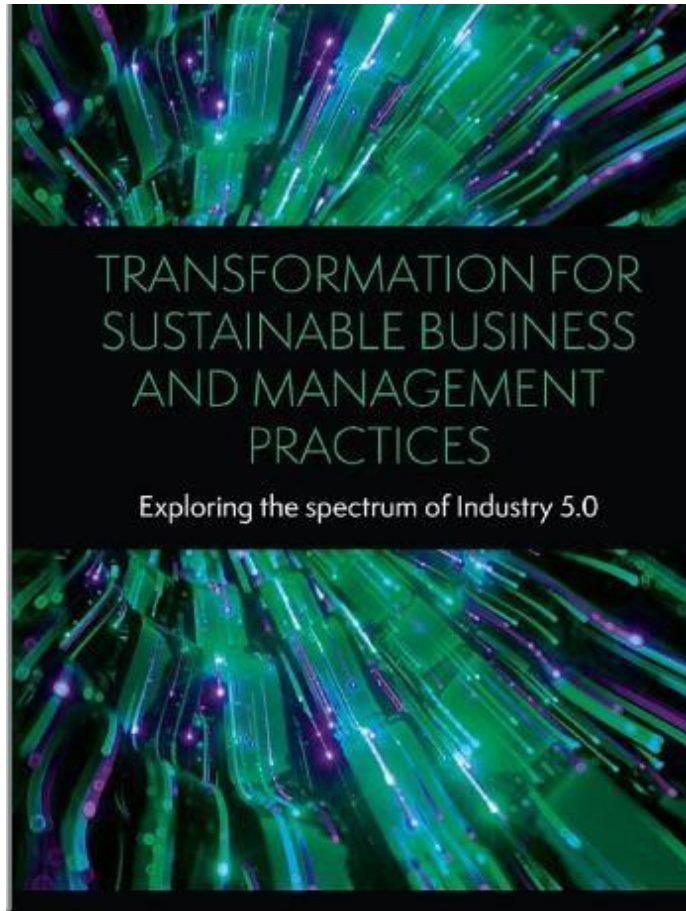
Keywords: X-Ray image, Medical image processing, bone fracture detection"

Introduction

Mujoomdar et al., (2012) finds bone fracture is a consequence of severe strain on the bone and it may be caused due to many reasons including the most common ones that are intentional or unintentional accidents (Traumatic Fractures), disability of the bone to handle stress or weight even under normal circumstances (Insufficiency Fractures), or regular load-bearing strain on a normal and healthy bone (Stress or Fatigue Fractures). Any type of fracture disturbs the shape and potency of a bone resulting in unbearable pain, loss of functionality of the bone, and in some cases, flow of blood around the injury Cephas and Hilda (2015).

The medical field relies heavily on the image descriptions of suspected bone fractures, such as X-Ray, for effective diagnosis and analysis (Mujoomdar et al., 2012). The author cited that although X-Ray is known to expose most of the fractures subtle bone fractures that result either due to immature skeleton structure in children or due to severe or repeated strain on a particular bone, may not be directly evident through an X-Ray. Therefore, doctors tend to use advanced techniques like MRI scans, CT Scans in addition to X-Ray scans but Bhakare et al., (2018) suggest that X-Ray, as well as MRI scans, produce

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Chapter 9

MOOC's Impact on Higher Education

Brahmmanand Sharma and Navita Nathani

Abstract

Adult learning has been significantly impacted by the massive open online courses (MOOCs). All the preceding literature have mentioned about MOOCs. The current study, however, aims to look into how the MOOC has affected higher education. This study looks into how MOOCs have affected higher education in Gwalior and the nearby areas. Its primary goal is to investigate the crucial elements of creating the teaching and learning processes employed in Gwalior and the surrounding areas by utilizing open-source courses (MOOCs) in higher education. An analytical and descriptive technique was used in this study. The required information was gathered using a quantitative survey. All academics and students in Gwalior and the surrounding areas made up the study population. The findings of the analyses show that MOOCs have a significant direct impact on higher education by enhancing educational achievements ($p = 0.001$), which is consistent with $H1$. Additionally, a 65% boost in educational results was attributed to MOOCs. The results demonstrate that MOOCs have a beneficial impact on higher education.

Keywords: Higher education; massive open online courses; teaching and learning student skills; education outcomes; effective communications; modern education system

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SOCIAL SUPPORT AND BRAND IMAGE INFLUENCES ON REPURCHASE INTENTION: A STUDY OF READY MADE GARMENTS CUSTOMERS

Dr. Praveen Aronkar*

ABSTRACT

Due to increased engagement of customers in online platforms, their decision to purchase readymade garment products may be influenced by many factors which may include social support and brand image also. As customers are increasingly influenced by continuous information available on these social platforms and interactions thereupon it is requisite to study these influences for better business outcomes. Therefore, to understand this influence, if any, this paper attempts to test the effect of social support and brand image on customers' repurchase intentions specifically in their choice of readymade garments. The study gives useful insight towards these influences. The results further show that social factors can significantly enhance users' purchase intentions through such continuous interactions.

Keywords: Social Support, Brand Image, Purchase Intentions, Readymade Garments, Social Influences.

*Assistant Professor, Prestige Institute of Management & Research, Gwalior

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Literature review analysis and study on current status of mutual fund market in India

AUTHORS

Dr. Amitabha Maheshwari, Pramod Kumar Jha and Dr. AK Mandil

ABSTRACT

Mutual funds is playing a vital role in the development of Indian economy as it is acting as the gap between the supply and demand for funds in the market the AUM reached Rs.37.33 trillion as on October 31,2021. In the present study we have analyzed literature review about Mutual funds India. This paper is an attempt to understand the investo Priority to invest in mutual funds in India and analyzed it from the impact of investors' attitude and perception perspective Hence, the research analysis consists of tools and techniques

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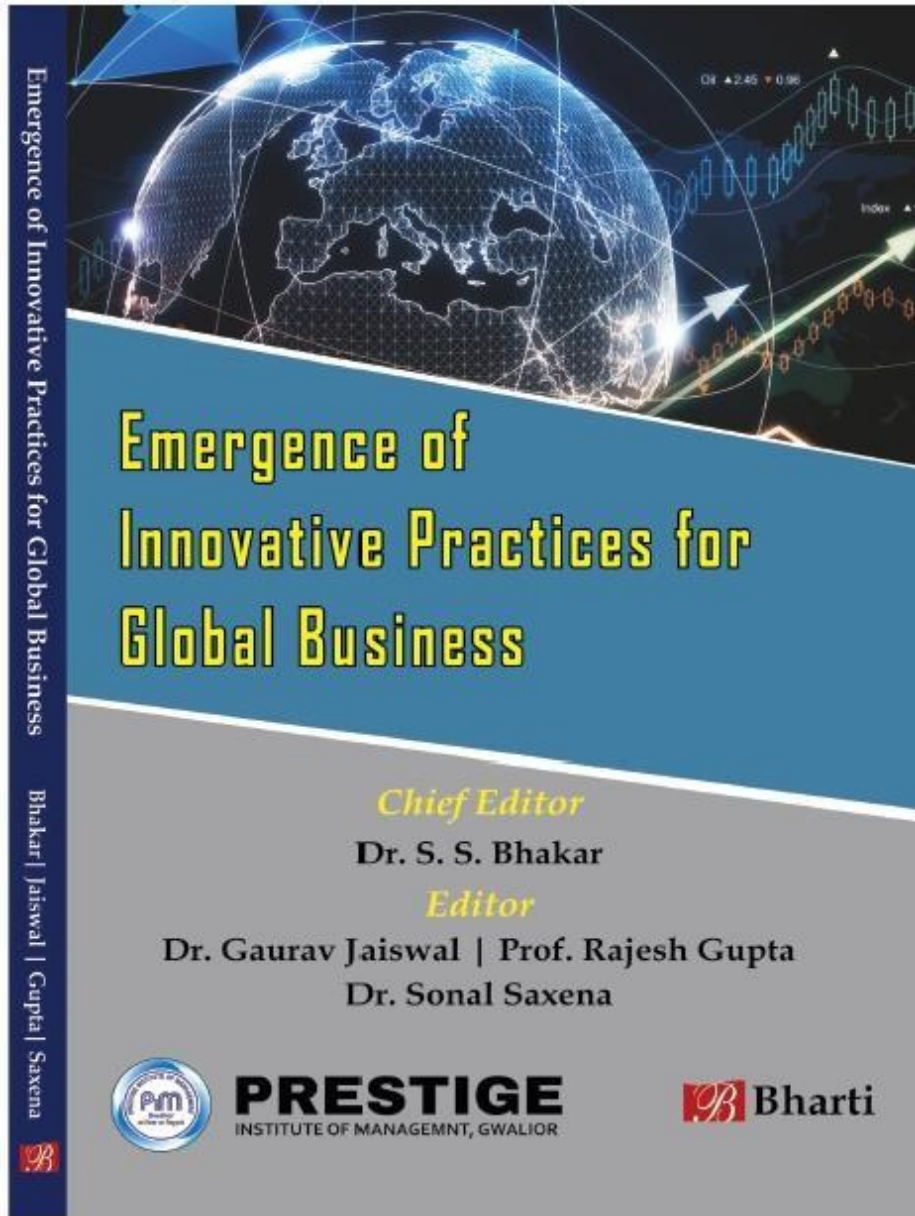
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BOOK No -1



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About the Author



Dr. Bhakar is heading Prestige Institute of Management, Gwalior as Director since November, 2005. Before joining PIMG as Director, Dr. Bhakar has worked at Prestige Institute of Management and Research, Indore for nine years and was coordinator for Operations Management and Quantitative Techniques for the entire tenure of nine years.

Dr. Bhakar has been extensively involved in various Research activities including supervising Ph.D. Scholars. Twelve scholars have been awarded Ph.D. Degree under his supervision and Currently 8 scholars are pursuing their Ph.D. degrees under his guidance from Jwaj University, Gwalior.

He is presently working on research projects in the area of Supply Chain Management, Forecasting, Quality Control, Productivity and Value addition in Retailing. He has published 150 research papers, book reviews and case studies in renowned journals and books. He has published twenty nine edited books as sole editor or as first author among the editorial team. The edited books have been published by Bicentenary India, New Delhi, McMillan International, New Delhi, Excel books New Delhi and Crescent Publishers, Allahabad. Four edited books are in their final stages of publication. He has Chaired Sessions and presented papers in about sixty conferences and seminars across the country. Dr. Bhakar is a well known trainer and he has conducted in-house training programs for some of the most reputed organizations in the country such as Dace Steel, Fisher Motors, Syncom formulations (Agrovet industries, Akzo noble, Kurfon etc.) and has organized and conducted Executive Development Programs on ISD platform. During his tenure as Director PIMG, Dr. Bhakar has successfully organized Eleven International conferences, Twelve National Seminars & four national conferences as Conference Chairman, Seventeen Case Writing Workshops as main resource person and supervisor/visitor, and Ten National Research Methodology Workshops (one of them AICTE Sponsored) as Main resource person. He has been the main resource person in Thirty other Research Methodology workshops organized by Institute of reports such as National Institute of Agricultural Marketing, Jaipur; Patilsons University, Gurgaon; MDS University, Ajmer; IJM, Jaipur; Pioneer Institute of Management, Indore; Vishnu Institute of Management, Indore; Indian Institute of Tourism and Travel Management, Gwalior; Pvdar Institute of Management, Jaipur; JK Business School, Gurgaon; Centurion Institute of Professional Studies, Jaipur; Ghazran Institute of Professional Studies, Jaipur; Ghazran Institute of Business Studies, New Delhi; Synthesis Institute of Business Studies, Noida; Institute of Management Studies, Dehradun; and Biju Patil College of Engineering and Management Nagpur and conducted sessions (one full day or longer) in 18 other Research Methodology workshops organized by IITM, Gwalior; IITM, Gwalior; IJM, Gwalior; IPS, Gwalior; Central Institute of Management, Bhopal; National Law University, Ahmedabad; COER Management Department, Bunkar and Rajasthan University, Jaipur (Econometrics Department) in ICSSR sponsored workshop on RM. He has also guided National Case Writing Workshops as sole resource person at Vishnu Institute of Law, Noida and J K Business School, Gurgaon. He is chief editor and guest chief editor of six international journals. Dr. Bhakar has held Senior Positions of various bodies such as Chairman, Indian Society for Training and Development (ISTD) Indore chapter (2003-2006), Secretary ISTD, Indore chapter (2000-2001) and Executive President, Gwalior Management Association since 2005 till date and Vice President, Quality Circle Forum of India, Gwalior (Madhya Pradesh) since 2012 till date.

Dr. Bhakar is a life member of Indian Society for Training and Development (ISTD) New Delhi, associate member of Institution of Electronics and Telecommunication Engineers, New Delhi and member, All India Management Association, New Delhi.

In recognition of his Outstanding Achievements in the Field of Education, he has been awarded (Rajiv Gandhi Education Excellence Award by Indian Scholarship Council and 'Outstanding Visionary' by MBA by Choice).



Dr. Gaurav Jaiswal is presently working as Assistant Professor in Department of Management, Prestige Institute of Management, Gwalior.

He has more than 14 years of experience in teaching and research and has qualified UGC-NET. He has published more than 39 research papers in reputed national and international journals. He has presented more than 36 research papers and articles in various national and international conferences and attended various in-house and outside workshops. He has co-authored 3 books. He has also attended the training programs organized by QCF, GMA, AIMA etc. His areas of interest are Industrial Law, Human Resource Management, Organization Behavior, Human Resource Development. Four Ph.D. Scholars are pursuing their Ph.D. degree under his guidance.



Rajesh Gupta He joined the Institute in February 2011. He obtained Master's degree in Statistics from School of Statistics, Devi Ahilya

Vishwavidyalaya Indore (M.P.) with merit and is pursuing Ph.D. (statistics) from DAVV, Indore (M.P.). He has more than fifteen years of teaching experience. He taught subjects like Operations Research, Quantitative Techniques, Business Statistics, Discrete Mathematics and Numerical Analysis. He has participated in number of Workshops/ Seminars/ Conferences and presented research papers. His major research interest includes inventory models related to supply chain. He has published and presented papers in various conferences and journals.



Dr. Sonal Saxena is presently working as an Assistant Professor of management at Prestige Institute of Management Gwalior. She has been awarded her Ph.D. from Jwaj University on the topic 'A study of selected successful woman entrepreneurs of M.P. region. She has obtained her MBA degree from Prestige Institute of Management, Gwalior and has specialization in Human Resource Management and Financial Management. She has attended various National and Entrepreneurship conferences and seminars. She has a teaching experience of more than 5 years. Her areas of interests lie in Entrepreneurship and Organizational citizenship behavior.



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CASES IN MANAGEMENT

Edited by

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A Constituent of Symbiosis International University, Pune

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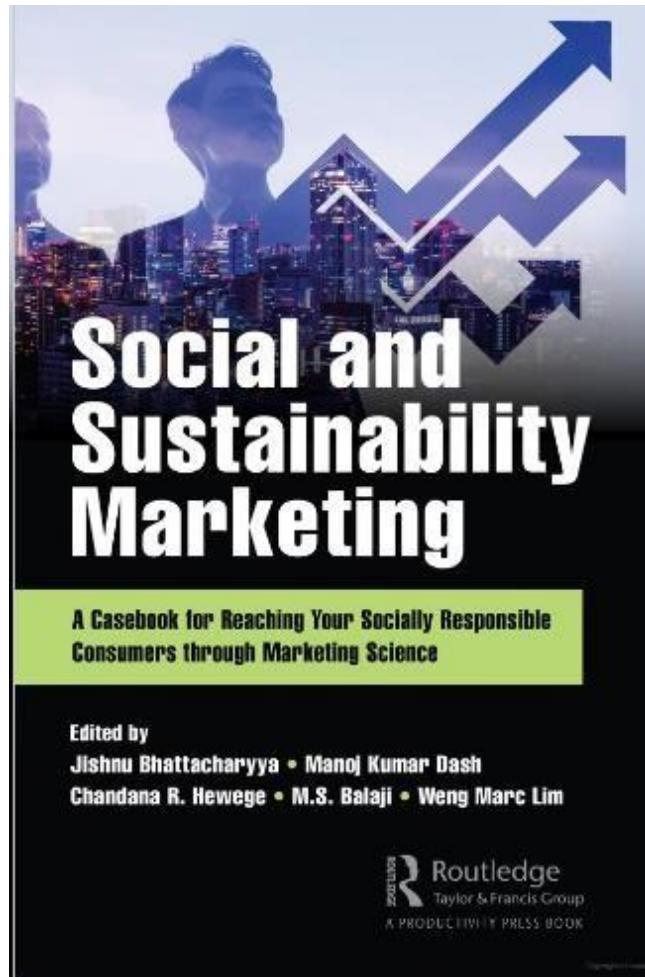
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BOOK NO -3



Social and Sustainability Marketing

A Casebook for Reaching Your Socially Responsible Consumers through Marketing Science

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Jishnu Bhattacharyya • Manoj Kumar Dash

Chandana R. Hewege • M.S. Balaji • Weng Marc Lim

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Much Needed 'Pad Man' for Indian Females to Be Dignified: A Case Study on Period Poverty

By Sneha Rajput, Pooja Jain


Book [Social and Sustainability Marketing](#)

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Abstract:

Advancement in technology from past few years provide a dynamic platform to various customers and companies interact virtually. To ease the shopping, various sites are available to buy accessories online such as cloths, electronics, etc. Customer satisfaction is a challenge. So, to consider positive aspect to enhance the business based on companies point-of-view on the other hand ease of availability and satisfaction are main parameters according to users point-of-view. For this, a model is proposed with various hypothesis to find the level of consumer's satisfaction. The major inputs are hedonic shopping value, website quality and utilitarian shopping value to the proposed model. The model is tested with statistical tool such as PLS-SEM 3.3 version. PLS-SEM is efficiently work to solve complex problems. The simulation shows notable results.

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Academy of Marketing Studies Journal

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Abstract

Practices In Sustainable Finance: A Neoliberal Marketing Model In Insurance Sector

Author(s): Silky Vigg Kushwah, Garima Mathur

Financial sustainability is becoming increasingly important in the corporate world, and in recent years, many firms have taken tremendous measures to embed financial sustainability activities in their business model. Some of these activities are considered as one of the best practices to build a strong brand image. To understand the role sustainable finance plays in the financial sector, especially the Insurance sector, this paper studies five major private and public sector insurance companies in India and access their best practices, standards and trends in sustainable finance. This study analyses the common practices of the insurance sector towards social and environmental considerations. It

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**Job Crafting, Work Engagement and Turnover Intention –
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Sameera Afroze

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Emotional Stability Scale: Development and Validation in the Indian Context

Richa Banerjee¹
Subeer Banerjee²

Abstract

The paper is focused on conceptualizing a measure to check emotional stability, especially in the Indian context. The construct is developed and validated in settings of Madhya Pradesh Region India concerning the working executives of the service industry (Education, Banking, and Insurance). The study is descriptive in nature and the survey method is used to collect the data. The literature review was done to collect relevant material and to identify the probable dimensions of emotional stability. The items of the questionnaire were finalized after discussion with experts. The primary data collected was checked with the help of PASW 18 and PLS-SEM. The second-order Reflective-Formative construct was validated. The collected data was analysed to a formative scale for emotional stability, for that Exploratory factor analysis and Confirmatory Factor Analysis was done. The construct which was finally developed consist of 25 questions which were converted into 8 dimensions which captured different facets of emotional stability of employee. It is developed as a formative construct to measure emotional stability with reference to the Indian context.

Emotional Stability Scale: Development and Validation in the Indian Context

Richa Banerjee¹
Subeer Banerjee²

Abstract

The paper is focused on conceptualizing a measure to check emotional stability, especially in the Indian context. The construct is developed and validated in settings of Madhya Pradesh Region India concerning the working executives of the service industry (Education, Banking, and Insurance). The study is descriptive in nature and the survey method is used to collect the data. The literature review was done to collect relevant material and to identify the probable dimensions of emotional stability. The items of the questionnaire were finalized after discussion with experts. The primary data collected was checked with the help of PASW 18 and PLS-SEM. The second-order Reflective-Formative construct was validated. The collected data was analysed to a formative scale for emotional stability, for that Exploratory factor analysis and Confirmatory Factor Analysis was done. The construct which was finally developed consist of 25 questions which were converted into 8 dimensions which captured different facets of emotional stability of employee. It is developed as a formative construct to measure emotional stability with reference to the Indian context.

Composition of board of directors and performance: evaluating the mediating effect of innovation

Tarika Singh Sikarwar

Published Online: March 9, 2021 · pp 1-16 ·
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ABOUT

Abstract

Board of directors have corporate credit risk on the top of their minds. Risk management is now a governance issue too. The study observes the affiliation amid the composition of the board of

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by SHIVANI SHARMA

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Urban tourists and rural tourism destinations: A study of amidst perception

Agrawal Ankit^{1,*}, Mathur Garima^{2,**}, Sharma R.A.^{3,***}

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Abstract

Urban tourist is the target market of almost every rural-based tourism destination. For developing the site and attracting more tourists, rural tourism policymaker should consider the expectations of urban tourists from rural tourism site. The study focuses on needs and expectations of an urban tourist while visiting a rural destination. Data were collected through the questionnaire included 30 items from 388 urban dwellers residing in Tier 1 cities. In this research, Cronbach's alpha reliability and Exploratory Factor Analysis test have been applied. The research resulted in the fact that an urban tourist expected good natural surroundings with village-like feeling while visiting a rural area. This study is likely to bridge the gap between tourist expectations and facilities provided by a rural tourism sector.

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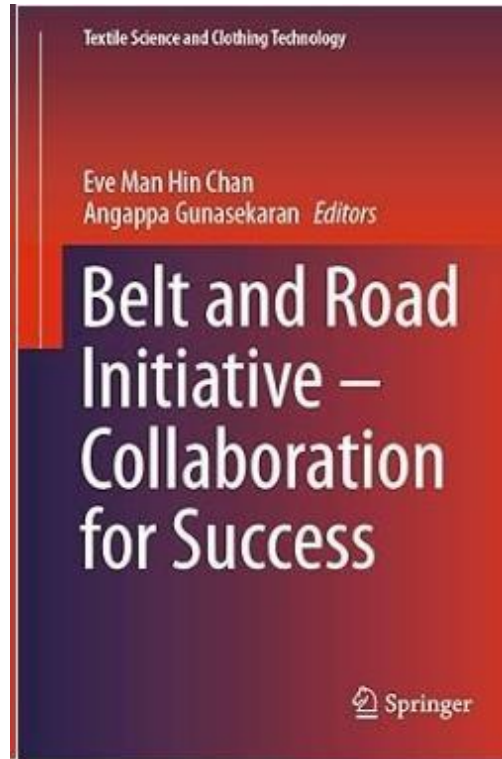
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BOOK NO- 01



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Belt and Road Initiative – Collaboration for Success

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The Belt and Road Initiative: An Entrepreneurial Perspective

[Garima Mathur](#)  & [Navita Nathani](#)

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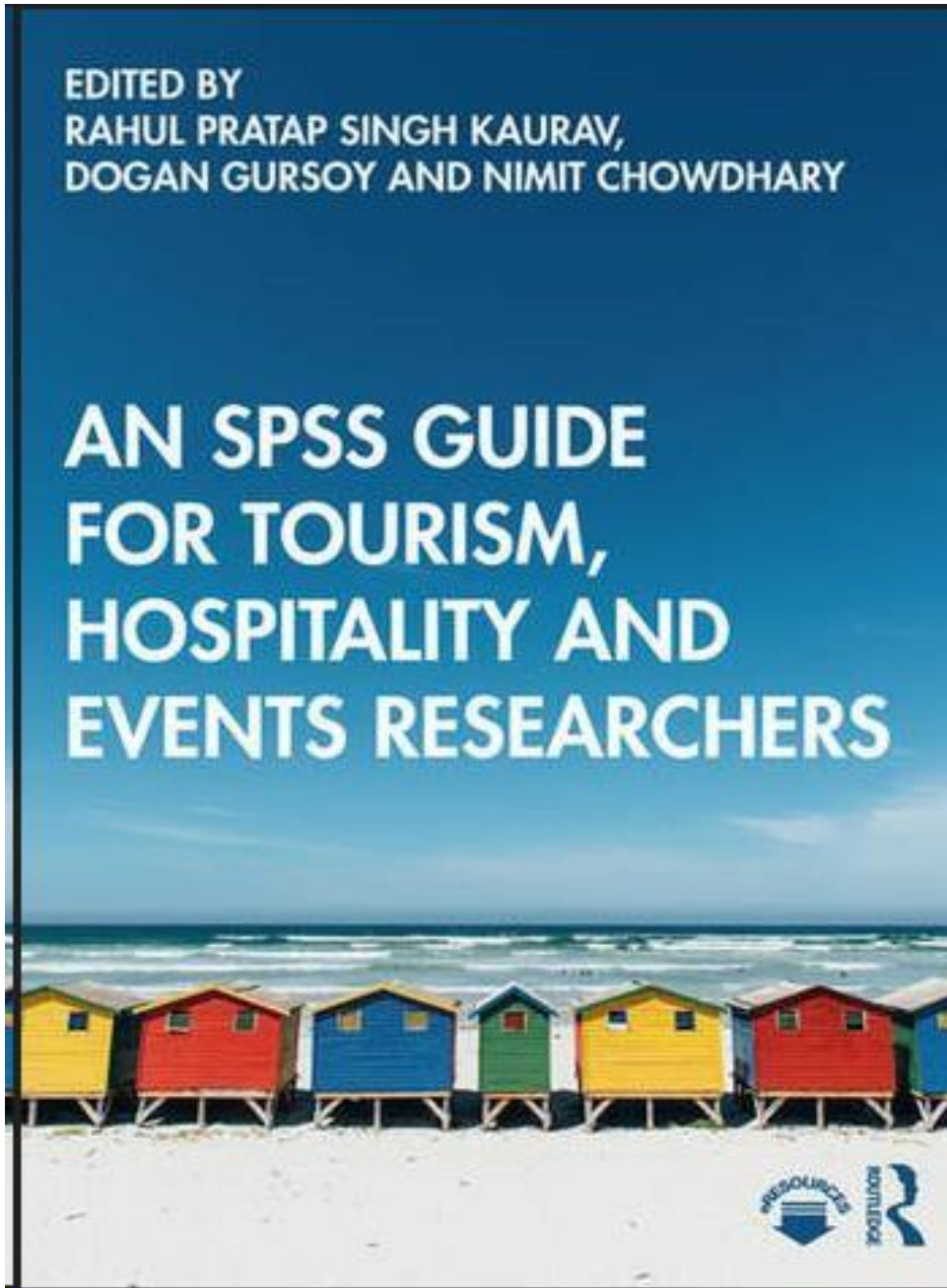
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RAHUL PRATAP SINGH KAURAV,
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AN SPSS GUIDE FOR TOURISM, HOSPITALITY AND EVENTS RESEARCHERS



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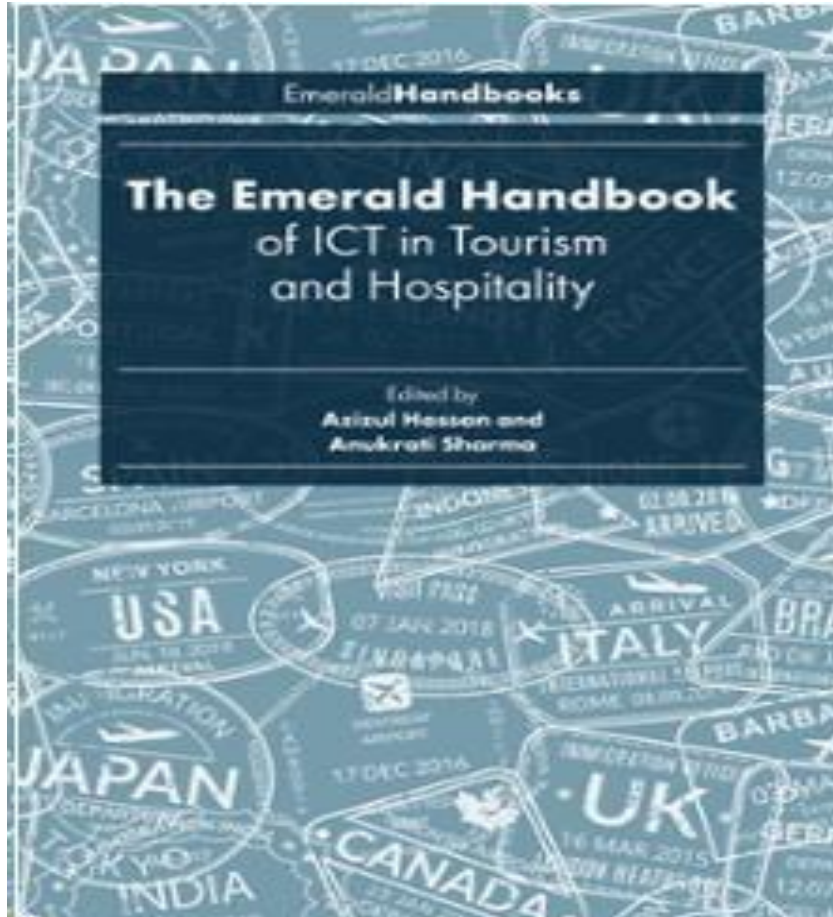
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The Emerald Handbook of ICT in Tourism and Hospitality
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Abstract

The intervention of information communication technology and technological advancements are rapidly growing and providing means of improvisations to every industry. The technological advancements have offered multifold opportunities to the businesses and other stakeholders for developing it multidimensionality. This chapter has explored the aspects of the possible economic developments because of technological developments of the industry. Overall, 167 papers have been found and analysed. Probably, this is the first paper of its type, which has investigated the relationship between technology, tourism, and economic development using the bibliometric analysis. This chapter also identifies the five important clusters of keywords for future researchers on this theme of research.

BOOK No -4



Integrating
Indian Management Philosophy
with Modern Management
for Human Excellence

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IDENTIFICATION OF THE RELATIONSHIP BETWEEN PROCRASTINATION AND STRESS

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ABSTRACT

This research paper was an attempt to assess the identification of the relationship between Procrastination and Stress on Student behavior. The research was done on 203 students of different courses which are available and Standardized Questionnaires based on a Likert scale were used for the study. In this study Factor Analysis had been used to study the different factors that are obtained from the itemized scale and Regression Analysis was applied in order to measure the Causal relationship between the variables and finally the study revealed that there is a positive and significant impact of procrastination and stress on student code of conduct.

Keywords: Procrastination, Stress and student code of conduct.

INTRODUCTION

"Amateurs sit and wait for inspiration, the rest of us just get up and go to work: Stephen King"

"We are so sacred of being judged that we look for every excuse to procrastinate: Erica Jong"

"Procrastination is the art of keeping up with yesterday: Don Marquis"

Procrastination is the state of extremely predominant and spiteful form of self - regret failure or it is a type of tendency to postpone an activity which is at the hand of individual and probably cancels at last possible minute. It is the rescheduling of actions or tasks to a later period or even to undecided span of time. It is the avoidance of the task without any appropriate reason of a proposed or scheduled until later. It is a usual behavior which is showed by the individuals in the everyday behaviors. Even though it has been growing for decades and is considered a serious problem today, it wasn't regarded as a serious psychological problem and thus ignored by psychologists for much of history (Brown RT, 1991).

THE EFFECT OF HUMAN RESOURCE PRACTICES ON JOB QUALITY

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ABSTRACT

The main purpose of this research paper is to examine the relationship between human resource practices and job quality. In the past research, there were studies on the constructs of human resource practices and job quality, however little attentions have been focused on the relationship between these two and its importance. This paper also contributes to bridge the gap in current literature. Furthermore, the understanding in developing the association between human resource practices and job quality outcomes could be helpful to the management in the development of HR practices as to ensure high achievements of employees' performance. The study has been conducted on 150 employees in manufacturing sector with the help of a questionnaire. Result showed the association between the variables and effect of independent variable on dependent variable.

Keywords: Human Resource practices; Job quality and employees Performance.

INTRODUCTION

Human Resource practices considered as a function to manage all the human capital within the organization by ensuring the productivity and directed them towards the organizational objectives. It is a function which starts before the joining of an employee, look after him/her during the retention in the organization and will continue even after leaving the organization. HR practices is wide function and applicable to all parts of organization.

Schuler and Jackson (1987) defined HRM practices as a "system that attracts, develops, motivates, and retains employees to ensure the effective implementation and the survival of the organization and its members. Besides, Human resource practice is explained as asset of policies and practices which are internally linked designed and implemented in a way that an organization's human resource should contribute to the achievement of its business objectives".

JOB STRESS: A STUDY OF COLLEGES PROFESSORS IN GWALIOR DIVISION

Dr. Kishan Singh Rathore

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ABSTRACT

Now days Teaching job is getting more ambitious profession and it is becoming most viable and significant profession around world. There are hard times to be a professor. The existing nature of the job, that encompasses diverse activities in addition to teaching makes teaching inherently challenging. Professors face new hurdles and opportunities from increasingly diverse student environment. The requirement of developing abilities, knowledge and skills to perform new tasks further complicates the teaching job. That is why too much expectations from professors creating accountable to them. Taken up, the conditions and characteristics of teaching presently creating stressful conditions for them even have positive or deleterious issues for them and for their dealing with students. The objective of this paper is to analysis psychological stress arising in the workplace during job, focusing especially on organizational sources and aftermaths of stress. The researcher used regression, Chi-square analysis, Correlation and ANOVA using SPSS to get outcome and try to delivered result to avoid stress arising job.

Keywords: Organizational Stressors, Individual Stressors, Role Clarity, Role Conflict.

INTRODUCTION

In 1936, Hans Selye was the first to present the idea of stress in to the life science. He defined stress as "the pressure, strain and force, exerted upon a material object or person who resist these forces and attempt to defend its original state." Stress is universal in the society. Stress is an unavoidable result of present day living. With the development of enterprises, weight in the urban territories, quantitative development in populace and different issues in everyday life are a portion of the explanations behind increment in stress. Stress is a state of strain that has an immediate bearing on feelings, manner of thinking and physical states of a man. Steers (1981) demonstrate that, "Word related pressure has turned into a vital point for investigation of hierarchical conduct for a few reasons."

1. Stress has destructive mental and physiological consequences for representatives (employee),
2. Stress is a noteworthy reason for representative turnover and absenteeism,
3. Stress experienced by one worker can influence the security of different representatives (employees),
4. By controlling useless pressure, individual and association can be overseen stress more successfully.

**COLLABORATION OF HUMAN RESOURCE DEMAND OF INDUSTRY@4.0
WITH SUPPLY OF EDUCATIONAL INSTITUTION - A STEP TOWARDS
TALENT MANAGEMENT**

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ABSTRACT

Industry has become dynamic due to 4th Industrial Revolution(industry@4.0) with the advent of Artificial Intelligence, Robotics and other technological advancement. It increases demand for reskilling of human talent. Organizations are made up of people who are creating value through proven academic qualifications, innovations, teaching & learning process and involvement in important activities. The educational institution strives to meet its academic goals. But it must make sure that it should provide talent pool as per HR demand of industry which is essential for 'Talent Management'.

The people who create such a successful institution come from heterogeneous background, culture, ethnicity, skill sets, goals and ambitions. They have all sorts of abilities, talents and mindsets. The ethnographic study will reveal the talent pool for Human Resource supply of industry. This paper strives to understand the Talent Management in the era of 4th Industrial Revolution by collaborating HR demand and supply of industry. It will give HR policy insights to Industry as well as educational institutions. It will also give insights for career management to the students.

Keywords : 4th Industrial Revolution, HR demand and supply of industry, Talent Management, Ethnographic study, Career Management

IMPACT OF COST OF HUMAN RESOURCES ON PROFITABILITY: A STUDY ON TELECOMMUNICATION SERVICE COMPANIES IN INDIA

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Ms. Surbhi Pahuja

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ABSTRACT

The Human Resource of any organization play a major role in the success as well as profitability of the organization and when it comes to the telecommunication sector it becomes even more important due to the personalized nature of work as well as due to the wide applicability of the telecommunication because it is a pervasive concept. The American Accounting Association Committee on Human Resource Accounting (1973) defined Human Resource Accounting as "the process of identifying and measuring data about human resource and communicating this information to interested parties". The key indicator of the revenue generation of any organization is the performance of the employees of that organization. This study will be an attempt to analyze the relationship between the capital expenditure, revenue expenditure and profit before tax, and to check the impact of capital expenditure and revenue expenditure on profit index from year 2007 to 2016. The variables to be employed in the study include; salary, commission, allowances, bonus, training, development, retention, acquisition.

Keywords : Human Capital, PBT, Human Resource Accounting, Telecommunication Service, India.

INTRODUCTION

Human resource is the most vital part of any organization; it is the melting engine between financial and all other physical resource toward the achievement of organizational objectives and goals. The impact of the wrong classification on the organization profit annually is unimaginable, as analyst and investor who rely on the report tend to under value the organization, managers may be judged as non performance, the report generated using the conventional accounting will show a distorted net income.

INTERNAL MARKETING AND MODERATING ROLE OF EMPLOYEES: STUDY OF TOUR OPERATORS & TRAVEL AGENCIES

Dr. Rahul Pratap Singh Kaurav
Dr. Raturaj Baber
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ABSTRACT

Internal marketing is deemed important by various scholars over the period. This piece of research examines the moderating role of demographic characteristics employee's role on internal marketing. For the desired purpose, the data was collected using standardized questionnaire. The sample size for the research was 150 and was collected from employees of tour and travel agencies. Independent sample t-test and One Way- ANOVA was applied to test the difference in opinion of employees on the basis of their characteristics, six hypotheses were proposed and only one had significant effect on internal marketing practices. The regression was applied to examine impact of internal marketing practices on employee satisfaction and it was found that internal marketing practices significantly predicted employee satisfaction in tour and travel agencies. Finally, the limitations and conclusion of the result was presented.

Keywords: Internal Marketing, Employees, Hr Policies, Travel Agencies

INTRODUCTION

The central theme of this research is Internal Marketing and Moderating Role of employee attributes for Tour Operators and Travel Agencies, by theoretical and empirical research. Research is based on several aspects of internal marketing practices in the real world. Researcher planned to examine differences in selection attributes across demographics.

Conceptual Framework

In this study, the researchers have examined the role of the employee in internal marketing.

Internal Marketing: Internal marketing is the process of inspiring and empowering the employees of a company to work as a squad for the overall comfort of the customers and thereby the company itself. This is the core of the success of a company. A harmonised effort within the company is the highest

REASONS FOR WOMEN ENTREPRENEURSHIP: WITH SPECIAL REFERENCE TO M.P. REGION

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Ms. Shivangi Tomar

Student, PIMG

ABSTRACT

Women entrepreneurship is an important aspect of the society. The growth of an economy is possible only if there is an all round development in the society. The women have been considered as the weak links of the society in the past, but with the recent years the social and economic status of the women is improving in the society as a result of which the women entrepreneurs are coming up and helping in the economic development of the society. In the recent years the women entrepreneurs are increasing but the reasons behind women entering into entrepreneurship is different for different women entrepreneurs. The study tries to find out various reasons due to which the women's are getting self employed. For this a one sample T-test has been applied on a data of 361 women entrepreneurs to find out the most prominent reason for women entrepreneurship.

Keywords: Entrepreneurship, Women entrepreneurs, Economic development, Society.

INTRODUCTION

An Entrepreneur can be defined as any person who organizes and manages an enterprise, especially a business, with considerable risks and initiatives. An entrepreneur may also be defined as any enterprising individual or person who builds capital/money through risk and/or innovations and initiatives. The term entrepreneur was originally taken from a French word and was first defined by economist 'Richard Cantillon', an Irish-French economist. The term entrepreneur has been derived from a French word "entreprendre" which means, "to undertake certain activity".

Entrepreneurship is an act of being an entrepreneur or "a person who undertakes innovations, arranges finance and starts a business in order to achieve profit by transforming innovations into economic goods. An entrepreneur may start a new organization or may be involved in revitalizing or improving mature organizations in a view of future opportunities. The most common form of entrepreneurship is

FACTOR AFFECTING PERCEPTION OF RURAL PARENTS TOWARDS EDUCATION OF GIRL CHILD: A STUDY OF GWALIOR DISTRICT

Dr. Tarika Sikarwar

Professor, Prestige Institute of Management Gwalior

Dr. Monika Gupta

Assistant Professor, Prestige Institute of Management Gwalior

Navin Kumar and Mansi Agrawal

Students, BBA, Prestige Institute of Management Gwalior

ABSTRACT

The present study has been done with an objective of finding out the Factor Affecting Perception of Rural Parents towards Education of Girl Child in Gwalior region. The study has been divided into four parts which includes introduction and its subparts were Conceptual Framework, Review of Literature, Rationale and Objectives. Research Methodology talks about the type of study, Sample Design, Tools used for data collection (questionnaire) and Tools used for data analysis. The study resulted in three factors which affects perception of rural parents in Gwalior.

Keywords: Perception, rural, girl education etc.

INTRODUCTION

Perception (from the Latin perception, percipio) is the organization, identification, and interpretation of sensory information in order to represent and understand the environment. All perception involves signals in the nervous, which in turn result from physical stimulation of the sense organs. For example, vision involves light striking the retinas of the eyes, smell is mediated by odor molecules and hearing involves pressure waves. Perception is not the passive receipt of these signals, but can be shaped by learning, memory, and expectation. Perception involves these "top-down" effects as well as the "bottom-up" process of processing sensory input. The "bottom-up" processing is basically low-level information that's used to build up higher-level information (e.g., shapes for object recognition). The "top-down" processing refers to a person's concept and expectations (knowledge) that influence

NO ACCESS

Modelling credit risk management and bank's profitability

Monika Gupta and Tarika Singh Sikarwar

Published Online: September 7, 2020 · pp 170-183 · <https://doi.org/10.1504/IJEBANK.2020.109663>

PDF

Tools

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Abstract

The research work is done to understand the effect of 'capital adequacy', 'leverage' and 'debt-equity ratio' on the 'profitability' of Indian banks. Ten years' data was taken for the study of the top ten banks of India. Multiple regression analysis is used to check the causal relation. The results are contrary to what theory says. Further time series analysis has been used to confirm

Figures References Related Details



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History

International Journal of Advanced Science and Technology

Exploring the factors affecting digital financial inclusion for socio-economic empowerment

Pooja Jain, Dr. Gaurav Agrawal, Dr. Sneha Rajput, Prof. Shiv Kumar Singh

PDF

Abstract

The aim of this study is to examine the factors affecting digital financial inclusion for socio-economic empowerment. Self-administered quantitative questionnaires were distributed in rural and semi-urban areas of two districts like Gwalior and Morena. To fulfill the objectives exploratory factor analysis (EFA) was used. The findings revealed that availability, usage, accessibility and

<https://www.scopus.com/sourceid/21100829147>

major factors for financial inclusion and for mobile

How to Cite

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Advanced and Emergent Equity Market Behaviour

Tarika Singh Sikarwar, Payal Malani (Holani)



Abstract: *The drive of this work is to observe the bidirectional association in a section of advanced and emergent equity market places at diverse points of time. For the study purpose top ten Advanced and emergent markets are taken into consideration. Daily closing prices of these markets' representative index were taken over a period of twenty-three years. Granger Causality Test was applied after checking the assumption of causality. An existence of bidirectional relational was established for nations. VAR test was also applied further to estimate the causality in the short term.*

Keywords: *Granger Causality, Development, Emergent Markets, Stock Market Behaviour, Vector Auto-Regression.*

I. INTRODUCTION

The return dynamics of Advanced and Emergent nations have always been area to explore (Maharaj, Galagedera, and Dark (2011)). The stock market world over is increasingly getting interrelated (Fayyad and Daly, 2010). Apart from Advanced nation's markets, there is an increasing attraction for investment in emergent markets as well (Hartmann and Khambata (1993)). Both Advanced and Emergent markets have differences in aspects like volatility, risk/return, level of integration/ correlation, etc. (Bekaert & Harvey (1997). The integration of Advanced and Emergent markets and implications for investment as well as risk (Tudor and Popescu-Dutaa a, 2012). Portfolio diversification and risk reduction can be planned for getting the maximum benefit out of an investment. It can

To add further, similar kinds of studies have been done for stock exchanges of Egypt (Zakaria and Winker (2012), Ahmed and Aal (2011); for Middle East nations (Floros, 2008); for Nepal (Bahadur 2008). Conditional Variance and GARCH based estimation techniques have been used majorly in this researches. Yet, numerous investigators like Konstantinos (2000) argued that unpredictability in ESMs has dropped as they unwrapped up to foreign investors like Richards (1996), Kim and Singal (1993), Bekaert (1995), Claessens, Dooley, and Warner (1995), Choudhry (1996). The present study did a contrast between Advanced and Emergent Equity Market' returns of selected economies for volatility and causality. The research work begins initially with the development of concepts of Advanced market, volatility, various theories explaining the volatility of stock market, Emergent Markets, etc. Further an extensive review is done for these variables of the study. Through existing literature review, objectives are set and research methodology is Advanced. The results are discussed in next section after applying different statistical tools. Finally, a conclusion and references are given.

II. ADVANCED & EMERGENT MARKET

A country can be called Advanced based on the economic progress of its economy and capital market. An advanced country has a high income, is more open to foreign ownership, capital movement is easy and market institutions are efficient. Council (1987) has defined emergent markets

“Financial Sector Development and Pecuniary Growth: Evidence from India and the Republic of Korea”

Abhay Singh Chauhan, Tarika Singh Sikarwar

Abstract: Pecuniary growth is the basic indicator by which a nation is always acknowledged, we can identify the pecuniary growth by measuring the GDP of the country. A nation is generally regarded as more developed if its growth is more. Simultaneously, overall pecuniary development of any nation takes place. A profusion of works indicates the existence of causation between growth of economy and “financial sector development”. Further an endeavor has been made for exploring the causation amongst financial sector enhancement and development of economy with special reference to India and Republic of Korea. Causality test was employed with the help of VAR. Further in the work it has been found that deepening of financial sector shows unidirectional relationship, financial sector efficiency leads to no causality and financial sector stability shows partial causal relationship with “Pecuniary Growth” in Indian context. While on the other hand, in case of republic of Korea almost no causality was found in financial sector deepening, bidirectional and unidirectional causality in case of financial sector efficiency and partial causality was found in financial efficiency with “Pecuniary Growth”. Thus, vigorous results were evaluated and examined which supported the literature.

Keywords: “financial sector development”, “Pecuniary Growth”, Vector Auto-Regressive Model.

Growth of the financial segment and development of economy have been longed searched are researched for varied reasons for finding suitable combinations that can suggest for the pecuniary viability and overall development in real terms. The “Financial Development” is a complex term as no particular and accurate definition is available to define the term. The “Financial Development”’s have been explained in many ways by a number of researchers. Broadly speaking “Financial Development” can be categorized into four major terms namely “financial deepening”, “financial stability”, “financial accessibility” and “financial efficiency”. The issue of financial depth has been attracting attention of researchers to establish a consensus and direction, Ogbuagu & Ewubare, 2017 States the long-run influence of deepening of financial sector on fluctuations in exchange rates and growth of economy. Carbo-Valverde & Sanchez, 2013 cited that the linkage between financial sector enhancement and progress of economy works during periods of financial instability.

II. ASSESSMENT OF LITERATURE

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Book

Analysis of Petrol and Diesel Prices on Domestic Automobile Sales in India



In current economic scenario especially in the automobile sector, the sales of passenger vehicle i.e. commercial vehicle, two wheelers and three wheelers dropped drastically in the month of the August 2019, which shocked the Indian economy in all round. In this paper, undersigned examined the impact of petrol and diesel prices on the sale of

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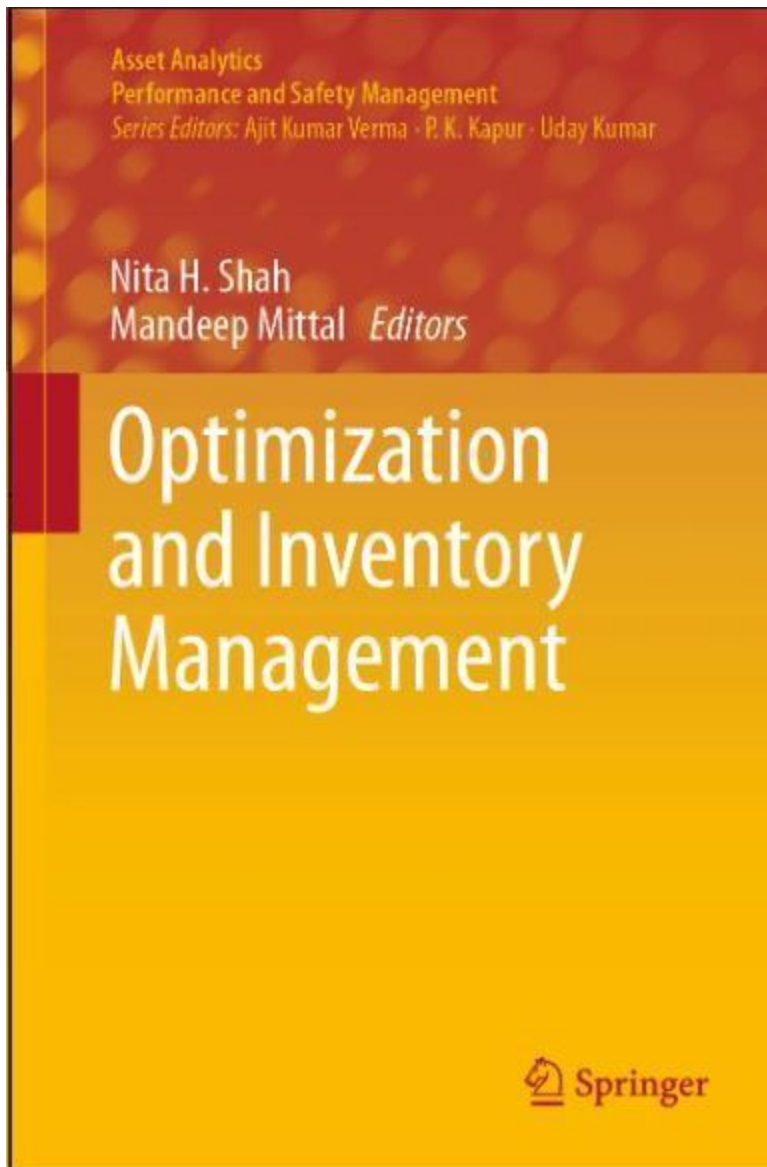
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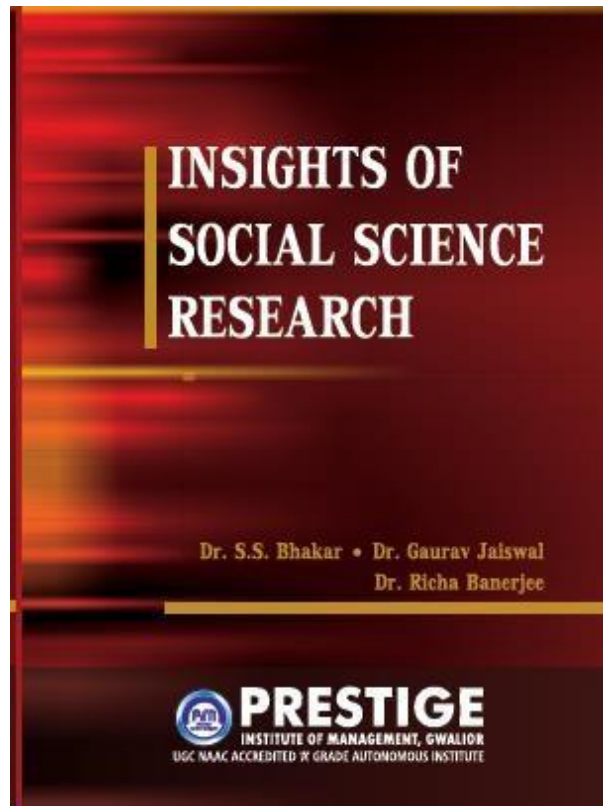
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BOOK NO. 02





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Antecedents and Manifestation of Customer Satisfaction on Banking

S.S. Bhakar¹, Abhay Singh Chauhan², Anurita Shrivastava³, Vijay Salunke⁴, Mahesh Singh⁵, Mohd. Azmi Khan⁶ & Akshay Bhargava⁷

ABSTRACT

Customer loyalty has become extremely difficult in the extremely competitive environment where every manufacturer or service provider is doing their best to out-manoeuvre competition. The current study evaluates the mediation role of Brand Image and Customer Satisfaction on the relationship between Service Quality (both online and offline) and Customer loyalty. The study was conducted on a sample of 200 customers selected based on purposive sampling technique. Standardized questionnaires were used to collect data on a scale of 1 to 5. Online Service Quality had significant effect on Customer Satisfaction but did not affect Brand Image and Customer Loyalty significantly. Similarly, Offline Service Quality affected Customer satisfaction and Brand Image significantly but did not have significant effect on Customer Loyalty. Customer Satisfaction and Brand Image both did not have significant effect on Customer Loyalty. Both the mediating variables (Brand Image and Customer Satisfaction) did not have significant mediation effect on the relationships between on and off line service quality and customer Loyalty.

Keywords: Online Service Quality, Offline Service Quality, Customer Satisfaction, Brand Image, Customer Loyalty

INTRODUCTION

The banking industry has witnessed tremendous change after the post-independence. Financial service is the backbone of the service sector. Banking has become the most

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Household Financial Management: Relation Between Knowledge and Behavior

Dr. Navita Nathani¹, Dr. Nandan Velankar², Babita Dubey³, Anita Arwade⁴,
Vineet Tomar⁵, Komal⁶, Ravi Sharma⁷ & Harshika Yadav⁸

ABSTRACT

This paper attempts to evaluate the factors of financial knowledge and their behaviour in managing personal financial planning. The study is based on planned behaviour theory given by Icek Ajzen (1985). Furthermore, this study also explored the financial knowledge and behaviour across various demographic variables to know the differences among genders, qualifications and profession. The study used statistical tool like ANOVA and regression through SPSS software.

Keywords: Financial Knowledge, Behaviour, Household Units.

INTRODUCTION

Recent economic troubles in all over the world have been emphasising the financial educators to think and come out with some appropriate solution. The urge is to understand the financial markets and act accordingly. The issue of financial knowledge and behaviour has become the subject of critical financial importance. The financial wellbeing of individual depends upon the actions and actions influence by lot many factors like social, economic, regulatory and political etc. Hence it can be concluded that financial decisions are affected by environment.

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Investigating Students Perceived Satisfaction and Effectiveness of E-learning on Behavioural Intention

Dr. Garima Mathur¹, Reeta Chauhan², Dr. Monika Govil³, Poonam Sharma⁴,
Annu Singh⁵, Ritu Mittal⁶ & Kajal Sharma⁷

ABSTRACT

With the advent of e-learning system it is becoming difficult to make students behave in the desired way. However, learning and intention to behave depends upon the expectations of students from E-learning system. Chiu, Hsu, & Sun (2005) have stated that perceived satisfaction is a powerful factor in deciding continuous use of online learning system. There are few researches have been done related to Investigating students perceived satisfaction, effectiveness of E-learning and behavioral intention. This study aims at measuring the impact of E-learning on satisfaction level, behavioral intention, and effectiveness.

Keywords: Students Perceived Satisfaction, Behavioral Intention, Effectiveness, E-Learning

INTRODUCTION

In the last two decades Electronic learning (e-learning) has been researched and reported especially in IT (Roca et al., 2006). E-learning methods are new method for enhancing learning beyond classrooms or traditional teaching methods. There are many forms of disseminating E learning which majorly includes Intranet, Internet, Extranets, satellite broadcast, audio/video tape, interactive TV, and CD-ROM (Urdan & Weggen, 2000). Over the period of time the modes were changed for E-learning. However, few are still same but these processes have been changed. A wide data base is available free

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Modelling Relationship Between FDI, Inflation, Interest Rate and Stock Returns

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Saurabh⁴, Anjali Singh⁵, Ritu Gupta⁶, Sapan Jiten Singh⁷,
Anmol Miglani⁸ & Shivani Saxena⁹

ABSTRACT

The present study was done in Indian context to evaluate the relationship between FDI, Inflation, Interest Rate and Stock Returns. The study was done considering sectoral indices and the time frame of the study was ten years (2005-2016). Linear regression was applied to check the causal relationship between sectoral Index returns and macro-economic variables under study. The results are significant in Indian context.

Keywords: FDI, Inflation, Interest Rate, Stock Returns, Macroeconomic Variables.

INTRODUCTION

The relationship between macro-economic growth and stock market development has dominated academic both academicians' and practitioner's literature in recent times. The growing linkages between macroeconomic variables and the movement of stock prices for different countries have well been documented in the literature over the last several years (Fama, 1981; Lee, 1992; Kaneko and Lee, 1995; Mukherjee and Naka, 1995; Booth and Booth, 1997; Mavrides, 2000; Maysami and Koh, 2000; Sadorsky, 2003; Chen, 2003; Humpe and Macmillan, 2007). Ahmed (2008) The movement of stock indices

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Impact of Perceived Quality and Trust on Brand Loyalty with Brand Attachment as Mediating Variable

Dr. Shailja Bhakar¹, Abhay Dubey², Mansi Bansal³ & Himanshu Mishra⁴

ABSTRACT

Brand loyalty is the most shot after area by marketers these days and lot of research is being conducted in this area. The current research was conducted to identify the impact of perceived quality and trust on brand loyalty with brand attachment as mediating variable. The data was collected using standardized questionnaires on the study variables on a Likert type scale of 1-7 with sample size of 200 respondents. Non probability quota sampling technique was used for identifying the respondents. The results indicated that brand attachment plays a major role in generating brand loyalty in case of fast food chains. Both perceived quality and brand trust has indirect effect on brand loyalty i.e. through brand attachment.

Keywords: Perceived Quality, Trust, Brand Loyalty, Brand Attachment.

INTRODUCTION

Brand loyalty is a very vast area in which marketing researchers are conducting continuous researches on different issues. Brand loyalty is a very important concept for organizations as quoted by several researchers in literature review (that is, Aaker, 1991; Dick and Basu, 1994; Fournier and Yao, 1997; Chaudhuri and Holbrook, 2001). Repeated buying of a brand as well as positive attitude towards a brand predicts the overall brand loyalty of a person towards the brand (Jacoby and Kyner, 1973; Trinquencoste, 1996; Bozzo et al., 2003).

With the increasing competition in the market and decreasing differentiation between the products, brand loyalty acts as a savior for the organizations (Fournier and Yao, 1997). When a customer is loyal he doesn't pay attention to any promotion done by

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Impact of Emotional Value on Loyalty in Baked Goods

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Rubea Mangain⁴, Hema Gupta⁵, Harish Shrivastava⁶ & Kapil Kapoor⁷

ABSTRACT

In baked goods, such as biscuits, a very strong association is often seen. Even though there has been proliferation in the brands available in certain product category, it is obvious that people keep purchasing the same biscuits that they are essentially fond of. The current study was done to understand the impact of emotional value on loyalty in baked goods. The study adapted questionnaire from standardized scales, and data was collected on college students. It was found that indeed emotional value has a very strong impact on loyalty.

Keywords: Emotional Value, Customer Loyalty.

INTRODUCTION

Consumer research has developed from an attention on the psychological parts of basic leadership to incorporate natural viewpoints, so that an article or experience can be seen to be esteemed for its own particular purpose. Holbrook and Hirschman (1982), for instance, contended for an experiential point of view that incorporated the symbolic, hedonic and esthetic parts of the utilization procedure. They recommended that the current data handling viewpoint inferred items were generally judged through utilitarian criteria, in light of how well an item or administration fills its proposed need or plays out its legitimate capacity. An experiential viewpoint sees items or administrations through hedonic criteria, in light of a valuation for the great or administration for its own purpose. Different specialists (e.g., Batra and Ahtola, 1990)

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A Relationship Between Workplace Spirituality and Organisational Commitment

Dr. Gaurav Jaiswal¹, Dr. Ravindra Pathak², Urvesh Chaudhery³,
Hemlata Chand⁴, Shiv Kant Tiwari,⁵ Shivani Agarwal⁶
& Harvinder Kaur⁷

ABSTRACT

In this competitive era of 21st century, employees are suffering with stress, insecurity, less output, work pressure etc as the consequences of complexities, competition and structural changes and in these situations workplace spirituality can be termed as a ray of hope by which an organization can find out the solutions of above set problems. At organization level, a strong motivation can be driven by practicing the workplace spirituality. It approaches employees in more positive manner so that in the present research paper we are trying to analyse underlying factors of organization commitment and workplace spirituality, the relationship between organization commitment and workplace spirituality. For research purpose we have collected the primary data through survey method and the sample size is 200 respondents in which population includes the faculty members of professional courses in Gwalior City. The sampling technique used is Non - probability purposive method. The research was conducted to show a positive relationship between workplace spirituality and organization commitment.

Keywords: Workplace Spirituality, Organization Commitment.

INTRODUCTION

Educational Institutions plays an incredible role in the development of a country because in institutions there are numerous faculties who are working, and these faculty members

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Impact of Country of Origin on Brand Equity and Purchase Intention

Dr. Sneha Rajput¹, Pranshunan Parashar², Brahmanand Sharma³,
Mr. Shushin⁴, Somya Sharma⁵, Tanmay Jain⁶ & Deeksha Soni⁷

ABSTRACT

Today's businesses have been majorly affected by increasing globalization which has resulted in unprecedented problems for manufacturers, marketers and customers. The present study is an attempt to find out the impact of country of origin on brand equity and purchase intention. It was conducted on the Shoppers from Gwalior Region. The data is relevant and reliable. It was checked using the reliability and factor analysis test. Regression analysis was applied to know the effect of country of origin on brand equity and purchase intention. T-test was applied to know the effect of gender on all three variables. Confirmatory factor analysis was applied to confirm and validate the factors. The results show that country of origin is significantly affected by the brand equity. CFA was applied on individual variables. From COOI the leading factor was product distinctiveness with a construct reliability of .76 from BE the leading factor was brand strength with a construct reliability of .69 and from PI the leading factor was assessment with a construct reliability of .51. Gender did not have any significant impact on COOI, BE and PI.

Keywords: Country of Origin, Brand Equity and Purchase Intention.

REVIEW OF LITERATURE

Azim et al (2011) investigated the relationships among brand equity, purchase intention and brand preference from the point of view of Iranian young consumers. The secondary

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Antecedents of Work Life Balance

Dr. Richa Banerjee¹, Smrita Bhadouria², Sanjay Gupta³, Parvin M. Shaikh⁴,
Radhika Agrawal⁵, Megha Soni⁶ & Saksham Kukreja⁷

ABSTRACT

This paper is focused at identifying the antecedents of work life balance of the academicians of the Gwalior region. Work life balance or work family conflict is a burning topic for research for researchers and also for the social scientist. The increasing demands from a person in all the roles that he performs, is making these type of researches more important.

For this research data was collected with the help of standardized questionnaire and various statistical tools like regression, ANOVA etc. is applied on collected data to identify the antecedents of work life balance. The results revealed that employee engagement, personality type and demographics also play important role in determining work-life balance of employees of Gwalior region.

Keywords: Work Life Balance, Work Family Conflict.

INTRODUCTION

The present scenario of organization is altogether different from the past era. We can see increased women participation in workforce, the age of employees can range from 25 years to 70 years only males are not responsible to earn bread and butter for the family but females are equally supporting them. The jobs are no more 9 to 5 jobs but the job timings can extend beyond that, the relationship of work and worker has now been redefined. The change can also be envisaged in social scenario, the members of society (family) have to fulfill old roles and certain new roles also demand their attention.

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Quantified Image Analysis for Coronary Artery Disease Due to Plaque Formation Using Soft Computing Based Processing

Vani Agrawal¹, Nitin Paharia², Ajeet Singh Bhadouria³,
Mohit Yadav⁴ & Shubham Kumar⁵

ABSTRACT

Atherosclerosis, or hardening of the arteries, is a condition in which plaque builds up inside the arteries. Plaque is made of cholesterol, fatty substances, calcification, cellular waste products, calcium and fibrin (a clotting material in the blood). In this study various methods to detect the plaque form in coronary artery has been presented. This paper demonstrates some of the Image Processing activities like brightness enhancement, contrast adjustment, Histogram analysis, Inverse transformation of an image, thresholding of images, image enhancement in frequency domain, image restoration and de-noising. Edge detection has also been done to detect the plaque occurrence in the coronary artery. Soft computing approaches using genetic algorithm has been implemented for Image filtration.

Keywords: Plaque, Coronary Artery, Soft Computing, Image Processing, Thresholding.

INTRODUCTION

In the area of Medical Sciences, disease detection is the major concern. Image Processing is playing significant role in the area of Medical Images and in the detection of diseased area. In this paper, analysis of plaque detection in coronary artery has been demonstrated. Heart attack, in medical terms Myocardial Infarction (MI), is a major cause of human death in all over the world (Supriya Agrawal et al., 2013). Plaque is a substance made of cholesterol and fatty substances, calcium etc. which get deposits inside the arteries

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Effect of Foreign Exchange Rate on Oil Prices and Gold Prices in Indian Milieu

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ABSTRACT

This paper examined the impact of foreign exchange rate on oil prices (OP) and gold prices (GP) in India. The dependent variables in this study were oil prices and gold prices. The independent variable in the study was foreign exchange rate (FOREX). The main objectives of the study were to find the impact of foreign exchange rate on oil prices and gold prices. Various pre-regression analyses were performed including normality test, stationarity test and Granger Causality test. To analyze the data, Augmented Dickey-Fuller (ADF) was used to test stationarity. OLS model estimation was adopted to determine relationship among the variables. Granger causality test was used to investigate the impact of FOREX on Oil Prices and Gold Prices. We have used Eviews 8 to analyze the data. Granger causality results revealed that forex did not granger caused gold price and oil price. On lag selection, lag 2 was selected.

Keywords: Exchange rate, Gold Price and Oil Price.

INTRODUCTION

The import of oil signifies a huge part of the trade balance of an energy dependent country. The possible implication of oil prices for exchange rate movements have been noted by Oriavvoto and Eriemo (2012), Basher et al. (2011), Nikbakht (2009), Aziz (2009) as well as Amano and van Norden (1998). Dawson (2004) explains that changeability in oil prices has a vast impact on the comparative values of the currency

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Analysis and Interpretation of Abnormalities in the Brain Using Genetic Algorithm

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ABSTRACT

Medical Imaging plays a pivotal role in the analysis and interpretation of various diseases linked with any anatomical aspect of human being. Brain is an integral part and is being treated as the most important body part through which controlling of entire system is being covered. The role of medical imaging perspective for any abnormality in the brain has gained tremendous importance in recent years. The present paper is a gentle attempt to analyze and interpret abnormalities in the specific portion of the brain. The MRI data set has been taken from Curawell Diagnostic Center, Jaipur, Rajasthan. Genetic algorithm has been used for Gaussian filter to get the optimized value. The result obtained is promising and provides a potential for budding researchers in the field of medical image analysis and interpretation.

Keywords: Image Processing, Medical Image Processing, Brain Abnormalities, Genetic Algorithm, MATLAB, Medical Image Analysis and Interpretation, MRI.

INTRODUCTION

The brain is the most important part of the central nervous system which controls the internal and external activities. It is responsible for controlling behavior, interpreting the senses and initiating body movement. The brain is made up of many types of cells. Each type of cell has special functions. When cells lose the ability to control their growth, they divide too often and without any order, this atypical division of cells is termed as abnormalities that may cause Tumor, Alzheimer or other brain related diseases.

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The Impact of Intensity of Companies Intangible Assets on the Volatility of their Stock Prices in India

Dr. Amitabha Maheshwari¹, C.K. Dantre², Manish Agarwal³,
Rashmi Kumari⁴, Rajat Agarwal⁵ & Sachin Chaudhary⁶

ABSTRACT

The study has evaluated the causal relationship between intensity of intangible assets on the volatility of their stock prices. Regression analysis was applied using E-views software to evaluate the causal relationship between the intensity of intangible assets and their stock price volatility. Analysis was done for three different sectors. The effect of coefficient of intangible assets to total assets on stock price volatility in Pharmaceutical industry and Fast Moving Consumer Goods (FMCG) is significant where as in IT industry the effect is insignificant. Results indicate that volatility of stock prices increase with increase in the intangible assets index in the total assets, where as in IT industry it is not effected by the intangible assets index.

Keywords: Intangible Assets, Intensity of Intangible Assets Intensity, Volatility of Stock Prices.

Introduction

In present time the main cause of corporate growth is acquisition and management of intangible assets size. The increasing importance of intangible assets and the absence of explicit information about the contribution of intangible to earnings imply strong market incentives for analyst to provide value-added information for high-intangible firms. Information complexity of intangible assets increases the difficulty of forecasting earnings of intangibles-intensive firms.

To earn higher profit pharmaceutical industry expends billions of Rupees yearly on intangibles. Thus, Institutional and individual investors are interested to know whether intangible assets and expenditures actually create shareholder wealth.

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A Study of Deviant Workplace Behavior and Withdrawal Intentions in Education Sector

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Ankit Parashar⁵ & Deeksha Parashar⁶

ABSTRACT

The paper investigated the effect of Deviant workplace behaviour on the Withdrawal Intention among the employees of education sector. The paper is based on a sample of 110 employees on education industry. The differences in opinion across gender was observed in Withdrawal Intention but, not in Deviant Workplace behavior. The study indicated that DwB results in the intention to leave the organization among the employees.

Keywords: Deviant Workplace Behavior, Withdrawal Intention, Education Sector.

INTRODUCTION

Employees' behaviour and attitudes towards work is key for any organisation to achieve its goals and objectives. However, employers of labour must recognise the fact that not all employees embrace good behaviour; some may consciously or unconsciously exhibit unethical and unruly behaviours in the course of work; this regarded as workplace deviant behavior.

Behaviour is considered deviant when employees are non-conforming to an organisation's policies, core values, culture etc., and such behaviour impede the vision, welfare and organizational standards, deviant behaviors are believed to be detrimental to the goals and interests of other members of the organisation. Deviant behaviour is counterproductive and whether such behaviour is noticeable or not, it does not only has adverse effects on organizational productivity.

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What Constitute Effectiveness in Advertisement? Study of Television Commercials in Tourism Industry

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Trilok Pratap Singh⁴, Roshan Sheikh⁵, Sanjeet Yadav⁶ & Kajal Jain⁷

ABSTRACT

Television commercials play a crucial role in provoking the desires of its viewers towards a destination. However, measuring the effectiveness of advertisements are considered to be the difficult task for the marketing houses. Therefore, the present study was done to explore the constituents of television commercials which results in an effective advertising strategy.

The present study measures the effectiveness of recent television commercial launched by Rajasthan State Government named as "Jane Kyi Dhikh Jaye". It sets forth the objective of measuring pre-and post-intention among the respondents by viewing the advertisement. Data was collected from students of Gwalior region by non-probability judgmental sampling method. In total, 300 respondents were asked to fill the questionnaire which was in three parts. One is about dimensions of advertisements effectiveness, secondly is about pre-and post-measures, and the third one is about the social-economic background of respondents.

Data analysis was done by using exploratory factor analysis and paired sample t-test. Information, communication and trust were three factors emerged from factor analysis. Results suggested that advertisement has improved the position of Rajasthan as a tourist destination on various dimensions.

The present study could be useful for Public and private sectors & various marketing houses. It contributes to the existing literature about the different aspects which are needed to be considered while formulating the advertisement strategy.

Keywords: Advertising Effectiveness, TV Commercials, Exploratory Factor Analysis, Paired Sample t-test, Gwalior, India.

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Product Knowledge, Ethnocentrism and Country of Origin Image on Purchase Intention: A Study of Mobile Segment

Dr. Nischay Upamanyu¹, Rajesh Gupta², Anish Fatima³,
Manjari Pandey⁴, Shashank⁵ & Komal Sharma⁶

ABSTRACT

The Main objective of the current research is to investigate relationship among product knowledge, ethnocentrism, and country of origin Image on purchase intention in the context of mobile industry. The data was taken from 180 respondents who were seeking to buy mobile phone in the city of Gwalior. The results of the current study revealed the Positive causal relationship between product knowledge and country of origin Image, product knowledge and purchase intention, ethnocentricity and purchase intention, whereas, the relationship between country of origin Image and purchase intention was not found linear relationship. Hence, quadratic equation was used to develop the quadratic relationship between ethnocentricity and country of origin image. The result of this analysis in the current study was appropriate according to proposed model.

Keywords: Product Knowledge, Ethnocentrism, Country of Origin Image, Purchase Intention, Linear Regression.

CONCEPTUAL FRAMEWORK

Product Knowledge

Product knowledge can be defined as product related information stored in memory, such as information about brands, products, attributes, evaluations, decision heuristics

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Effect of Perceived Ease of Use, Perceived usefulness, Service Content Quality and Service Delivery Quality on Service Convenience in Electronic Service Provider Environment

Dr. P.K. Singh Kushwah¹, Devendra Sharma², N. Jaysheelan³,
Nitin Shrivastava⁴, Arpit Singhal⁵ & Vandana Sahibani⁶

ABSTRACT

This study shows the relationship between perceived ease of use, perceived usefulness, service content quality, service delivery quality and service convenience the study was carried in nature and it include the sample size of 189, the data was collected through questionnaires and its contained 56 items, tools for data analysis shows that which type of test have been applied. In this research reliability, EFA, CFA and SEM test has been applied. Analysis reveals that the service quality effecting customer perceived value and service quality effecting customer satisfaction.

Keywords: Perceived Ease of Use, Perceived Usefulness, Service Content Quality and Service Delivery Quality on Service Convenience.

INTRODUCTION

The concept of convenience in 2002 Berry et al introduced the first conceptual model of service convenience which proposed a more comprehensive multi dimensional measure of convenience within service context. They suggested that all business are service business, service business are everywhere. Therefore, service convenience refers to consumers time and effort perception related to using or buying a service. Service conveniences are those that save shoppers time or effort and includes variables such

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A Firefly Approach to Collaborative Filtering based Recommender Systems through Fuzzy Features

Krishan Kant Yadav, Venkatadri Marriboyina, Sanjiv Sharma

Abstract: Recommender system (RS) is most important methods which offer the recommendation to the online user with ease to make his right decisions on items or services. The User-based Collaborative Filtering (CF) technique is one of mainly important method amongst various recommender systems. Collaborative Filtering (CF) approaches are either model-based/ memory-based. While the previous is more precise, it's not flexible in compare of model-based approach. Here we proposed a hybrid fuzzy-firefly method to RS, which maintain the precision of memory considered as CF & scalability of model considered as CF. Utilizing the hybrid characteristics, new user model (UM) has been created, which assisted in reaching vital reduction in system difficulty, sparse & create the grip of neighbour transitivity association. UM is working to discovery group of compatible clients in which a memory-based hunt is performed. Experimental results on Movie Lens dataset shows that proposed method not only improves recommendation accuracy significantly but also increases quality of prediction and recommendation performance.

Index Terms: Collaborative filtering; fuzzy logic; Firefly algorithm; Recommender systems.

I. INTRODUCTION

Due to the massive utilization of internet, there are large

considered on user's personal attributes & creates approval on the basis of demographic sections, while CBF advises previously identical items to the users liked. CF is broadly utilized for RS filtering. It offers recommend through examining the rating details of items / the clients. Because of its ease, productivity & capability to generate precise & personalized recommendations, CF is considered to be a major technique in RS. In our work we are incorporating fuzzy logic in recommender system. Fuzzy logic was presented via LotfiA Zadeh, where fuzzy sets are determined through the membership function (MF) values lies between 0 & 1 [8]. Although many researchers have introduced fuzzy logic in different directions but some of them are still unlisted. Nasraoui et al. [9] the fuzzy approximate analysis is used to create common system for approval method, whereas the relational fuzzy subtractive clustering method is used by the Suryavanshi [10] used. Shahabi et al. [5] introduced Yoda RS, which gradually classifies the active user depends on specific samples of clients & it gives soft commendations for it. User profiles have many features which is terms as fuzzy. But it is tough to fuzzify the profile at the item level, since it will need prohibitively huge space & lengthy processing period. Al-Shamri et al. [7] made a fuzzified hybrid model



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Social Influence and Individual Financial Behavior for Digital Banking: A Causal Study

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Abstract

Digital banking is a buzz word these days. There are many factors responsible for the adoption



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Determinants of Trading Decision: An Experiential Examination

[International Journal of Financial Management](#)
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Locked Subscribed Available for All

Abstract

In the midst of increasing globalization, the past two decades have observed huge inflow of outside capital in the shape of direct and portfolio investment. The increase in capital mobility is due to contact between the different economies across the globe. The growing liberalization in the capital market leads to the growth of various financial products and services. Over the past decade, the Indian capital market has witnessed numerous changes in the direction of developing the capital markets more robust. With the growing Indian economy, the larger inflow of funds has been fetched into the capital markets. The government is continuously working on investor's education in order to increase retail participation in the Indian stock market. The habits of the risk-averse middle class have been changing where these investors started participating in the Indian stock market. It is an explored fact that human beings are irrational and considering this fact becomes imperative to investigate factors that influence the trading decisions. In this research, 'an attempt has been made to investigate various factors that affect the individual trading decision'. The data has been collected from various stockbroking firms and from clients of those stockbroking firms their opinions were recorded by means of a questionnaire. Data collected through the structured questionnaire, 22 questions were prepared which were given to the 220 respondents.

Data Security by Steganography: A Review

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Abstract- There is huge amount of data can be transmitted or store on internet in today life. This is not simple data, which is use or share by public or group of society, while personal, financial or secret data storing or transmitting for any personal or financial transaction. This is secret data, which we want to hide. Steganography is very latest or important field like cryptography. Cryptography use for privacy while Steganography use for secrecy. Steganography is a process of hiding the message in any kind of transfer file like image, audio, video. E-commerce is an application of internet, which is using rapidly day by day. The main concern of e-commerce to provide security in such way user can use without afraid. Steganography can be play very important role to provide security in e-commerce transaction. These data transactions include sensitive document transfer, digital signature authentication and digital data storage. This research paper show use of digital or image Steganography for information security through the Internet.

Keywords- Security, Steganography, Image Steganography

I. INTRODUCTION

The word Steganography is deriving from Greek origin and means, "covered or hidden writing". It is the art or science of hiding information. Whereas the goal of cryptography is to make data unreadable by a third person or other party, the

Steganography is study of hiding secret message in some other media. The information to be hide is called the hidden message and the medium in which the information to be hidden is called the cover image. The cover document containing hidden message is called stego-image. This process is called steganography and reverse process is called

Article

EFFECT OF SERVICE QUALITY & CUSTOMER SATISFACTION ON CUSTOMER LOYALTY IN ONLINE RETAIL

February 2020

 Sher Singh Bhakar ·  Praveen Aronkar

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Abstract

ABSTRACT Presence of online retail as part of overall retail is continually growing and becoming a vital business segment. Study of online retail customer loyalty and the factors which affect it are significant for successful business growth of such retailers. This paper analyses the service quality and customer satisfaction

Article

EFFECT OF SERVICE QUALITY & CUSTOMER SATISFACTION ON CUSTOMER LOYALTY IN ONLINE RETAIL

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Impact of Facebook Usage on Students' Involvement in Studies

Proceedings of 10th International Conference on Digital Strategies for Organizational Success

10 Pages • Posted: 2 Feb 2019 • Last revised: 25 Apr 2019

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Abstract

The research mainly focuses to examine the impact of Facebook usage on student involvement in studies. It focuses that how usage of Facebook gives the effect on student involvement in studies and lowers down their academics which ultimate lead to the destruction of their career. The determination of the paper was based on single fold that is: To find out the impact of Facebook usage on student involvement in the studies. The research is based on a sample of 200 students from different colleges in Gwalior or nearby places. Findings indicated that the data is reliable in nature with different values as reported by Cronbach's Alpha test. The

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Impact of Facebook Usage on Students' Involvement in Studies

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Date Written: January 6, 2019

Abstract

The research mainly focuses to examine the impact of Facebook usage on student involvement in studies. It focuses that how usage of Facebook gives the effect on student involvement in studies and lowers down their academics which ultimate lead to the destruction of their career. The determination of the paper was based on single fold that is: To find out the impact of Facebook usage on student involvement in the studies. The research is based on a sample of 200 students from different colleges in Gwalior or nearby places. Findings indicated that the data is reliable in nature with different values as reported by Cronbach's Alpha test. The

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Analysis of Foreign Direct Investment in India

Proceedings of 10th International Conference on Digital Strategies for Organizational Success

10 Pages · Posted: 28 Jan 2019

Kishan Singh Rathore

Amity Business School, Amity University, Madhya Pradesh, India

Sonam Singh Rajawat

BVM College of Management Education

Date Written: January 6, 2019

Abstract

Since independent, India has adopted cautious approach for economic growth but after the implementation of LPG policy (economic reforms in 1991) India has liberalized its foreign policy and took series of measures to pull FDI. This paper aimed to investigate empirically the impact of GDP, population, import of crude oil and corruption perception index on FDI over the last 20 years i.e. 1998-2018. The multiple regression tests were used in order to analyze the causal relationship among corruption perception index, import of crude oil, GDP and increasing rate of population. It was found that there is significant relationship between FDI, and GDP, import of crude oil, corruption perception index and population.

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The Impact of Website Quality and Reputation on Purchasing Intention Towards Online Shopping

S. Chauhan, Dr. Richa Banerjee, Dr. Subeer Banerjee · Published in *Journal of Content Community*, 28 December 2019 · Business, Computer Science

TLDR In today's scenario online business becoming a strong industry and the consumers have become more rational in decision, there was a positive significant impact of website quality and website reputation on Purchase Intention towards online shopping. Expand

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Subeer Banerjee

Vikrant Institute of Technology and Management

Shaifali Chauhan

Jiwaji University, Students

Richa Banerjee

Prestige Institute of Management

Date Written: January 6, 2019

Abstract

In present era technology and information cannot be separated they intermingle in a manner that they have become complimentary to each other. The information technology is part and parcel of every field of activity whether it is daily activity of individual or commercial activity of any big business house. The field of human

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Family Relationship and Spiritual Intelligence: With Reference to Students of Professional Courses

Proceedings of 10th International Conference on Digital Strategies for Organizational Success

12 Pages · Posted: 31 Dec 2018

Richa Banerjee

Prestige Institute of Management

Ravindra Pathak

Prestige Institute of Management

Sanjeet Yadav

Independent

Date Written: January 5, 2019

Abstract

Spiritual intelligence has become important in present conditions. The research is aimed at determining the relationship between family relationship and spiritual intelligence of students of professional courses (MBA, BBA and BE). The data for the study was collected from 216 students with the help of standardized

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March 29, 2019 adminijsrg

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Keywords: Indian companies, capital structure decision, determinants value of firm.

Mrs. Rajshree Sharma, Dr. Navita Nathani

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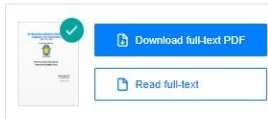
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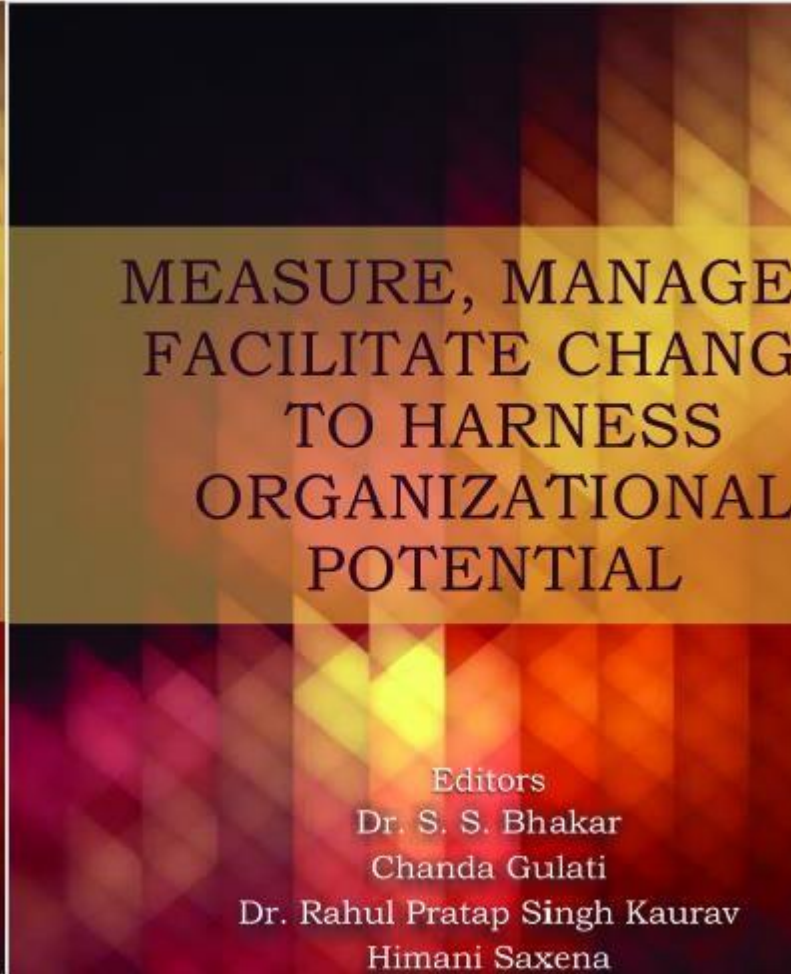
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MEASURE, MANAGE
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TO HARNESS
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POTENTIAL

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Effect of Banking Competition on Risk Taking

Dr. Tarika Singh Sikarwar¹, Dr. Seema Mehta²,
Gurpreet Kaur³ & Megha Patnkar⁴

ABSTRACT

The paper aims to find out the relationship between banking competition in context of Indian banks. A linear relationship is being proposed between the indicators of banking competition and that of risk taking. The study is done between FY 2002-2003 to 2013-2014. The banks were classified as private banks and public banks. Further relationship was checked considering all the banks together as well. The results indicate that for Indian banks in total NPA and ROA has significance effect on the GDP. For Public banks, IR affects GDP but for Private banks, these variables do not affect GDP.

Keywords: Banks, Banking Competition, Risk Taking, GDP, Return on Asset, NPA etc.

INTRODUCTION

Banks are the root cause for a nation to develop and people to flourish. There are mainly three categories under which banks can be categorized as nationalized (government owned), private banks and specialized banking sector. RBI is the main body which keeps an eye upon banking system of India. In 1969 nationalization of banks took place. Every sector of the social banks have attained important place and has since then great progress attained. The Indian banking has finally taken up challenges under competitive scenario in India. Banking sector is successfully addressing the relevant issues to take on the challenges of globalization. As competition strengthen with the introduction of new private banks with technology advantage in the early 1990s, the scenario started changing rapidly Technology is the thing which is making difference in the service quality of the banker whether public or private sector because improvement in service quality leads them to have satisfy and happy customers eventually is your loyal customers. Those Public Sector Banks which have

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Customers' Perception Towards Ethical Dimensions: A Study of Merged Banks

Dr. Navita Nathani¹, Simran Rohira²,
Karishma Pahwa³ & Ayush Chaturvedi³

ABSTRACT

The study was entitled on the topic Customer's Perception towards Ethical Dimensions of merged banks and it had been divided into six parts, which included introduction and its subparts were conceptual framework, literature review, rationale and objectives of the study. The population included the male and female respondents from customer of merged banks and the sample size was 200. The sampling technique used was non-probability purposive sampling and for analyzing the collected data reliability test, factor analysis test, one-way ANOVA test and SEM model was applied. Results revealed that personal competencies and physical environment are associated with service quality while functional value, emotional value are not significantly associated with the service quality.

Keywords: Customer Perception, Attitude, Ethical Dimensions, Functional Value Price, Service Quality, Personnel Competencies, Physical Environment, Emotional Value, Social Value.

INTRODUCTION

Customer Perception

A marketing concept that encompasses a customer's impression, awareness and/or consciousness about a company or its offerings advertising, reviews, public relations, social media, personal experiences and other channels typically affect customer perception.

Attitude

Attitude Herbert Spencer and Alexander Bain introduced the term attitude in psychology in the early 60's. At that time the term "attitude" meant an inner state of readiness to perform a task (Cacioppo et al., 1994). There is another definition of attitude: attitude defines as a

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Impact of Capital Structure on Financial Performance: A Study of Housing Finance Banks of India

Dr. Nandan Velankar¹, Simran Kaur² & Fatima Siddiquee²

ABSTRACT

The study examines the relationship between capital structure (Debt equity ratio, Interest coverage, Assets turnover ratio and Proprietary ratio) and financial performance (ROE) in the housing finance banks of India. The study involved thirteen selected housing finance banks of India on their capital structure size. The cause and effect relationship was checked by regression model using E-Views 9. Since, the time series data was employed, stationarity of the data was checked in order to avoid spurious regression. The Augmented Dickey – Fuller test was used for unit root testing to check the stationarity. The result of the study revealed that proprietary ratio, interest coverage ratio and debt equity ratio have significant impact on ROE but Assets turnover ratio have no significant effect on ROE of the housing finance banks of India.

Keywords: Debt Equity Ratio, Interest Coverage, Assets Turnover Ratio, Proprietary Ratio, Return on Equity, Housing Finance, Regression, India.

INTRODUCTION

The term capital structure refers to the relationship between the various long terms forms of financing such as debentures preference share capital and equity share capital. Financing the firm's assets is a very crucial problem in every business and as a general rule there should be a proper mix of debt and equity capital in financing the firm's assets (Watson and Head, 2007). Capital Structure of a company is the composition or make up of its capitalization and it includes all long term capital resources viz: loans, reserves, shares and bonds. The capital is made up of debt and equity securities and refers to permanent financing of a firm. It is composed of long term debt, preference share capital and shareholders fund. Thus Capital structure is concerned with the qualitative aspect (Dimitrov and Jain, 2008). Structure of the capital or possessions in cash, it is necessary to understand the interaction

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Impact of Working Capital on Profitability: A Study of Listed Manufacturing Firms

Shailja Patel¹ & Abhay Singh Chauhan²

ABSTRACT

Business is growing at a tremendous pace in the current era with the changing needs and demands of the society. Therefore, it is necessary for every business organization to manage the capital formation efficiently and effectively. Therefore, this research paper aims to identify the impact of Working Capital of manufacturing firms on its Assets Turnover Ratio (as a measure of profitability). For these 15 manufacturing companies of India covering almost all the manufacturing field was taken as the sample of our study. Linear Regression model was applied and it was found that Working capital significantly affect the Profitability of the firm.

Keywords: Working Capital and Assets Turnover Ratio.

INTRODUCTION

In the world of Corporate Finance the role of Working Capital Management is one of the most important topics as emphasised by many authors in their study. Working Capital Management deals with managing of the short- term financing and investment decision of the business and it directly affects the liquidity of the business as it deals with management of current asset and current liabilities that are essential for the smooth running of business. (Sharma & Kumar, 2011). According to Deloof (2013) the way in which working capital is managed will have a significant impact on the profitability of the firms and accordingly for many firms Working Capital Management is very important component of their financial management. Efficient working capital management involves proper planning and controlling of current asset and current liabilities in a manner that eliminates the risk of inability to meet the short term obligation of business and on the other hand avoid the excessive investment in these asset (Eljelly 2004).

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Impact of FII's on Indian Stock Market

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ABSTRACT

This study is an effort to assess the impact of Foreign Institutional Investment on Indian Stock Market. FII are very crucial for increasing the market efficiency and for decreasing cost of capital. We have used secondary data over a period of 10 years FY 2007-08 to FY 2016-17 in our analysis. The index which we have selected for the Indian Stock Market is BSE (Bombay Stock Exchange). The test which was applied is Linear Regression to check the importance and dependency of noted above variables. We found that the FII has a positive impact on the Indian stock return.

Keywords: FII (Foreign Institutional Investment), Stock market, BSE.

INTRODUCTION

Foreign direct investments are the investments made by the people outside the country. These investment can be in the production process or can be in the assets of the other country. Investments made by the foreign companies in the Indian stock market is referred to as FII. These investment play a very crucial role in the Indian companies globally. It has also decrease the cost of capital and increased market efficiency. FII's are allowed to make investments all the securities including shares, debentures, warrants issued by companies which are listed (Thakur et.al. 2017).

It plays a significant role in the economic development of the economy as it encourages saving and investment and easy capital from the other country which ultimately lead to the increase in the productivity (Bhasin and Khandelwal, 2014). Inflow of foreign capital results in increase foreign exchange reserves.

Foreign Institutional Investor has defined by SEBI as: "Means an institution established or incorporated outside India which proposes to make investment in India in securities. Provided that a domestic asset management company or domestic portfolio manager who manages funds raised or collected or brought from outside India for investment in India on behalf of a subaccount, shall be deemed to be a Foreign Institutional Investor."

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Relationship Between Service Quality, Customer Satisfaction and Customer Loyalty in Banking Industry

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ABSTRACT

Service quality, customer satisfaction and customer loyalty are related concepts. They are essential ingredients of business success. The study examined the effect of service quality and customer satisfaction on customer loyalty in banking industry. The questionnaires were filled by 300 respondents using banking services of various banks in Gwalior. Cronbach's alpha reliability test was used for identifying reliability of the questionnaire. Principle component factor analysis with Varimax rotation using SPSS 17 was applied to identifying underlying factors of the questionnaire which. Multiple Regressions was used to identify the relationship between variables of the study. The study reflect the high degree of relationship among Service quality, customer satisfaction and customer loyalty

Keywords: Service quality, Customer Satisfaction and Customer Loyalty.

INTRODUCTION

Since Independence the Banking industry in India has undergone sea post changes, More recently after 1991 government had launched a comprehensive financial sector liberalization programme which included interest rates liberalization, reduction of reserve rations, reduced government control in banking operations and establishment of market regulatory framework. The new policy adopted after liberalization led the RBI to provide licenses to conduct banking operations to some private banks such as ICICI bank, HDFC bank, Axis bank etc.

With the emergence of private banks many new technologies had also been introduced in the banking industry and there is always a fear of economic uncertainty. There is a fierce competition; more demanding customers and the changing climate have been presented an unparallel set of challenges.

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Abusive Supervision and Organizational Loyalty in Banking Sector

Dr. Garima Mathur¹ & Dr. Richa Banerjee²

ABSTRACT

Industrialization has changed the scenario of organizations entirely and every office, every organizations has developed its own unique culture. In every organization superior gets power to control subordinates so as to get the work done from them. However, this power informally permits them to exercise control over others and at times managers or supervisors start abusing their subordinates. In the present study it has been tried to find out how abusive supervision affects employee's loyalty towards organization. The study indicates that the Abusive supervision (independent variables) have substantial influence on the organizational loyalty (dependent variable).

Keywords: Abusive Supervision, Organizational Loyalty, Banking Sector.

INTRODUCTION

Abusive Supervision

In recent years, abusive supervision has appeared as a non-trivial variable in understanding employees' attitudes and behaviours. Abusive supervision is nonphysical form of resentment enacted by superintendents against the subordinates reporting directly to them. Abusive supervision includes community derogation, discouragement, and volatile upsurges. Abusive supervision refers to ongoing manifestations of hostility which includes shouting at team members for eliciting greater task performance. However, abusive supervision is a individual assessment, as the behavior in one context is considered as abusive may not be considered same in other context, and two subordinates could extract diverse elucidations of the same supervisor conduct. Analogous thoughts that have been the emphases of research comprise bullying, petty tyranny, and downward mobbing.

Tepper (2000) characterized Abusive supervision as "subordinates' perception of the degree to which their administrators take part in the maintained show of antagonistic verbal and

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Impact of use of Social Networking Sites on Social and Emotional Support

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Vivek Singhal² & Shagun Gupta²

ABSTRACT

In the era of digitization and technological advancement use of social networking sites (face book, twitter, Instagram etc.) has become well-liked and important part of communication in daily life. The main objective of this study was to identify the impact of usage of social networking sites on social and emotional support among students and professional. The study was based on survey method. The sample size was 200 including students and working professionals of private institutions. This study investigated the factors of perceived and received social and emotional support study and also identified the effect of demographic variables such as gender and category (Student and Working Professionals). This study also found many notable relationship between the variable i.e. perceived and received social support and received and perceived emotional support.

Keywords: Social Networking Sites, SNS, Perceived Social Support, Received Social Support Perceived Emotional Support and Received Social Support.

INTRODUCTION

Social networking sites have become one of the basic necessities in day to day parlance especially websites such as Face book, Twitter, Instagram etc. have provided a platform for sharing whatever the user is feeling right now. In the era of smart phones these websites have brought a dramatic change in the ways people prefer to communicate and interact with their family, friends, relatives and colleagues.

Users of social networking sites not only want to share their feelings and thoughts but also expect some sort of emotional and social support from people in their friends list. The social networking platforms facilitate the creation of social as well as emotional relationships that make them believe that they can receive the same emotional and social support as they

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Review of Application of Technology Acceptance Model on Mobile Payment Adoption

Neha Gupta¹ & Dr. Richa Banerjee²

ABSTRACT

Digital payment is to fund what wheel of innovation needs to transport. It secures access of formal financial services and benefits of e-commerce to the excluded population of India specifically rural people and migrants. Apart from that it also helps government in curbing black money by limiting cash transactions, reduces cash carrying cost and promotes faster and secure means of transfer of money. Mobile being ubiquitous is an important tool for digital money transactions but despite being extremely popular among people, mobile usage for transferring payments is relatively low. It highlights the need to determine the drivers and inhibitors of the demand for mobile payment adoption. This paper reviews the factors affecting the demand for mobile payment adoption in consideration with two important theories - TAM and UTAUT, applied to understand user intention of a new technology adoption. The above mentioned theories focus on the perception of the user other approach towards it can be a utilitarian or economic dimension of the technology usage. Apart from perceived usefulness and ease of usage, factors like perceived trust, Enjoyment and perceived financial cost of technology were found to be relevant for the purpose.

Keywords: Mobile Payment Adoption, TAM, UTAUT, Digital Financial Inclusion, Cashless Transaction.

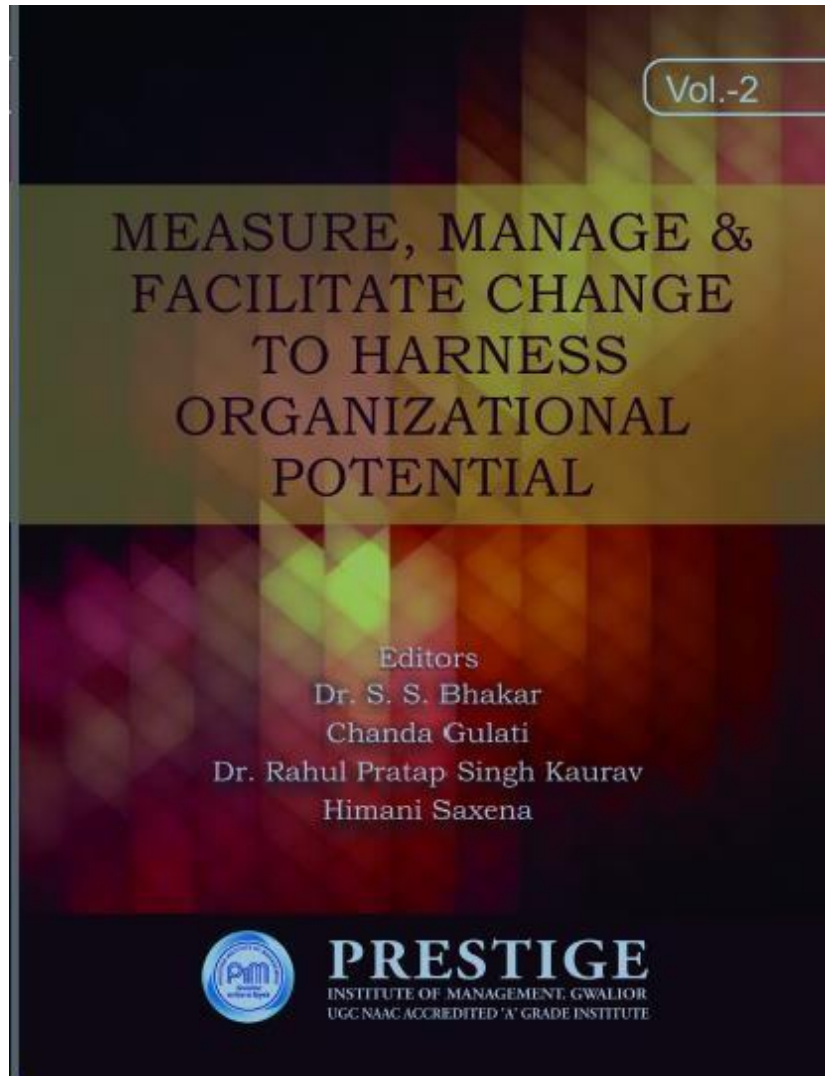
INTRODUCTION

A country's economic development relies heavily on its robust financial system. Countries are ranked between developing and developed based on their ability to raise their GDP, create jobs, attract investments etc which combines into their global competitiveness there is no doubt that electronic payment (e-payment) development will strongly contribute to improving countries' competitiveness in many ways (Kamulegeya 2010). In World bank report entitled 'The Opportunities of Digitizing Payments', it states that rapidly developing

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CHANGE TO HARNESS ORGANIZATIONAL
POTENTIAL

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Taxation and Economic Growth in India: Granger Causality Approach

Dr. Navita Nathani¹, Vivek Singhal² & Harvinder Kaur²

ABSTRACT

In current scenario every country is seeking the measures to increase the economic growth. It is very important to identify the factor which contributes in economic growth. Taxation is the backbone of any country. The study seeks to identify the causality between the taxation and economic growth in Indian context. The variables of the Study were taxation and GDP per capita. The study was based on the secondary data collected of the period 1974-2013 of India from the World Bank database. The tools used for data analysis are Unit root test, OLS and Granger causality Test. The result of the study indicates that in most of the cases there is a causal relationship between taxation and economic growth, however the relationship was not found in few cases like taxes on income and capital gain and other taxes.

Keywords: Taxation, Economic growth, GDP.

INTRODUCTION

The biggest Challenge of current scenario is to maximize the growth of the economy. This is the global challenge and need to be solved. Finding out the major factors that determine the growth of the country can help to solve this challenge. Taxation is an import part of any country. Taxation plays the role of backbone of an economy and is a major determinant of economic growth. This study attempts to identify the effect of tax structure of the economy and the economic growth in India.

A good taxation system helps in the growth of the economy. The study attempts to identify the relationship between taxation and economic growth. Taxes on income and capital gain (TOI), taxes on export (TOE), taxes on goods and services (TGS), taxes on international trade (TIT), custom and other import duties (COID), other taxes (OT) and were used as the

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Impact of Macroeconomic Variable on BSE Bank ex Stock Returns

Pooja Jain¹, Mohini Bhadauriya² & Shivani Agrawal³

ABSTRACT

Banks stock return is very crucial for capital market activities thus it is very important to watch the movements of bank stock return with the change in macroeconomic variables of the study like inflation, GDP growth rate, and gold prices, return on equity, return on assets and return on investment so the main purpose of the study is to check the impact of macroeconomic variable on bank stock returns. The study used secondary data and data has been collected from their respective official websites. Regression analysis has been used as a tool for the study by which the study concluded that there is a significant impact of inflation and exchange rate on the stock returns of Bank of Baroda, Punjab bank and UCO bank whereas exchange rate and GDP have a significant impact on the stock returns of IDBI bank and Oriental bank. Inflation, exchange rate and GDP have a significant impact on the stock returns of SBI and Syndicate bank. There is a significant impact of inflation, exchange rate and bank rate on the stock return of BOI. Exchange rate, GDP and bank rate have a significant impact on the stock return of Union bank whereas exchange rate, GDP and Gold rate have a significant impact on the stock return of Canara Bank.

Keywords: Inflation, GDP, Growth rate Gold Prices, Return on Equity, Return on Assets, Return on Investment.

INTRODUCTION

A bank is a financial institution licensed to receive deposits and make loans. It is authorized by the government to accept deposits, pay interest, clear checks, make loans. It also acts as an intermediary in various financial transactions and also provides other financial services to its customers.

A stock exchange is an organized and regulated financial market where securities (bonds, notes and shares) are bought and sold. Stock exchange consists of two markets namely primary

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Impact of Sectoral Indices on Mutual Fund Inflow in India

Dr. Amitabha Maheshwari¹, Gurpreet Kaur² & Mohini Bhadauriya²

ABSTRACT

In present scenario mutual fund inflow shows the regular growth as sectoral indices in India. The present study investigates the impact of selective sectoral indices namely as Nifty FMCG, Nifty IT, Nifty media, Nifty pharma, Nifty reality on mutual fund in India. Further to determine whether changes in selective sectoral indices can explain the movement of mutual fund in India. Various econometric analysis such as Augmented Dickey Fuller (ADF) test, Least square regression analysis were employed on time series monthly data from April, 2002 to March 2017. Results revealed that all selective sectoral indices have significant Impact on Mutual fund inflows.

Keywords: Mutual Fund, Nifty FMCG, Nifty IT, Nifty Media, Nifty pharma, Nifty Reality.

INTRODUCTION

In present scenario Mutual fund investment is one of the best options for the investors who don't want to take risks in their investment plan and mutual fund investment play a very important role in the financial market & its population has increased day by day during the past decade. It is a portfolio of stocks, bonds or any other type of securities taken by investors and which is managed by professional investment companies. Mutual funds are operated by money managers, who invest the funds capital and also trying to generate capital gains and income for those who invest in funds. The main objective of mutual fund is pool small savings use the best available resources in Corporations and then invest in a well diversified portfolio of securities. In mutual fund money is managed by professional and invested systematically by professionals and invested properly by these professionals, so this is big advantage of investing by mutual fund that gives your small amount of money in hands of professionals to invest in diversified portfolios, bonds and other securities to produce gains or income.

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Students Perception Towards Investment in Virtual Currency

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ABSTRACT

This study examined the student perception towards investment in virtual currency. The objective was to check underlying factors of student perception regarding investment in virtual currencies like bitcoin, bitcoin, etc. Factor analysis was used to evaluate the underlying factors of different variables and it resulted into five important factors which determine student's perception. The results have significant managerial and research implications.

Keywords: Student, Perception, Investment; Virtual Currencies.

INTRODUCTION

Virtual currency is also known as virtual money. It is a type of unregulated, digital money and it is issued and controlled by its developers. Virtual money is used and accepted among the members of the specific virtual money users. Virtual currency is digital presentation of value of money. It is neither issued by a central bank nor by a public authority and not necessarily attached to a fiat currency, but virtual currency is accepted by natural and legal persons as a means of payment and virtual currency can be transferred, stored and traded electronically. A digital currency issued by a central bank is defined as "central bank digital currency".

Bitcoin, dogecoin, Litecoin are examples of virtual currency. Investment in virtual currency could be done by following steps-

1. To invest in virtual currency first set up an account on buy/sell digital currency-coinbase.
2. Link your coinbase account to your bank account, PayPal or credit/debit card.
3. Transfer money into your coin base account.

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Interaction Tendency with Sales People and its Effect on Impulsive Buying

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ABSTRACT

Impulse buying behavior is a sudden urge of the customer to make unplanned purchase after seeing the product in the various retail outlets. Such type of behavior is more irrational and involve without much thinking. This study attempted to identify the influence exerted by interaction tendency with sales people and thereafter making impulse purchases. The outcome of survey resulted in a strong positive relation of interaction tendency with sales people on impulse purchase behavior in television settings. Although on the basis of age of respondents no such difference was observed.

Keywords: Interaction Tendency, Impulsive Buying, Teleshopping, Retail Purchase.

INTRODUCTION

The ever increasing competition has raised the importance of consumer's behavior with the producers and sellers. Hence, identification of motives and process of buying has always been taken into account by experts and researchers. Generally, the buying process has various stages indicating how each buyer chooses and buys the intended goods, under the influence of various factors. One such factor is interaction tendency with sales people over television. In other words, consumers don't follow equal patterns in buying all goods; they may follow some simpler patterns for some goods and follow more complicated patterns for others. Impulse buying behavior is attracting manufacturers, retailers and marketers as it is increasing day by day as a percentage of market share in the modern market and occupies an important position, especially because it can increase their sales.

Interaction Tendency

Thurmond (2003) defined interaction as the learner's engagement with the course content, other learners, the instructor, and the technological medium used in the course. True interactions with other learners the instructor, and the technology results in a reciprocal exchange of

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Evaluating Effect of Quality Dimensions on Purchase Intention of Hatchback Diesel Cars

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ABSTRACT

Presently, people are more concerned about purchasing cars based on quality dimensions. The quality dimensions that were taken for this study are Performance, Reliability, Durability and Serviceability. The present study tried to evaluate the impact of these Quality Dimensions on Purchase intention of Hatchback Diesel Cars.

Keywords: Performance, Reliability, Durability, Serviceability, Purchase Intention.

CONCEPTUAL FRAMEWORK

A. Dimensions of quality

Performance

David A Garvin (1998) stated that performance relates to the primary product characteristics, such as the brightness of the picture.

Dale Bester field (2005) stated that performance covers a wide range of magnitudes or parameters. When a product performs well, it is considered to be of a good quality. Similarly in a services situation, if recipient of services expresses fulfillment, it is said to be a good quality services.

Reliability

David A Garvin (1998) defined reliability as consistency of performance over time.

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Relationship between Service Quality, Customer Satisfaction and Customer Loyalty in Banking Industry

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ABSTRACT

Service quality, customer satisfaction and customer loyalty are related concepts. They are essential ingredients of business success. The study examined the effect of service quality and customer satisfaction on customer loyalty in banking industry. The questionnaires were filled by 300 respondents using banking services of various banks in Gwalior. Cronbach's alpha reliability test was used for identifying reliability of the questionnaire. Principle component factor analysis with Varimax rotation using SPSS 17 was applied to identifying underlying factors of the questionnaire which. Multiple Regressions was used to identify the relationship between variables of the study. The study reflects the high degree of relationship among Service quality, customer satisfaction and customer loyalty.

Keywords: Service quality, Customer Satisfaction and Customer Loyalty.

INTRODUCTION

Since Independence the Banking industry in India has undergone sea post changes, more recently after 1991 government had launched a comprehensive financial sector liberalization programme which included interest rates liberalization, reduction of reserve rations, reduced government control in banking operations and establishment of market regulatory framework. The new policy adopted after liberalization led the RBI to provide licenses to conduct banking operations to some private banks such as ICICI bank, HDFC bank, Axis bank etc.

With the emergence of private banks many new technologies had also been introduced in the banking industry and there is always a fear of economic uncertainty. There is a fierce competition; more demanding customers and the changing climate have been presented an unparallel set of challenges. In such a competitive market environment, it is very urgent and important for the banks that they are able to retain customer's loyalty and to attain their market share and improve.

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Cross-Cultural Issues and Challenges in a Multinational Company ABC Located in India

Sneha Gupta*

ABSTRACT

This paper seeks to explain the challenges faced by employees of cross cultural geographically distributed organization of ABC a multinational company based on India. Due to globalization era many companies serve more than one or more countries. The main reason for the expansion of companies is to create global competitiveness by reducing production costs and exploiting market opportunities offered by trade liberalization and economic integration. The research is qualitative and exploratory based on various cross cultural management theories. The method of data collection is primary and secondary both. Questionnaire was prepared with the combination of open ended question, yes/no question, close ended question and scaling question. The answer to the question of how cultural diversity should be managed effectively cannot be given easily. The topic reported to be of advantage were the challenge of leadership, managing virtual aspects of communication and developing trust. This paper highlights the psychological, socio-cultural and work challenges. These include attention to the selection of leaders, continued facilitation of face-to-face communication in a virtual age and investment in language and inter-cultural training. The objective of this paper to identify the problems faced by employees in cross cultural companies and provide some effective solution to manage effectively in their companies for the welfare of global business. This paper concludes that multicultural management can succeed through culturally aware leadership, effective cross cultural communication, mutual respect and cooperation.

Keywords: Cross Cultural Management, Globalization, Work Challenges, Culture.

INTRODUCTION

With the globalization of markets, production, economies, and consumption activities it has become needed that employees at all levels develop understanding to decision making, intercultural negotiation and cross-cultural communication. As MNCs are starting their contributory, shaping strategic alliances, and also creating the joint ventures in many countries, individuals in the managerial positions and professional levels must be well trained in the skills of cross-cultural communication competencies. Due to globalization and the dynamic

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The Study of Big Data Analytics: The Potential for Innovation & E-commerce Growth

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ABSTRACT

Advances in information and communication technologies, the increasing use of electronic devices and networks, and the digitalization of production processes mean that vast quantities of data are generated daily by economic and social activities. This 'big data' can be transmitted, collected, aggregated and analyzed to provide insights into processes and human behaviors. Big data analytics have the potential to identify efficiencies that can be made in a wide range of sectors, and to lead to innovative new products and services, greater competitiveness and economic growth. Studies suggest that companies that adopt big data analytics can increase productivity by 5%-10% more than companies that do not, and that big data practices in Europe could add 1.9% to GDP between 2014 and 2020.

However, big data analytics also pose a number of challenges for policy makers. Whilst protecting privacy and personal data has arguably received the most attention, other big-data-related issues are expected to appear on the European Union policy agenda. These include 'data ownership' principles that determine who shares in the rights associated with big data; data localization requirements that may unjustifiably interfere with the 'free flow of data'; labor shortages of skilled data workers and data-aware managers; and the creation of a new digital divide that risks marginalizing those who do not make extensive use of information and communication technologies.

Keywords: Click-Stream Data, Web-Analytics, Predictive Analysis, Personalization, Dynamic Analysis.

INTRODUCTION

The increasing use of electronic devices and networks and the digitalization of production processes mean that vast quantities of data are generated daily by economic and social activities. According to some estimates, the amount of data produced worldwide is doubling every two years; it is expected to increase from 4.4 zettabytes (or 4.4 trillion gigabytes) in 2013 to

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Corporate Governance Adoption Readiness in Indian Small and Medium Enterprises

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ABSTRACT

The listed SMEs are mandated to follow corporate governance norms. Since micro enterprises do not meet the capital threshold limit of turnover as per listing norms for SMEs they cannot be listed on the SME platform. With the advent of SME platform for raising equity capital, corporate governance norms were introduced for SMEs to ensure investor protection and transparency. This paper attempts to study the existing literature on corporate governance in Indian SMEs and the current state of corporate governance in Indian SMEs with respect to a) board structure and practices b) transparency and disclosures. For the purpose of studying corporate governance practices among Indian SMEs, a secondary data based study was conducted on the SMEs listed on NSE and BSE SME platform. The study is based on five variables of board structure and five variables of transparency and disclosures. It is found that the data available on board of directors is meager and where it is available it is difficult to ascertain the true independence of the board of directors. Indian SMEs face dearth of qualified & experienced independent directors and keeping in view the current directors' inventory, it is only ceremonial to evaluate board members on their contribution and judgment.

Keywords: Board Independence, Gender Diversity, Board Evaluation, Accounting Treatment.

INTRODUCTION

In India micro, small and medium enterprises are distinguished based upon investment in plant and machinery or on the basis of their investment in equipment unlike in other economies where they are classified on the basis of number of employees, total assets, investment levels and total sales. The Government of India through Ministry of Micro, Small and Medium Enterprises (MSME) introduced Micro, Small and Medium Enterprises Act (MSMED), 2006 with the objective of promotion, development and enhancement of micro, small and medium enterprises. Micro, small and medium enterprises are classified according to the Micro, Small and Medium Enterprises Act, 2006. They are classified into two classes: (a) Manufacturing

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FDI and Employment: A Panacea for Economic Development

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ABSTRACT

Economic development of any developing country depends upon the good number of investment by foreign corporation either in technological development and investment in equity market or laydown new technological advancement in the host country, which ultimately result in generating considerable quantity of employment in all the sector of the country and in this regard FDI in India over the last 26 years has tremendous investment to boost economy after introduction of LPG policy in 1991. The extraordinary growth of FDI in 1991 round the world has created it a necessary constituent of development strategy for each, developed and developing countries. However, the fore most profound impact has been ascertained in developing nations. Macroeconomists have performed varied studies so as to prove that FDI plays a vital role in generating employment and rising the economic development, in alternative words, increasing the extent of gross domestic product (GDP) of host countries. A linear regression model is used intensely so as to analyze whether or not FDI has an impression on the utilization and value in India to increase employment.

Keywords: FDI, Economic Development, LPG Policy, Developing Nations.

INTRODUCTION

The definition of FDI isn't solely restricted to a straightforward transfer of cash, however has currently extended to being outlined as a live of foreign possession of domestic productive assets like factories, land and organizations and alternative intangible assets like technologies, human skills and social control capabilities.

Economic literature has been dominated by FDI over the last twenty six years, particularly in the developing of economic science attributable to the extremely due potential edges of a number country. the results knowledgeable adjoin a large vary, from influencing production, generation of employment, modification in financial gain levels, import and exports, impact on economic process, balance of payments and general welfare of the host country.

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Research Article

IMPACT OF SOCIAL MEDIA USAGE ON STUDENTS' ACADEMIC PERFORMANCE

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ABSTRACT

Internet and social networking sites have taken very important place in our life. The use of social media among students has also reached to a high degree. They are using these sites for various purposes and spending a lot of time on these sites. The use of social networking sites is progressively increasing day by day and the students are using the social networking sites (SNS) in their academics also.

This study aimed to investigate the impact of usage social networking sites on academic performance of college students. Smart phones have supplementary great potential by enabling an increase in the use of social networking and in the number of hours spent on surfing to such sites. The students are not only using these sites to network with people but also to gather information related to their academics as well as for other information also. Too much of surfing and collecting information is resulting into information overload. Students face problems in filtering the information they obtain and they might find it easier said than done to decide which sources they can trust and, therefore, which source to select for getting information.

These sites are affecting capabilities and skills of the students. The efforts are done by researcher to get insight of the impact. The data for the study was collected using a self designed questionnaire. Data was collected from 276 students studying in at different management and engineering institute of Gwalior region. The result of the study is showing significant negative impact of social media usage on academic performance of the students.

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Effect of Trust, Perceived Value, Brand Reputation and Service Quality on Customer Satisfaction and Customer Loyalty: A Study of Print and Electronic Media

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Abstract

In the last ten years there have been important changes in the business of consumer media. With the introduction of smart phones and the wireless internet services, the survival of both forms of media has become a more difficult task. This study attempts to find out the antecedents factors of customer satisfaction and customer loyalty in print or electronic media. There has been a positive relationship found established between customer satisfaction and customer loyalty. The study is an attempt to investigate the effect of independent variables such as trust, service, quality, brand reputation and perceived value on customer satisfaction and customer loyalty. The study explores the antecedent factors of customer satisfaction and customer loyalty as so much research is not done in this field. The study also identified the factors underlying customer satisfaction and customer loyalty in print and electronic media.

Keywords: Trust, Perceived Value, Brand Reputation, Service Quality, Customer

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**CONFIRMING THE FACTORS FOR PRODUCT QUALITY: A STUDY ON TWO
WHEELER USERS IN INDIA**

Dr. Sneha Rajput¹ Padma Modi² Vaibhav Dhamija³ Rishab Tomar⁴

ABSTRACT

Purpose: The Study purposes to confirm the factors for Product Quality for Two wheeler buyers in Indian context. With the arrival of latest technologies, it the need of the hour to identify the various factors that are considered by buyer.

Method: The study was exploratory in nature, using survey for data Collection. Sample size for the study was of 150 respondents including both male and female exclusively in Gwalior region. Non probability purposive sampling technique was used. Standardised questionnaire with five point likert scale was used. Test like Reliability, Confirmatory Factor Analysis and Correlation were applied to achieve the purpose of the study

Results: Performance, Reliability, Durability, Conformance, Perceived quality, Special features were the factors that are confirmed using CFA, further Performance, Reliability, Durability were found to be strongly correlated and Conformance, Perceived quality, Special features were found to be strongly correlated with each other. Serviceability and aesthetics were factors that were dropped in the CFA. The Fitness statistics reflected that the Value of χ^2 was 173.407 along with $DF=155$ & $\chi^2/df=1.119$ that shows high fitness of the data RMSEA was found to be .028. GFI was .898 & AGFI was .862. The incremental fit measures i.e. NFI= .791, RFI= .744, IFI= .973, TLI= .965, CFI=.971 were found to be as per threshold limit. The value of PRATIO, PNFI & PCFI was .816, .645 and .816 respectively. These GOF statistics reflects that the model fitted the

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Role of Spirituality in Organisational Performance Measure by ANCOVA

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Abstract

This current scenario many organizations missing spiritual in inner mind, because of missing spirituality people not much loyal for company, even not much supportive for their subordinates. So there manner many organizations practices and do research on spirituality and seeing this effective impact on performance many organization like TATA, McDonald, Birla etc. this research paper shown spirituality impact on performance this study also measure factors which are impact on performance for increased efficiency and effectiveness, also test by analysis of co variance ANCOVA one variable assessment

Keywords: Spirituality, Workplace Spirituality, performance, impact of spirituality, organizational performance, ANCOVA analysis

1. Introduction