



International Conference on Digital Transformation A strategic approach towards Sustainable Development

VIRTUAL CONFERENCE

ICDTSD-2022

11th - 12th February 2022

Pune, Maharashtra



Organized By

Institute of Management Education Research and Training (IMERT), Pune, Maharashtra

in Association with

Institute For Engineering Research and Publication (IFERP)



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**IMERT, Pune, Maharashtra
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Preface

The “International Conference on Digital Transformation A strategic approach towards Sustainable Development (ICDTSD-2022)” is being organized by Institute of Management Education Research and Training (IMERT), Pune, Maharashtra in Association with IFERP-Institute For Engineering Research and Publications on the 11th & 12th February, 2022.

Institute of Management Education Research and Training (IMERT) has a sprawling student –friendly campus with modern infrastructure and facilities which complements the sanctity and serenity of the major city of Maharashtra.

The “International Conference on Digital Transformation A strategic approach towards Sustainable Development” was a notable event which brings Academia, Researchers, Engineers, Industry experts and Students together.

The purpose of this conference is to discuss applications and development in area of “Digital Transformation and Sustainable Development” which were given International values by Institute for Engineering Research and Publication (IFERP).

The International Conference attracted over 120 submissions. Through rigorous peer reviews 88 high quality papers were recommended by the Committee. The Conference aptly focuses on the tools and techniques for the developments on current technology.

We are indebted to the efforts of all the reviewers who undoubtedly have raised the quality of the proceedings. We are earnestly thankful to all the authors who have contributed their research works to the conference. We thank our Management for their wholehearted support and encouragement. We thank our Principal for his continuous guidance. We are also thankful for the cooperative advice from our advisory Chairs and Co-Chairs. We thank all the members of our local organizing Committee, National and International Advisory Committees.

Message from Director



IMERT is conceived as unique growth oriented institute approved by AICTE, New Delhi. The institute was established in 1994 and has a legacy of 27 years. IMERT offers two years full time MBA programme permanently affiliated to Savitribai Phule Pune University for which the students are admitted through the admission procedure conducted by Directorate of Technical Education (DTE), Maharashtra state.

I am very happy to congratulate the Head and faculty members of PG & Research Department IMERT for organizing an International Conference on "**Digital transformation: A strategic approach towards sustainable development 2022.**" which is a remarkable job. Research is the fuel for advancement and development, I am sure that this conference has helped in understanding about the ever-changing corporate world and the corresponding reforms in India. In this conference researchers have contributed and presented their views and expressed them through their articles. I am happy with the revered publication of the articles.

With regards

Dr. Jitendra Bhandari

Director, Institute of Management Education Research and Training (IMERT), Pune, India.

Message from IFERP



On behalf of Institute For Engineering Research and Publications (IFERP) and in association with Institute of Management Education Research and Training (IMERT), Pune, Maharashtra. I am delighted to welcome all the delegates and participants around the globe to IMERT for the “International Conference on Digital Transformation A strategic approach towards Sustainable Development (ICDTSD-2022)” Which will take place from 11th & 12th February, 2022.

It will be a great pleasure to join with Engineers, Research Scholars, academicians and students all around the globe. You are invited to be stimulated and enriched by the latest in engineering research and development while delving into presentations surrounding transformative advances provided by a variety of disciplines.

I congratulate the reviewing committee, coordinator (IFERP & IMERT) and all the people involved for their efforts in organizing the event and successfully conducting the International Conference and wish all the delegates and participants.

With regards

Er. R. B. Satpathy

Chief Executive Officer, Institute for Engineering Research and Publication (IFERP).

Message from Editor



From past two **years the world** has seen some of the most unprecedented events, mankind has ever witnessed. The intensity and impact of Pandemic **COVID-19** has not only changed our life, lifestyle and thought processes but has also left a significant impact on the ways and working of industry and academia. It **seemed** as if everything has come to a standstill after the lockdown. But the silver lining is the way education sector has reacted and responded to these unexpected times. The speed at which this sector adopted and shifted to the alternate mode of imparting education, is indeed commendable. The education and its related research sectors are experiencing a paradigm shift from p-learning to e-learning and now to m-learning. This technological advancement has opened up new avenues and prospects for researchers and academicians across the world

Various organizations are undertaking conscious steps to evolve from this pandemic situation stronger and steadier. Sustainable organizations are encountering the crisis with an essence of re-invention, fast-tracking digital transformation and executing agile operations. Now, companies are outflanking uncertainty by revisiting assumptions, re-evaluating situations, and strengthening their ability to respond and sagacity.

Thus, IMERT is organizing this Conference on “Digital Transformation a Strategic Approach towards sustainable Development” to explore the role of Digital transformation owing to COVID-19 and its impact on the Sustainable development of businesses and their resurrection through and post these testing situations.

We would like to express our deepest appreciation to the authors whose technical contributions are presented in these proceedings. It is because of their excellent contributions and hard work that we have been able to prepare these proceedings. The significance of the research presented in this conference represents a step further towards Digital Transformation a strategic Approach towards sustainable Development

With regards

Dr. Mangalgouri S Patil,

Assistant Professor, Institute of Management Education Research and Training (IMERT) Pune, India.

Keynote Speaker



I am glad to know that the “Institute of Management Research and Training” (IMERT) Pune is organizing an “International Conference on Digital Transformation A Strategic Approach towards Sustainable Development “(ICDTSD-2022) in association with the “Institute for Engineering Research and Publication” (IFERP) on 11th and 12th February 2022.

The interdisciplinary nature of the event will witness the participation of various stakeholders and enable a better understanding of management, economics, engineering, and business technology at the same time focusing on digital transformation for improving business efficiency, thus creating an awareness of sustainable development goals.

Please join me and other renowned experts of different areas for two days of thought-provoking learning, discussion, and sharing of ideas from the diverse world of academics and research.

I look forward to meeting you all and welcoming you to a memorable event.

Best wishes,

Dr. Abhay Kumar

Vice Chancellor, Pratap University, Jaipur, Rajasthan, India

International Conference on Digital Transformation A strategic approach towards Sustainable Development

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Pune, Maharashtra

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**International Conference on Digital
Transformation A strategic approach
towards Sustainable Development**

ICDTSD-2022

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ABSTRACTS

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Jan Dhan Yojna a New Beginning for Financial Inclusion in India; Journey and Road Map Ahead

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Abstract

A very ambitious project on financial inclusion was taken up on August, 2014 by the Government of India. The common man was given the accessibility towards financial services like insurance, saving accounts, credit and debit facilities which were earlier not available to the common man and he was deprived from these services. The paper is an attempt to map the success of the task taken up by Prime Minister on 15 August, 2014, namely, Pradhan Mantri Jan DhanYojana (PMJDY) till date. while studying the PMJDY it was found that there is a huge rise in the deposit of bank accounts which has gone up and the money can now be used for development projects and other areas of development. On the contrary there is lot of criticism for PMJDY by the other bodies and other elected members as they see it as an extra burden on public sector banks as it has increased their work load. Over all it has been successful in routing the rural population and bringing them in the main stream of life.

Keywords

Pradhan Mantri Jan DhanYojana, financial inclusion, financial services, public sector banks

Support Vector Machine for Real Time Analysis of Rocks and Structures

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Abstract

Artificial Intelligence provide effective solution to many real time problems and challenges in the world. Real Time Analysis of rocks and structures is one of such challenges. Many situations require gaining the knowledge of rocks or building or iceberg structures. Examples where such analysis required are mining, rescue operations, sailing of ships, etc.... Structure of rocks / debris / icebergs are got through advanced imaging system and sensors. This paper introduces application of Artificial Intelligence algorithm for analyzing and predicting the structure of earth or rock.



Role and Responsibilities of Anganawadi Workers in Implementation of Integrated Child Development Service Scheme

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Abstract

Anganwadi is a Government sponsored child care and mother care centre in India. It caters to children in the 0-6 age group. These were started by the government in 1975 as part of the integrated child development services programme to combat child hunger and malnutrition. The Anganwadi system is mainly managed by the Anganwadi worker. She is a health worker chosen from the community and given four months training in health, nutrition and child care. She is in charge of an Anganwadi which covers a population of 1000. Anganwadi workers are the main functionaries at the Anganwadi centre. She is the person who is responsible for the effective delivery of services under ICDS. Hence, it is imperative that Anganwadi workers must perform their duty with sincerity and with responsibility. The present paper aims to know about the role and functions of Anganwadi workers in implementation of ICDS and to assess the level of knowledge among Anganwadi workers regarding the basic maternal care services as well as basic child care services at Anganwadi level.

Keywords

Anganwadi worker, ICDS, Nutrition, Child care

What Drives Foreign Capital Flows? – A Disaggregation Analysis of Gross Capital Inflows to Advanced and Emerging Economies

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Abstract

Using an extensive panel data on the gross capital inflows and their drivers identified based on the empirical literature in advanced and emerging markets for the last 25 years, this study explored the key drivers of aggregate and disaggregate capital flows emphasizing on the both the push as well as pull factors. The disaggregated capital flow which comprises of three main categories of foreign investments i.e. direct investments (DI's), portfolio investments (PI's) and other investments (OI's) while, the summation of these three components defines the aggregate investments (AI's). At the aggregate level, we find a strong association between capital flows and global drivers then domestic factors. Amongst the most consistent drivers, we can see further variations in terms of country groupings. While empirical findings on the disaggregated capital flows suggest that different types of capital flows are driven by the drivers differently, although some drivers are consistent most however suggest varied effects across the types of capital flows. The most important domestic drivers consist of financial development, financial openness and institutional quality. While factors such as global liquidity, commodity prices and global risk form the most consistent global drivers throughout the study.

Keywords

Determinants, Foreign Capital, Seemingly Unrelated Regressions (SUR), Foreign Direct Investment (FDI), Foreign Portfolio Investments (FPI).

JEL Code: F32, F36

Analysis of Municipal Solid Waste Management Strategies in the City of Greater Noida

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Abstract

India is a developing nation with growing economy, demonstrating high asset utilization and waste age especially in urban area. Metropolitan strong waste is arranged informally in the greater part of the urban Indian urban communities, breaking ecological pathways. This examination was focused at building up a stock of strong garbage removal offices in the up and coming significant metropolitan city Greater Noida, Uttar Pradesh by get-together and dissecting applicable information on essential and auxiliary assortment and removal frameworks for example per capita age, per capita removal, assortment productivity, assortment and capacity/office, transportation offices, treatment and removals and the significant preventions in Solid Waste Management (SWM). Strong Waste Management was investigated concerning assortment proficiency and isolation of waste.

Keywords

Solid Waste Management (SWM); Central Pollution Control Board (CPCB); Greater Noida Industrial Development Authority (GNIDA); Hazardous waste; Infectious waste; Municipal Solid Waste (MSW)

An Innovative Study on Adopting New Technology

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Abstract

Now a day new technology is growing at a fantastic rate irrespective of the domain like Information Technology, Medical, Infrastructures, Telecommunication named a few. Organizations are striving to keep up to date pace of technology to trap the business from the market to get maximum profits and to deliver in the quickest time to their customers with agreed quality. Faced with the decision of whether or not to adopt a new technology whose economic value cannot be gauged with certainty; the manager of the firm may elect to decrease the uncertainty by evaluating few ground rules given in this paper after doing an extensive analytical research.

There is a great deal of new technology available that will make your company more profitable or more efficient. You may even have specific people allocated to identifying and evaluating new technologies that may be beneficial to your company. Depending on your business model, you may be inundated with vendors who promise that adopting their technology will save you cost, optimize productivity, and make upper management giddy.

By clearly identifying your group's willingness to take risks, the impact new technology will have on your business and employees, and the flexibility and strength of the organization you have built, you will be better prepared to move forward with bringing breaking technology in house. After adopting a new technology successfully, people feel proud to be working on the cutting-edge technology makes them much confident to take their next assignment. It takes organization to be ahead of the peers in term of technology innovations to get more business from the clients.

Companies like IBM, Accenture, Microsoft, and Google have already spending lot of revenue on research work on adopting new technology in the market like social media, cloud computing, mobile tablets, and analytics named a few in IT domains. Similarly, Medical Industries have already started research in new technologies like nano structures to enhance their diagnostics imaging capability and other biological advances to detect and treating many diseases

A Study of Student's Perception about Learning Through Online and Offline Classes

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Abstract

The outbreak of the pandemic and its second wave have had a significant impact on the global educational system; it has prompted the closure of educational institutions, which has had a significant impact on students. All over the world COVID-19 needed containment and enforced isolation due to its infectious nature, which had a significant impact on teacher-student interactions. During the enforced isolation, which had a significant impact on teachers' and students' personal interactions. Computer-based learning has emerged as the closest replacement for off-line teaching in the absence of conventional classroom teaching and one-to-one contact. In light of this, it's important to investigate students' perception towards and preparation for the Management education's online-learning framework implemented at both the University (MMS/MBA) and Institute (PGDM) level.

Keywords

Online, offline, Perception, Education, Learning

Role of Artificial Intelligence in Financial Sector

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Abstract

Artificial Intelligence (AI) is a process of programming a computer, robot, or other object to think like a smart human. AI is the study of how the human brain thinks, educates, makes decisions, and works to solve problems. This paper focuses on the notion of AI in the banking sector, how it has revolutionized banking, and its impact on human personnel. We all know that humans make mistakes, but as the world evolves, so do the advances, and there is a shortage of competent talent to handle automation. Certain procedure and manual operations that were formerly handled by people are being substituted by advanced technology-driven automated devices. Banks can use AI to manage record-level, high-speed data and gain useful insights. The banking industry is undergoing significant change at a rapid rate and this study provides an overview of existing AI applications in the financial sector and how they are transforming the nature of banking in India. Banks may utilize AI to improve the customer experience by providing frictionless, 24/7 interactions; however, AI in banking apps isn't confined to retail banking. Investment banking's back and middle offices, as well as all other financial services, could be advantageous from AI.

Keywords

Artificial Intelligence (AI), Automation, Banking Sector, Customer Interaction, Machine Learning

Organization Culture Impacts on Employee Inspiration: A Contextual Analysis on a Clothing Organization in Tamilnadu

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Abstract

The purpose of this investigation was to explore into the authoritative culture that the apparel company use to excite its employees. In addition, investigate how associations persuade their representatives and the relationship between authoritative culture and representative inspiration. An analytically relevant examination diagram with quantitative methodologies was used in the review. It used an inspecting technique in the middle of a data collection method from review respondents that was adding up to people. The review concludes that the authoritative culture and certain persuasive tactics are effective in encouraging its representatives to cooperate and improving workers' resolve to perform better at their work locations. The evaluation recommends that organizations join in the acquisition of inspirational standards through changes in labor regulations, as well as a close collaboration between representatives' needs and progressive requirements. Overall, there is a need for more research on the importance of representative inspiration combined with authoritative culture in organizations.

Keywords

Hierarchical culture, Organization, Work laws, Inspiration

An Integrative Review on Corporate Communication and Employee Engagement

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Abstract

Introduction: Communication is the kernel of humans' life. Obviously, it is also having an impact on business. Corporate communications are a set of actions that benefits internal and external communications, to improve faith, trustworthiness, and positive sights of the organization. It plays vital part in the progress and development of any organization. It is about employees, managers, executives, and board members communicating within an organization. It is also had significance to bring desired changes in employee's attitudes and performance which can help any organization to succeed and to achieve desired goals. The role of communication is significant for fostering employee engagement and nurturing the progressive culture in the organization. Effective communication in the organization can upsurge employee engagement, increase productivity, and improve business growth. The assurance and devotion which are vital to the long-time period is illustrated by engaged employees. The simplest way to increase employee engagement is communication. Employees are the assets of every organization. Organizations require to be exceptionally centered and being mindful to guarantee that the employee communication ought to be increased, so that they able to achieve their objectives with greatest utilization of human assets. This research paper outlines the use of corporate communication in organization and also discussed about the impact of same on employee engagement.

Purpose: The purpose of this work is to learn more about the impact of corporate communication in enhancing employee engagement.

Methodology: This study is based on secondary data. Various high-quality sources, such as Elsevier, Sage Publications, HBR and others were used to review the related research papers and articles.

Result and findings: The study's findings all point to the fact that good employee communication leads to higher levels of employee engagement, which is linked to improved organisational growth. Employee engagement is strongly and positively associated with leadership styles. There is a relationship between supervisory communication, employee wellbeing, and employee engagement.

Implications: Many researchers will use this study to expand their research, and companies will use it to include corporate communication for improved business performance.

Keywords

Corporate Communication, Employee engagement, Human Resource (HR)

Digital Platforms- An approach for Sustainable Development by Women Self-Help Groups

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Abstract

The Covid-19 pandemic is a very big change maker for the business firms. It affects the business operations on very large scale. Many businesses were closed down during these two years of crisis and it is still going on. As this happens with many medium and small-scale businesses who were lagging behind in usage and implementation of technology. It should not be neglected that for the sustainable development of the business firms, many firms had also adapted change in their business operation. From offline stores companies were shifted on to E-Commerce platforms. This research paper mainly focuses on the women self-help groups working in the Nashik City. Self Help Groups are the voluntary association of people generally gather together to satisfy the financial needs of the members. The members of SHG belongs to similar socio-economic background. The paper will focus on the fact that whether the self-help groups are using any kind of digital platforms for their business operations or not and how such platforms benefited them. Usage of technology for various business activities like marketing, advertising, distribution, record keeping, finance etc. has become an integral part for every business firms irrespective of its size for sustainable growth. The adaptation of technology is not only beneficial for the self-help groups but different stakeholders associated with it like government, banks etc. will also benefited from usage of technology.

Keywords

Self Help Groups, Digital Platforms

A Study of Consumers Buying Behaviour with Respect to Green Marketing Initiatives in the Areas of Mumbai and Pune

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Abstract

Green Marketing is an emerging field, it basically means marketing in reference to environment friendly products and services. It is gaining a lot of attention in today's world as people who are concerned about the environment prefer goods or products that are eco-friendly. As well as companies now-a-days are following the green marketing methodologies for the production of the goods and services. The research paper studies these dimensions of green marketing and the preferences of people with reference to green marketing and its implications.

Keywords

green marketing, green brands, green advertising, green labels, green products

An Empirical Study on a Sample of Firms Listed on the Iraqi Stock Exchange on the Impact of (IFRS) Application on Accounting Conservatism

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Abstract

The purpose of this research is to see how much international financial reporting standards (IFRS) may help reduce conservatism in the financial statements of Iraqi firms listed on the Iraq Stock Exchange (ISX). For the period 2012-2017, the sample consisted of ten Iraqi banks that were listed on the Iraq stock exchange (3 years before IFRS and 3 years after IFRS). This paper was based on a major hypothesis that IFRS has a negative impact on conservatism in the balance sheet and income statement. We discovered that IFRS has a significant negative impact on conservatism in the balance sheet only, but no significant negative impact on conservatism in the income statement.

Keywords

(IFRS), Conservatism

Implementation of Decision Support Systems for Crop Planning to Enhance Farmer's Income an Imperative

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Abstract

The central government of India is striving hard to double the income of farmers by the year 2022. Number initiatives have been taken by government to enhance income by providing financial assistance through "Kisan Sanman Nidhi", implementing Agricultural Laws for MSP and APMC and Providing IT solutions to enhance yield. But still they are not successful in achieving goal of doubling the income of farmers. Among the various obstacles one of the most influencing factors in doubling the farmer income is the uncertain price of the produced crop. The implementation of law of MSP Guaranty is looks impractical as government can't purchase the whole agriculture produce of all the farmers. As the price of agriculture product is depend on demand and supply. The better solution is to choose the crop which has very less coverage in current season. This information may be provided from the agriculture department through DSS for crop selection and planning based on the current coverage of each crop.

This paper discusses the various systems available for assisting farmers. Opinions of farmers on need of the decision support for crop selection and planning. Finally introduce conceptual model for implementing the decision support system.

A Study on Consumer Perception and Expectation towards Green Products

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Abstract

“Green Products”, “Sustainability” “Environmental friendly” are the prominent words that we have heard of nowadays. Studies regarding sustainable products getting enhanced due to the global concern. This paper brings attention to the basic definitions of green marketing and its related concepts. It tells how it has been evaluated over time. Altogether this also focuses on customer perception and their various expectations while taking purchase decisions of green products. Various factors like Price, Willingness to switch over from existing brand, Nature of the green products, Environmental impact, Usage and disposal, Major reasons to give up the conventional brands to purchase organic goods and awareness level are the major contributors in making green purchasing decisions. Here demographic profile plays a major role in making buying verdict rather than other factors. Variables such as age, gender and educational background plays a significant role. Aim to conduct this study is many areas yet to explore green marketing in India. Still psychographic variables like “personality, lifestyle, attitude, interests, social class” are needed to be explored more to substantiate their potential in instigating the purchasing behavior.

Keywords

Green products, Demographic variables, Contributors, Instigating, Substantiate, Green values

A Study on Consumer Perception towards Electric Vehicle in Madurai City

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Abstract

The automobile sector is manufacturing their products towards the eco-friendly. In recent days more people are using vehicles. In previous years automobile industries manufactured combustion engine vehicles only. The automobile sector changed the manufacturing process. In 1990 electric vehicles started their first generation. In the 21st century automobile sector invented the Hybrid e-vehicles because of increasing gas supply demand. In 2020 only the PHEV are emerging techniques in our country. The More usage of the fuel vehicle the unpredictable increase the emissions affect the environment pollution. The usage of electric vehicles to decrease the pollution, greenhouse effect, noise etc. The following variables cost comparison, technology, range, distance, greenhouse effect are influencing the environment in a positive manner. In this study the 80 response are collected and the result be analysed by the non-parametric test in statistical tool. In this paper the alternative hypothesis are accepted and to reject the null hypothesis. The need of the study based on consumer perception in current days and how to increase the new innovations in E-Vehicle.

Keywords

Combustion engine, Electrical vehicle, Greenhouse gases, Working Performance, Demand, Emerging techniques, Cost comparison

The Impact of Perceived Usefulness (PU) and Perceived Ease of Use (PEU) On the Adoption of Mhealth Applications

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Abstract

Mobile health (mHealth) application is the use of mobile and wireless technologies to support the achievement of health objectives. It allows users to monitor their health metrics with the addition of physician input. With rising worries about people's health in India and the advancement of information technology, mHealth applications allows patients to obtain health information and communicate with doctors at any time and from any location. Examining patients' readiness to use mHealth applications is important because its effectiveness is dependent on patient uptake. The primary limitation of other studies is the lack of sufficiently large data set which eventually lowered the accuracy and there is limited research on Mobile Health applications in healthcare sector especially in India. The aim of this paper was to investigate the comparative influential factors affecting adoption of mHealth applications and to gather information on the factors that influence the consumers' use of mobile health (m-health) applications. The findings of the study exhibited that the Perceived Usefulness (PU) and Perceived Ease of Use (PEU) had significant impact on intention to adopt Mhealth services.

Keywords

Mobile Applications, Mobile health (mhealth), Healthcare Management, TAM, Digital Health, Digital Marketing

From Economic Crisis to Psychological Distress: Increasing Usage of Social Media and Over the Top Media Amidst the COVID 19 Pandemic

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Abstract

The spread of the COVID 19 pandemic from 2019 has resulted into a transformation in the behavior of the consumers. Since then, there has been a drastic increase in the usage of social media and Over the Top (OTT) media platforms. The present study aims to understand the respondents' preference and analyze the reasons and average time spent for using social media and OTT, to evaluate the influence of its usage on their physical and mental health and to estimate the inter linkages between the spread of COVID 19 and usage of social media and OTT. Primary data has been collected from 230 respondents with the help of a google form due to the pandemic restrictions. More than 80% of the respondents utilize 2 – 4 hours every day & use up to 5 social media platforms to maintain existing contacts, make new connections and spend leisure time. Surprisingly, around 17% of them agreed that they are addicted to social media. Further, more than 80% of the respondents utilize 2 – 4 hours every day & use up to 4 OTT platforms mainly for watching movies / web series. Around 77% of them agree that they have been increasingly using OTT platforms since the spread of the pandemic. Since the data mostly consists of categorical variables, the chi square test was utilized and logistic regression models were developed to address the objectives. The respondents seem to be aware about the mental and physical health problems that they have been facing due to the usage of social media and OTT. This study can be immensely beneficial to the policy makers in order to ensure the welfare of the society by channelizing the younger generation in the right direction..

Keywords

Social media, OTT, Mental health, Physical health, Pandemic

Reverse Triangle of Financial Literacy: The Proper Method for Inculcating Financial Literacy among College Students

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Abstract

Financial literacy is a main component of economic development. It has become an important concept in the modern economy. The modern economy is a globalized economy. In today's globalized world, the ability to manage personal finances has become equally important. The financial literacy has become prominent item on public agenda worldwide. The consumer finance has played dominant role in global credit crises from 2007 onwards. Especially about the level of consumers' the formulation of regulatory policy frequently influence by financial literacy, whether tacitly or distinctly and many national governments are actively engaged in financial education programs of various mode. The present study follows descriptive as well as exploratory research design. Judgmental sampling technique was used to collect data. To collect sample, questionnaire was administered to the college going students in Udaipur district. More than 500 questionnaires were distributed to the private and government college students of Udaipur district in different stream of education. Out of this researcher get 437 filled questionnaires out of which 37 were rejected due to insufficient information. As per analysis consult Independent t-test, one way ANOVA, factor analysis and path analysis using structural equation modeling were the techniques used. The collected data were analyzed with the help of statistical package social science (SPSS) version 23 and analysis of a moment structures (AMOS) 22.0. Paper propose reverse triangle which suggests to impart general to specific financial literacy knowledge. The study has suggested this model as it found relationship in general financial literacy aspects like financial understanding, credit planning, tax planning, financial mapping, financial decision ability and special financial literacy knowledge.

Keywords

Financial Literacy, Tax Planning, Financial Mapping, Financial Decision Ability etc.

To Study and Analyse Theories of Investments Post-Liberalisation, Privatisation, and Globalisation (LPG) in India

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Abstract

Theories of Investments help to understand the cycle of investments in the economy. This virtue is to be tapped to study the Investments in India post Liberalisation, Privatisation, and Globalisation (LPG). Post LPG, the dynamics of the Indian economy had turned to structural changes which had a major impact on the investments (i.e., by whom? and where?). This paper attempts to study the growth in Investment post - LPG (1991 reforms) and its contribution to Gross Domestic Product with the help of Theories of Investments. Theories of Investments are premeditated in detail to understand the nature of investments. Investment is a pivotal and dynamic variable of Macro Economics substantially contributes to the growth of an economy. Investments determine the production capacity of an economy which directly influences the demand-supply equilibrium and henceforth, the purchasing power of the economy (directly influenced by the interest rates). Thus, Monetary Policy, though targets inflation, also has an impact on the investments of the economy which also is discussed in this paper. This discussion is an attempt to direct policies towards Investments that though being volatile, can be monitored and controlled. There are myriad variables affecting investments that may be an underdog but might have an immense impact on the fluctuations of investments, which is a part of the literature review. The variables defined in the Theories of Investments are to be studied through correlation and the results are to be analyzed.

Keywords

Accelerator Theory of Investments, Flexible Accelerator Theory of Investments, Gross Domestic Product, Gross Domestic Savings, Monetary Policy, and Foreign Direct Investment

Social Networking Sites – A Lean Recruitment Tool towards Digital Transformation for Sustainable Development

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Abstract

Businesses are going through sea change in their approaches of managing various functions, with a significantly fast mannered transformations driven by innovative digital technology tools. As a result of this, technology has intervened in every function of business today; the HR function which is playing a major role in transforming an organization cannot be ignored from the said fact. The HR function is also riding high on the innovation tide with different innovative and strategic approaches practiced by the HR fraternity. One of the practices is the use of Social Networking Sites in Recruitment towards building an effective workforce. As per multiple past studies, LEAN has been instrumental in transforming current business practices. Hence our study focused on how HR function with SNS Tool is attempting in driving LEAN practices to improve organizational efficiency. It was found that there was a need to study this aspect of HR practices in the context of usage of SNS tools, which ultimately led this paper to make to understand different aspects related to Social Networking Sites. The study aims to contribute in this areas of research domain by understanding the awareness of social networking sites amongst recruitment consultants, their effectiveness, and their advantages as compared to traditional recruitment tools.

Keywords

Digital Transformation, Social Networking Sites, Recruitment, LEAN, Human Resource, Screening, Job, Sustainable Development

Economic Opportunities for New India: Centralizing IT the Decentralized Way

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Abstract

The world economy is developing rapidly in the era of digitalization. Recent studies showcase the advent of blockchain technology which claims to be much more than just a digital currency medium on the economic front. The Indian economy is not a novice when it comes to financial inclusion and innovation through means of FinTech and blockchain technology. What inspired this paper was to state blockchain not merely as a new-age technology but as an integral part of the Indian Economy in the digital era shifting from traditional and primitive means of financial activities to technological financial inclusion. The academic research on Fintech and Blockchain has been given impetus in the recent years of the digital revolution. The paper aspires to contribute to identifying emerging research topics for blockchain and financial technology and understanding their basic framework. The most significant drawback is policy implementation and data privacy. Centralized digital currency disables the free usage of liquid cash and spending activities. The paper aims to present the latest advances and limitations for the Indian Economy to implement technology in the research and development of a centralized digital currency, supplementing economic growth and policy formulation. The review analyzes the gaps which remain unanswered and the introduction of blockchain technology which the Central Government and Reserve Bank of India could use for collecting data-driven information, formulating policy, and having direct control over controlling inflationary tendencies and business cycle impact.

Keywords

Fintech Innovation, Blockchain Technology, Blockchain- Indian Economy, Centralized Decentralization, Tech-Economic Opportunities

A Speculative Study of Automation and Robotization Role in the Sustainable Development of Organisation and Its Importance to Country Growth

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Abstract

In the current scenario of globalization and competitive world we know that the Automation and robotization is grabbing almost all the sectors and industry, definitely with some pros and cons to organisation and country. We can't imagine the industry without automation technology. Industrialization has great aesthetic role in sustainable development of both organisation as well as country growth. The purpose of this paper is to study the concept of Automation and robotization and also to enlightened the role in economic development and sustainability. Researcher refers secondary data for the study for linking the role of industrialization in sustainable development. The key finding of the study tries to reflect the importance of automation and robotization for lowering the manpower, reducing the cost and timely work management with great output and efficiency in performance resulting in sustainable growth. Building automation technologies can monitor the environment and look for methods to conserve resources. Installing automation technologies in organisation could help employees live more sustainably by lowering waste. Consumers can also profit from some automated systems since they can reduce danger by raising awareness and allowing them to defend their work environment. While implementing the automation technology every organisation may face some challenges and issue hence harmonisation of technological skills and human being handling is essential for sustainable outputs.

Keywords

Automation, Robotization, sustainable development, organisation, importance to country Growth

Sugarcane Crop Yield Prediction using Machine-Learning Algorithm for Western Region of Maharashtra

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Abstract

Agriculture is one of the major sources of livelihood for more than 54.6% of the Indian population. Crop Yield improvement is one of the major activities of agriculture management. Soil, water, and Climate parameters play important parameters for crop yield Production. To manage such complex systems the Information technology-based decisions related to agricultural management and future predictions will help farmers to improve the productivity of the crops. The latest state of art techniques such as the Internet of Things (IoT), cloud computing, Data Mining, Machine Learning, etc. are playing an essential role in agriculture. The current study has applied machine-learning techniques for sugarcane yield prediction for the western parts of Maharashtra. The study has established the relationship between the sugarcane crop yield with the different climate and soil parameters. The result shows that the Gradient boost Regression algorithm gives better accuracy for the plains zone. The early prediction of sugarcane yield will help farmers to improve their farming practices and in turn improve the socioeconomic status.

Keywords

Sugarcane Yield Prediction, Agriculture, Machine Learning, Gradient boosting Regression, Sugarcane

Factors Impacting the Social Commerce Adoption Intention

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Abstract

Objective: The current development in social media websites and the growth in e-commerce has led to a new domain called Social commerce. Hence it becomes imperative to study the social commerce adoption intention from the user perspective. Hence the main aim of this study is to investigate the factors that impact the intentions of consumers to use social media for mercantile purposes.

Data Collection: Data was collected from respondents residing in the metro cities of the country.

Analysis: Data analysis was conducted using structural equation modelling.

Findings: The study found that the main factors directly impacting consumer intention to buy on social commerce were trust, perceived satisfaction, information quality, perceived enjoyment, perceived usefulness, and word of mouth.

Implications: The study is useful for managers and researchers who would want to understand social media commerce adoption in-depth.

Originality: This is one of the few studies to investigate the social commerce adoption intention.

Keywords

Social commerce, Intention to buy, trust, perceived satisfaction, information quality, perceived enjoyment, perceived usefulness, word of mouth

Advanced Web 2.0 Application for Proficient Development of Library and Information Science Professional

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Abstract

In recent years, there has been a big rise in social network websites and online applications where, "like minded users share resources, create, tag and label content and rate it in some way". Such applications vary greatly, ranging from websites where users can add, organize and share: bookmarks, academic references (e.g. CiteULike.org), and photographs (e.g., Flickr.com) to websites which can provide one stop information services. ICT and internet technologies have changed the nature of libraries in all sectors, they have also changed the perception and expectations of the user community". Web 2.0 without sticking to the prevailing framework of classification, allows user create free classification/ arrangement of data Web 2.0 user also contributes to the content by means of Evaluation, Review & Commenting. The social nature of Web 2.0 is another major difference between it and therefore the original, static Web. Increasingly, websites enable community-based input, interaction, content-sharing and collaboration. What is common amongst these websites is their emphasis on online collaboration and sharing of resources among users of these new tools and techniques are made possible by the concepts of second generation of Web which are called as Web2.0. Web 2.0 tools and services include Instant messaging, Streaming Media, News Feeds, Podcasting/Vodcasting, Social Networking. Considering all above application of Web 2.0 in present article we have planned to explore information of this application and aware importance of it to stakeholders of library sciences.

Keywords

Role of LIS professionals, challenges in LICs, information networks, digital services, Web 2.0, Social Media, Social Network

Antecedents Impacting the Intention to Use Digital Voice Assistants

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Abstract

Objective: To study and investigate the factors impacting the intention to use digital voice assistants.

Data collection: Data was collected from uses of digital voice assistants from metro-cities.

Method: Analysis was done using structural equation modelling.

Finding: All the hypothesis were supported by the analysis. Perceived of Ease of use, Perceived usefulness, Perceived Privacy Risk, Perceived Trust, Subjected Norm, Perceived Behavioral Control were found to be important factors impacting the intention and adopt Digital Voice Assistance.

Keywords

Artificial Intelligence, Digital voice assistants, Technology adoption, Trust, User satisfaction, Perceived risk, Perceived Behavior control

A Review of the Digitalization of Talent Management in IT companies in India

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Abstract

Talent Management is the method of hiring the correct talent, developing and getting them ready to hold high positions in the future, evaluating and managing their performance and retaining them. In today's times of digital transformation, organizations across the spectrum are not only trying to adapt their systems and workflow to the new way of working but are also redefining their approach to talent management. The highly unpredictable, dynamic and complex business landscape is making the attainment of organizational objectives difficult and challenging. Hence, how organizations manage their workforce becomes even more critical. This paper aims to examine the existing literature review related to how leading Information Technology (IT) companies in India are transforming their talent management processes through various digital tools. The paper also looks at the reasons behind this digital transformation, the latest technological trends in Human Resources adopted by the organizations and the benefits and impact of digitalization on talent management.

Keywords

Digitalization, Human Resource Management, Information Technology (IT) companies, Talent Management

Online Classroom Model: Advantages and Challenges in Delivering Classes in Educational Institutions

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Abstract

The pandemic has ushered in a new era of transformational education practices and has fast tracked the much needed innovation in pedagogy. While upskilling and reskilling are a prerequisite to survive in knowledge industries such as IT, COVID-19 has forced educational institutions, teachers and students alike to adopt newer ways of disseminating and receiving knowledge. Structured programs like Faculty Development initiatives were quickly replaced by crash courses for faculty members to design and deliver classroom courses online. This delivery model comes with its own set of challenges - customising course work for the digital age, reworking on the pedagogy, capturing the attention of online students during live classes, overcoming technological issues and delivering the course content, coming up with newer ways to capture the effectiveness of the course delivery - to name a few.

Online Education and Remote Learning has been around for nearly two decades, though their prominence has grown multifold in the last two years. Many universities have MOOC (Massive Open Online Courses) and on-demand subscription based platforms like Coursera and Udemy have enabled niche content to be made accessible to students and the general public.

The paper looks at various published work of previous studies on the delivery of online courses and effectiveness in various journals, the conclusion of such studies, key learnings and the way forward. The paper also dwells into how some IT companies are using online learning to upskill / reskill their employees and the methodology used to track the effectiveness of module deliveries - such as hackathons and case study based examination. The paper concludes by drawing on the advantages and challenges of delivering courses online, with a closing remark on potential metrics that can be used to measure the effectiveness of such delivery model

Keywords

Online Learning, Online Education, Flipped Classroom, Effectiveness of Online Delivery

The Revival of Travel and Tourism Sector: Resilience Building Perspective

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Abstract

The travel and tourism sector globally has seen many disruptions over the years that have threatened businesses. Right from natural calamities, terrorist attacks, demonetization, government policies, infrastructure, and IT; epidemics like SARS and H1N1 swine flu; to the very recent pandemic of Covid 19; the tourism industry has been experiencing all sorts of upheavals. These disarrays have brought in the importance of being resilient. It is the need of the hour that when all is well, the travel organization needs to be ready for the unprecedented times of the future. The sector needs to value the importance of resilience. Tourism requires to work on new strategies to address manage change impacts. The sector should go from a survival mode to creating a business that matches the emerging trends and is also able to satisfy the growing demands of the market.

Keywords

Travel and tourism, revival, resilience, disruption, survival, pandemic

Agricultural Models a Sustainability Approach and the Way Forward For Rural Economy of India

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Abstract

An agrarian economy like India, with 56.6% of the total population engaged in agriculture and allied activities has failed to be a quintessential epitome of an agrarian economy. The agricultural sector's total contribution to India's total GDP is only 17-20%. The reason for such low productivity is the lack of awareness and outreach in rural India. Even today in many parts of the country agriculture is done just for subsistence consumption and is carried out through primitive means. It would be unfair to say that the issue of rural economic development is never been addressed, it is been addressed with provisional means. What it needs to address the issue sustainably. Today concept of Sustainable development is very much in conversation given the recent climatic changes and resource exploitation from the last decades. This paper tries to examine the sustainable development of the rural sector. The rural sector is completely dependent upon agriculture and allied activities, thus to understand the rural economy we need to understand what is agriculture, thus in this study we identify a different model of agricultural development suitable for the Indian context and review it accordingly. Sustainable development strategies concerning agricultural models are the core theme of this paper and how sustainable livelihood can be achieved and what impact it can have on rural livelihoods.

Keywords

Sustainable Agriculture, Rural Income, Agricultural development, Rural Economy, Farm management

Role of Android based Mobile Applications for Effective Agriculture Management: A Review

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Abstract

Predominantly India is an agrarian economy. About one third population of India is dependent directly or indirectly on agriculture or allied activities. India is a leading producer of several commodities but still we lag behind in terms of agriculture productivity. That is a clear indication that there is enough potential to enhance the production of agriculture commodities. There are several constraints which hinders the process of enhancing agriculture production. One of the key factors is lack of availability as well as the use of information technology in agriculture. Farmers need user friendly technology which they will be comfortable in using. In this view, this paper is an attempt to review the available application for effective agriculture management. The findings of the paper revealed that there are several applications available for various services like pest and disease management, weather advisory, Fertilizer management etc. This shows that mobile application for agriculture is a piece meal approach. The findings also revealed that there is a need for an app which can provide holistic services to the farmers. This kind of technology will farmers in managing the agriculture practices more effectively.

Keywords

Agriculture, Android, Mobile Phone, management

The State of “Innovation” and “Entrepreneurship” in India-A Post Pandemic Bibliometric Analysis

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Abstract

Indeed, "Innovation" has become the most sought-after term in the decade. "Entrepreneurship" is the second one to follow. Despite this, many organisations still struggle to define both of these phrases. Many authors have emphasised that innovation is a process and a mindset, not merely a concept (Kahn, 2018). The term "Entrepreneurship" was also misinterpreted at first. The researchers concentrated their efforts on finding persons in society who run successful businesses. However, scholars gradually shifted their emphasis to the intersection between innovative individuals and the possibilities they possessed, focusing on successful businessmen (Eckhardt & Shane, 2003). In the classical work of entrepreneurship, J. Cunningham mentioned that despite being the most interesting word, we still do not understand entrepreneurs (Cunningham & Lischeron, 1991).

During and after the covid-19 epidemic, the entire globe witnessed a total change in organizational procedures and operations. The necessity of the hour was to investigate how researchers and academics saw the covid-19 epidemic in terms of innovation and entrepreneurship. In the post-pandemic era, it was widely acknowledged and known that these disruptions would produce breakthroughs and lead to inventive enterprises.

This paper is an attempt to bibliometrically analyze the state of entrepreneurship and innovation in the post-pandemic research artefacts. 78 research papers published in the year 2020 & 21 selected exclusively from Scopus Indexed Journals were considered in this study. The paper will analyze the co-authorship, co-occurrence, citation, bibliographic coupling and co-citation analysis of all these papers.

Keywords

Entrepreneurship; India; Innovation; COVID-19; Bibliometric Analysis; Pandemic

Exploring the Technological Behaviour of Small Merchants with Reference to Cashless Payments Methods: The Indian Context

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Abstract

Digital storm which has taken the world has changed the way organisations function. It has brought in a huge change in the way organisations sell and transact. In case of India major change in the e-payment started after demonetization (change of national currency) happened. It is when people were forced to transact through cashless methods in shortage of cash. First time small merchants did business through cashless methods. Though, small merchants still avoid digital methods and prefer cash transaction. Present study was done to understand the factors which influence the behavioural intention of small merchants for adopting cashless methods. The UTAUT (Unified theory of acceptance and use of technology) model was used. It was also to find whether the model can be applied in the Indian context.

The study found that the independent factors of social influence, perceived value, trust did not impact the behaviour intention of small merchants. Though these factors are quite relevant in the Indian cultural context. Thus, the UTAUT model was not found quite suitable to study the behavioural intention of the small merchants in the Indian markets.

Keywords

Cashless methods; e-transaction; e-governance; India; digitalization; demonetization; small merchants, UTAUT model, Innovation

The Opportunity Analysis of Carbon Credit Trading For Developing World- A Case Study

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Abstract

The concept of Carbon Credit Trading is generated from Kyoto Protocol and is basically used to control the greenhouse gas emissions. This concept is used to earn carbon credit earnings and trading between the various companies and government. This concept is basically known for the reduction of carbon emissions in order to mitigate future climate changes; mainly the target is greenhouse gases specially carbon dioxide. It is important to take stock of global scenario of the carbon credit business. India signed and ratified the Kyoto Protocol in 2002. Since then, India is exempted from the framework of the treaty; it is expected to gain from the protocol in terms of foreign investment. In this market, India is an early entrant. Initially the concept was exploited and en-cashed by some big business players only. But now some new and smaller companies are also utilizing the opportunities. This market is now the fastest growing financial market in India. This research article mainly focuses on the business scenario of India. It also explains the carbon credit trading market mechanism, accounting treatment of carbon trading situations of Indian companies.

Keywords

Carbon Credit Trading, Clean Development Mechanism (CDM), Green House Gases and Kyoto Protocol

Impact of Merger of Banks on Financial Inclusion

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Abstract

There is an adverse impact of merger of banks on accountholders, depositors, borrowers and employees. Accountholders required to change their cheque book, passbook, debit/credit cards and IFSC codes. In case of some banks they even need to change their account number. After merger, borrowers might face problem of MCLR (Marginal Cost of Funds based Lending Rate) rates because these rates are different from one bank to another bank, if it remains same for all the banks then borrowers don't face the problem of MCLR rates. The borrowers will be benefitted if the MCLR rate of anchor bank is less than the merged banks. When small banks merge with large banks, the depositors face problem of higher deposit account fees and increased minimum required balance so, it will be more expensive for low income households. Merger may create problem in anchor bank because it becomes difficult for the anchor bank in managing employees of oversized bank and disputes may arise with regard to promotion and other issues. Employees of merged banks need time to adjust to the changed work culture which in turn hinders the quality of customer service.

Keywords

Merger, Financial Inclusion, Impact, Customer, Bank, India

Institutional Support for Development of Women Entrepreneurs in Kalyan Karnataka Region

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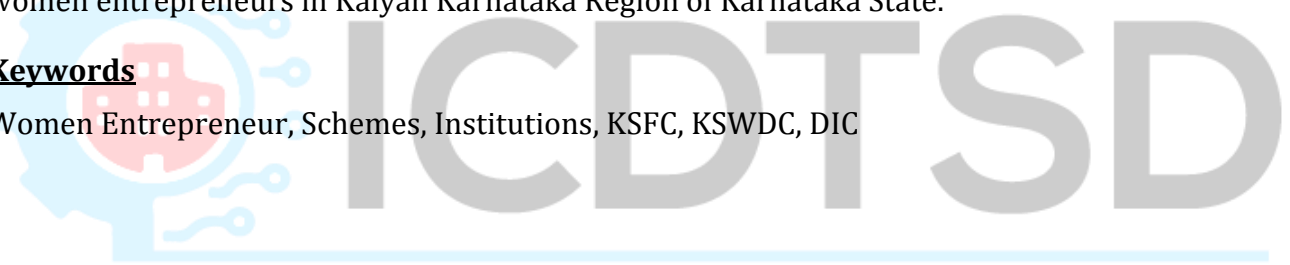
Abstract

There is a change in the demographic characteristics of the business and economic growth of the country due to the increasing presence of women as entrepreneurs. Women-owned business enterprises are playing an important role in society. These enterprises are inspiring others and generating more employment opportunities in the country. Various financial institutions help and support women's entrepreneurs in Kalyan Karnataka such as Karnataka State Financial Corporation (KSFC), Karnataka State Women's Development Corporation (KSWDC), and District Industries Centers (DIC).

The Present Paper focused on various government schemes Provided for the development of women entrepreneurs in Kalyan Karnataka Region of Karnataka State.

Keywords

Women Entrepreneur, Schemes, Institutions, KSFC, KSWDC, DIC



Basel Norms and Differential Performance of Banks in India - A Study of Post-Liberalisation Period -1991 To 2020

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Abstract

Basel 1, 2, and 3 norms have enabled improvement in the banking sector across the globe. In India, these norms along with recommendations of the Narasimham and Khan committee report have led to changes in the functions of the banks for better performance. The present study aims to make a comparative differential analysis of four types of banks in India. It is hypothesised that the performance of all the four types of banks – Public Sector, Private Sector, Foreign Banks, and All Scheduled Commercial Banks have been one of statistical significance. This means that with the introduction of new norms, there is better coverage of management and risks of banks. The data for the study has been collected from the Basel website, websites of banks annual reports, RBI website, EPWRF database, and the like.

The main result of this study is that Basel norms are implemented in letter and spirit and have led to a higher level of performance of all the variables considered for the study. Given the global conditions of the threat of Bitcoins and other informal banking systems, there is an emergent need for Basel 4 norms.

Keywords

Basel Norms, Differential Performance, Types of Banks, Risks, and Bitcoin

Organisational Foundations and Performance of Banks in India – A Juxtaposition Study from 1991-92 to 2019-20

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Abstract

Banks are the pivot of development. The way the banking organisations function (Payer) will influence the performance of the banks as well as the target group (The Receiver). There will be always a business relationship between the banks and their customers. This relationship will be solidified and continue to exist for a lifetime and beyond (generation customers). When a bank lives longer, it means better performance by establishing a continuous customer relationship. It is in this context, a study on the organisational foundations to its performance is critical and essential. The present study aims at establishing a temporal relationship between organisational foundations – Vision, Mission, Objectives, Goals / Values, and strategies and needs to be juxtaposed for a concomitant relationship. The study covers four types of banks in India – Public Sector, Private Sector, Foreign Banks, and All Scheduled Commercial Banks. The organisational foundational variables such as vision, mission, objectives, goals/ values, and strategies are culled out to test the hypothesis of the significance of organisational foundations as explicitly stated will lead to better performance of the banks by type.

The above hypothesis is tested using ANOVA Fixed Effects Model for all performance variables at the aggregate level. The data are culled out from reports of eighty banks which form a major chunk of the banks in India. The sources of data are bank websites, annual reports, RBI websites, EPWRF data sets, and the like. The data have been tabulated by bank type from 1991-92 to 2019-20 – the post-liberalization period in India.

The findings of the study are:

1. Public Sector Banks although form 56.5% of the total transactions (credit) have mixed levels of performance. Some areas are statistically significant and some are not. The organisational foundational variables have moderate clarity and are in most of the cases, objectives and goals are not specified.
2. The Private Sector banks have a market share of 35.4% of total transactions that are urban-centric and have been performing well and most of the variables are documented.
3. The Foreign Banks which are operating in India are clear about all the organisational variables except strategy. The share of the Foreign Banks in Indian urban transactions is 4.19% of the total and all the parameters of performance show the statistically significant result at 1% level. Generally, there will be no autocorrelation effect in the time model tested. This means Foreign Banks make very little or minimum time-oriented errors.

The paper suggests that all types of banks in India must emulate the Foreign Banks to have stronger organisational foundations which in the long run facilitate better competitive performance.

Keywords

Organisational Foundations, Temporal data sets, Performance Variables, ANOVA, and Juxtaposition

Artisans Expectations towards Geographical Indication (GI) – Impact on Rural Development

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Abstract

Geographical indications (GI) are signs that identify the goods originating from a specific geographical location and possess the fundamental characteristics due to the place of origin. GIs are invaluable treasures of incredible India. The rate of GI registrations is showing a strong upward trend in recent years. The World Trade Organisation (WTO) pinpoints the benefits producers avail from GI, but these tag's success remains when artisans enjoy the benefits of marketing and consumer value. The evidence from various studies shows mixed results regarding the expectation from GI and majorly focused on European countries. The study focuses on the producers' expectations from Geographical Indication (GI) and how it aids rural development. In December – January 2022, a survey was carried out with the 93 weavers, including a weaver who was involved in getting the GI tag of Kasaragod weaver's Cooperative society and sales, Kasaragod – 671121, Kerala. The results indicate that the major expectation of artisans from GI is to secure the original producers against duplicate ones and to maintain the original quality with a reputation. The study also pinpointed that GI certification improved employment and resulted in rural area development. Moreover, duplication has increased due to increased unqualified producers, and the authenticity dimension is a question mark.

Keywords

Geographical Indication (GI), Commercial benefits, Marketing, WTO, Rural development

Atal Pension Yojana: A Scenario Analysis of Its Applicability in India

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Abstract

The current population of elderly across the globe including EU countries faces several risks of which poverty risk is prominent (Aaron George Grech 2006). The availability of money in the post-retirement phase of life is critical to every individual. Only a government official in India who forms about less than 1% of the total population gets a pension benefit linked to Consumer Price Index (CPI). There is a large number of unorganized labourers in India. The people, in general, who would like to save for the future to meet their 'normal' standards of living after they reach 60 years of age. The government is bringing in several policy measures to make the scheme benefits reach the private sector-unorganized or informal sector employees. The Atal Pension Yojana (APY) is for a large number of unorganized labourers to enable them to get a pension of Rs. 1000/- per month for a contribution of a small sum for a long period. This entitlement has led to a lukewarm response from the common citizens in India who are at the bottom line of income levels and are unorganized too. Apart from awareness about the plan to common citizens, there are some apprehensions that people believe to be truly addressed, the low returns guaranteed on pensions and its inadequacy, the size of the pension over a longer period, and its real value. Hence a detailed study is needed to unearth the implications of Atal Pension Yojana (APY) for all common citizens on its applicability in the present urban India context.

Keywords

Unorganised Workers, Defined Contribution Plans, Atal Pension Yojana (APY), and Pension returns

A Systematic Review on Green Finance: Sustaining our Mother Earth

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Abstract

Green finance is achieving attention with the development of an economy and it is also essential for the attainment of SDGs. The paper aims to review the role of green finance on environmental sustainability and the factors affecting it. This led to the search of 192 articles from Scopus journal based on relevant keywords from 1994 to 2021. After the final screening of the paper, only 30 articles were selected. The findings of the research were that green finance not only improves the environment but also the financial performance of the economy. Climate change these days is a major challenge for an economy to deal with. Banks and governments play a major in the promotion of green activities by framing policies and green lending. But the research in this area is limited to China economy and more attention must be paid to the proper implementation of green practices which would ultimately result in a reduction in carbon emission and greenhouse gases.

Keywords

Green finance, sustainable, carbon emission, greenhouse effect, environment, climate changes

A Study on Discovering and Prioritising Lean Six Sigma Barriers in Micro, Small and Medium Enterprises

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Abstract

Present day organisations are in quest of initiatives that will facilitate them to be sustainable as well as provide a competitive advantage to remain a continuous stakeholder in the global market. Lean six sigma is designed to eliminate problems, remove waste and inefficiency, and improve working conditions to provide a better response to customers' needs. To retain in market, organizations have to meet the customer demand to get customer utmost satisfaction. It is becoming more challenging as the competition in market is increasing day by day and there is always fluctuation in demand and supply. Commonly, Micro, Small and Medium Enterprises (MSMEs) are struggling with such problems as they are having limited resources. To stay remain in competition there is only one way to improve productivity by optimum utilization of available resources by reducing waste and defects in product and processes. In this context, Lean Six Sigma (LSS) is emerging as a potential strategy that can be able to improve the processes very easily. The main aim of this paper is to identify the various types of barriers that MSME's faces when attempting to introduce Lean Six Sigma techniques and prioritize them using analytical hierarchy process. This study will help the managers and researchers to focus on critical barriers of LSS so as to implement it in an effective manner.

Keywords

Lean Six Sigma, MSMEs, Barriers, Analytical Hierarchy Process (AHP)

A Research Paper on Emerging Trends in Enterprise Risk Management in MSMEs

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Abstract

Enterprise Risk Management has come a long way over the past two decades. While the concept has always existed, it has now emerged as an important function in organizational management. In North America and Europe, studies have been undertaken in the field of Enterprise Risk Management for sustainability and growth of the MSME sector. Emerging markets and developing countries have also begun empirical research in this field in recent years. Though regarded as the engine for economic growth worldwide, the sector is highly susceptible to risks and is still observed to be vulnerable to business disruptions. In a highly globalized business environment, impacts of several issues keep hampering businesses; their repercussions spanning rapidly across continents. In the light of the above, this paper is an attempt to understand the emerging trends in ERM in the increasingly competent globalized business environment.

Keywords

MSMEs, Enterprise Risk Management, Change

Implementation of Enterprise Knowledge Management and Its Impact on the Key Business Processes: HR Perspective

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Abstract

Knowledge base competence can be one of the most significant aspects among others in the success of any Business Enterprise in the context of digital transformations happening across the globe in every sector. Knowledge Management and intellectual capital are closely associated areas; wherein substantial research is heading toward its implementation challenges. The intellectual- assets being the Human Resource (HR) signify the mission of HRD (Human Resource Department) to tackle the challenges of the key business process. There is surely pressure of sustaining the level of competence that is essential to manage these live-dynamic-data-repositories to fulfil organization undertakings.

This research paper advances that; in the given context there are challenges in application of EKM (Enterprise Knowledge Management), wherein HRD can contribute effectively. The researchers have studied these areas from a perspective of identifying major factors associated with Enterprise Knowledge Management, and its impact on the key business processes. HR personnel must possess competencies, relevant for effective implementation of strategic HRM policies and methodologies in context to the digital transformations that are taking place rapidly. The paper proposes about the necessity of systematized efforts in creating, executing and managing the methodology across the organization. Almost all the key business processes considered in the study; showed close association of EKM; wherein, HRM, quality control and IT Services had significantly high score; which clearly indicated its strong hold and impact on the business processes. EKM was not tied into business processes, and this situation is changing as transforming business scenarios; thereby the multifaceted role played by HR personnel holds a strong case.

Keywords

Enterprise Knowledge Management, Digital Transformations, Key Business Processes

Effect of Agile Project Management on Sustainability

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Abstract

In the digital era, the process of work within the organization and management has totally changed where technology has indulged making the work more easier. The concept of agility plays an important and main role in changing the scenario in which Agile Methodology is in boom. This Methodology has changed from traditional to Agile as per the requirement and satisfaction of the client and the customer. The principles and features of agile will make an impact on the developments to sustain during the changes that occur during the digital change. The aim is to have a systemic and marginal debate on sustainability by reviewing the current literature.

Keywords

Methodology, APM, agile principles



Advancement of Organizational Agro-Tourism Business Culture through Digital Transformation

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Abstract

Development of Agro-Tourism with the digital sources is the primary key for success in sustainable management of environmental responsibility.

It is the core part of rural and cultural tourism. According to Pebble Magazine "Agri-tourism is a form of commercial enterprise that links agricultural production or processing with tourism in order to attract visitors, with a number of financial, educational and social benefits for tourists, producers and communities."

General Trends of Agro-Tourism depends on four factors namely Cultural Heritage, Natural Heritage, Availabilities of Activities and Facilities and Availability of food.

Present trend is to use digital media in Agro-Tourism like 'U select' facility on websites for choosing activities that you want to do on farm i.e. cooking, harvesting crops, milking of cows, feeding animal etc.

Several options exist for promotional strategies through digital sources. We can promote our Agro-Tourism by Digital visiting cards, live brochures on website, Advertising Board, Moving advertisement on television etc. These are paid advertisements for promotion of Agro-Tourism. These are helpful for potential buyers to know that availability of products and services which will meet their needs and desire.

The role of promotion is to convey across the communication to the potential tourists. Tourism is a form of active recreation away from one's place of residence that is inspired by cognitive, recreational and sports need.

All employees work for common goal and it's a primary identification of organization. In Agro-tourism, total workforce manages all the activities with quality performance as a top priority under the basic principle of Agro-tourism for achieving ultimate satisfaction of consumer needs. So this is common goal of workforce and we can consider that Agro-tourism is small commercial organization.

Basic Principles of Agro-Tourism:

1. Have something for visitors to see.
2. Have something for visitors to do.
3. Have something for visitors to buy.

Three important factors contributing to the success of Agro-tourism:

1. Farmer
2. Village
3. Agriculture

Foreign reserves in India comes from one of the best sectors that is tourism. Indian diverse culture and tradition is unique in the world, which helps to attract tourists towards India.

In USA, Italy and China, Agro-tourism's working with the research and development, human resource planning, environmental sound practices etc. In Israel, rural tourism and agricultural tourism specially focuses on innovation and committed excellence resource management in tourism for maintaining quality in the long-term purpose.

Holding size of land by individual farmer in USA is nearly 444 acres and in India which is only 2.7 acres i.e. 1.08 hector, so organizational management practices in Agro-tourism and their organizations is slightly different in India as compared to U.S.A and other countries. 328 Agro-tourisms are working in Maharashtra across 30 Districts, so government has huge opportunity to digitally promote Agro-tourism under various schemes for protecting environment and culture with sustainable economic development in rural area.

The best expected outcome is that to promote cultural and economic sustainability of rural area of Maharashtra state in India through various promotional activities.

A Study on Green Accounting: Concepts and its Importance

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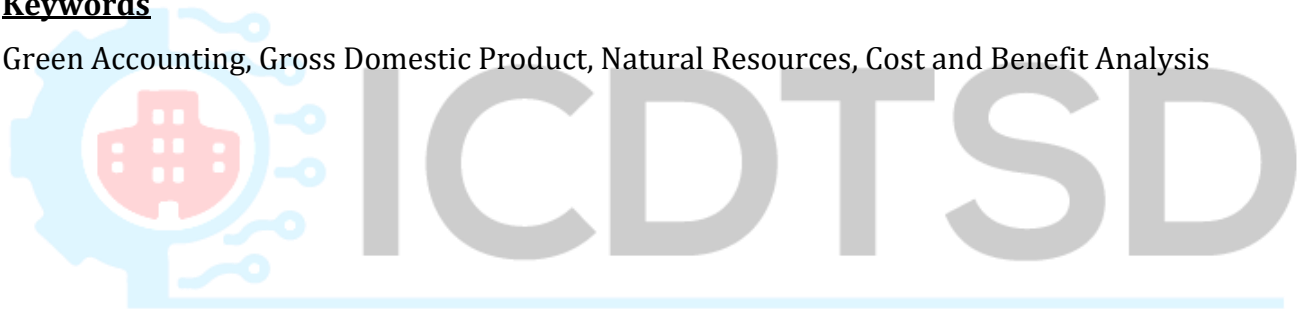
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Abstract

The Green Accounting term was first introduced by Economists and Professor Peter Wood in the 1980s. Environment protection is a significant issue all the time. Gross domestic product has become nearly every nation's default measure of development. The present study mainly focuses on the major role of the environment in the progress of the economy of a country and in return the damages to the natural resources; it's an analysis of cost and benefit. The study is based on secondary data available by Indian companies which adopted this system. Green accounting also called various names are Environmental accounting, Resource accounting, or Integrated accounting.

Keywords

Green Accounting, Gross Domestic Product, Natural Resources, Cost and Benefit Analysis



A Bibliometric Analysis of the Development of Option Pricing Models from 1970-2020

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Abstract

There has been an increasing interest amongst the research community in option pricing models post Covid-19 pandemic. The tremors of the pandemic hit the community at large across the globe not on physically but mentally and financially too. Derivatives are a important hedging tool used worldwide for Risk management. Thus, fair pricing of derivatives and hence valuation is important in present times. The present study offers nuanced understanding of development of “Option Pricing models” from 1970’s till date. An extensive bibliometric analysis of the existing literature using the key words, “Option Pricing Models”, “Parametric Option pricing models”, “Non-parametric Option Pricing models” from Scopus, Web of Science, PubMed, EconLit was conducted. The analyses highlighted the significant contributions by various authors as well as journals. It identifies and reveals the research gaps that may help the interested researchers in future in “Option Pricing models” to examine at micro level from different perspectives. The study also suggests some crucial aspects of real time pricing practices to various practioner’s, price makers and policy makers.

Keywords

Bibliometric analysis, Option pricing model, Parametric models, non-Parametric models, Risk Management

Derivatives Market Response to COVID-19, a Black Swan Event: A Case Study of Indian Derivatives Market

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Abstract

The stock market is witnessing huge volatility in recent past owing to outbreak of novel "Covid-19" pandemic and is increasingly gaining attention of all investors and global entities. In the context of heavily and constantly increasing stock prices in global markets, valuation of securities and derivatives had completely ignored the impact of the second wave. This paper tries to study the trends and patterns in the performance of option valuation models in pre-COVID-19 and post- COVID-19 period and validates it. The National Stock Exchange of India Limited (NSE) data has been used in the study for analysis of option pricing structures. The period of study has been divided into two eras to test the correlation between the pricing based on various parameters in pre- and post-COVID-19 crisis period. This study covers top six companies (based on their market turnover) which listed in NIFTY 50. The companies considered are Reliance, Hindustan Unilever, Bajaj Finance, Axis Bank, ICICI bank and HDFC bank. The study tries to prove that the Indian markets have faced huge widening of Bid-Ask spread of option values, relatively, to that of pre-COVID-19 period. The study focuses on empirical performance and validation of Black Scholes model in this crisis period. The study uses the model used by the researchers all over the world as a benchmark model. First the model parameters are estimated and then model is fitted to the market data of traded liquid option prices. Further, the efficiency is tested by checking the significance of estimates using hypothesis testing and then calculating its mean squared accuracy for the same period. Conclusions were drawn with respect to policy changes and market structure changes in both periods and results obtained.

Keywords

Covid-19, Option pricing, Nifty-50, Econometric modeling

JEL codes: E00,G1,C12,G15,C52

Seven Level Reduced Switch Symmetrical Inverter with Different PWM Techniques

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Abstract

The Multilevel inverter (MLI) are controlled as most well known strategy to integrate about the sinusoidal waveforms utilizing various steps. MLI have least symphonious twisting, electromagnetic impedance and higher DC connect voltages. MLI withstand better voltage, more electromagnetic similarity, less harmonics diminished exchanging misfortune and better influence quality. ML inverter offer various applications in terms of voltage from medium to high, for example, in sustainable sources, blowers, laminators, fans, mechanical drives and transports. The new topology ensures the minimum switching losses, reducing size and installation cost. The new topology is well suited for drivers and renewable energy applications. In this study, a 7-level inverter with a modified reduced switch topology is proposed, which requires 7 switches and 6 switches. Doing simulation and comparing the results of 7-level 7-switch and 6-switch inverters will be done in MATLAB/SIMULINK.

Skill Induction Training in Professionalizing People in Front Office Operations at Super Specialty Hospitals- A Case Study

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Abstract

Front office operations are hospital administration wing and are a vital component of every super-specialty hospital. A well-structured team of front office executives is heart and soul behind its operations. They continuously coordinate between every department of hospitals daily basis and are responsible for planning to coordinate and oversee the smooth functioning of hospitals. They are the first point of contact for all patients and as such, it is very critical for super-specialty hospitals to groom and provide training continuously to aid to patients' satisfaction levels. Training programs offered by hospitals must be associated with quality service delivery to improve the productivity of people both at the front end and back end which becomes critically essential for the quality of work that they offer.

The paper focuses on formulating skill induction training programs for front office staff in super-specialty hospitals. It stresses the importance of why medical Healthcare forces go through regular training programs to comply with accrediting standards of patient safety.

The objectives of the study are:

1. To identify and assess the training needs of the front office staff at super speciality hospitals.
2. To formulate the training module for the Front office staff in the super speciality.

The results have enabled us to mark out the knowledge base to fill in followed by soft skills needed to address patients and would facilitate change in the attitude of the staff to cater to the standardised needs of the super speciality hospitals. It will ensure to improve the people who are the face of the hospital known for meeting patient needs.

Keywords

Super Speciality, Patient Satisfaction and Front office

Customer Purchase Intention on Computer Hardware and Peripheral-An Introspective Study

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Abstract

Several factors influence a customer while purchasing a product. With the high consumption volume of electronic products and short life cycles, decision-making before purchase becomes very crucial. There is, thus, a need for the companies to understand what factors are highly influencing customers while purchasing computer hardware and peripherals. Studies have propagated cost, features, quality, accessibility, convenience as factors. There are studies propagating factors like lifestyle, return policy, behavioural comfort, value-added services, and sustainable purchase habits. There are, however, conflicting opinions on characteristics with behavioural factors for purchasing electronic products and peripherals. The present study aims to evaluate the purchase intention of customers on buying computer hardware and peripherals. There are relatively few studies on reverse logistics. The logistics and its importance in business performance, sustainability and environment, and responsible consumption habits. The present study contributes to the existing literature by filling this gap. The study identifies indicators of evaluation used by customers and to what extent it influences purchase intention. The study considers 223 consumer responses towards computer hardware and peripherals in Bengaluru City. The study concludes by marking out major factors influencing return policy with a greater impact on consumer intention to buy.

Keywords

Computer hardware, peripherals, Reverse logistics, purchase intention, buying behaviour

Marketing Analysis of Grapes in Sangli

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Abstract

A publicizing broker makes the interface with the maker to the end customer. The delegates are a specialist, merchants, distributor, or a store. Intermediaries occupy an indispensable and pivotal area in the present capital marketplace. Even as a few alternate dealings may also involve handiest an unmarried intermediary entity, extra complex transactions contain networks and chains of intermediaries at unique tiers. These market dynamics are similarly important by way of proprietary dealings utilizing such intermediaries, where the skinny line of difference between investors and intermediaries as individual market players gets diluted. In the marketplace complexities, market intermediaries often generally tend to put themselves in conflict of pursuits situations. Given the marketplace scenario, it's miles vital to hold a vigil at the boom of intermediaries, especially the new classes of intermediaries who may additionally or won't be covered through the prevailing regulatory framework, especially inside the context of the new, create progressive, and hybrid merchandise which is frequently released. Accordingly, it's far essential to revisit the significance of honest play by way of intermediaries within the context of their unique operations, the troubles associated with the war of pursuits, and present-day challenges from a realistic point of view.

Virtual Tourism as the Modern Market Tool for Sustainable Development

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Abstract

Digital transformation is an evolving process happening in all sectors of industries today. Sustainable marketing revolves around the three main factors which are social value, customer value and environmental value. Sustainable marketing can be a great way for the development of the tourism industry. Virtual reality (VR) tourism is an innovative mode of marketing on destinations and tourist spots. VR gives an insight on future tourism planning and technology based marketing. It can also be a next step towards sustainable tourism, where there is no physical interference with the destination. The environmental factors are not compromised, yet, creating a great tourism experience for the customers. Digital transformation can be a safe way to meet the environmental challenges of tomorrow such as carbon footprint, resource depletion and intensity of carrying capacity. This article emphasises on the benefits of VR in tourism during the COVID 19 pandemic period, where tourists could enjoy the different destinations without being in contact with people. The destinations and the culture of the place can be experienced by the tourists without endangering their life. The innovation of VR is a great boon to the physically challenged and to those having long time diagnosis. This article is a profound study, emphasising VR in tourism is shifting its focus for the sustainability growth as well as for a safer tourism practice in the future.

Keywords

Virtual tourism, Digital transformation, Sustainable development, Modern marketing, Environment, Sustainable tourism

Role of CRM Practices in Life Insurance Corporation (LIC) of India: A Study with Reference to Raichur Division

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Abstract

Customer relationship management is an old concept. It's all about how you treat your customer after the sale. Businesses that handle well succeed referrals and repeat sales are the lifeblood of business. They are also a direct result of effective customer relationship management. This article focuses related to customer relationship building especially for retail investors from life insurance sector and its management in general, based on the principles of Relationship management in service organizations. Identifying the managerial practices and measures for relationship building for effective and efficient business is the essence of this article. Right from basic concept of CRM, its strategy & technique formulation to evaluation of CRM, various aspects of customer relationship management are covered in this article.

Keywords

CRM, Retail Investor, level of perception

Challenges of Digital Transformation in Education Industry on Its Stakeholder

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Abstract

Last 2 years have been quite an extraordinary period for all of us. We have been going through a sequence of events which we have not even thought of. Right from complete lockdown to work from home, from RTPCR to vaccination and what not! It was surely a challenging period for all us.

Being a Professor, Teacher, it has been intriguing to see how students are coping with these challenges. For them, it must be quite harder to get used to the new world. There has been a complete paradigm shift in our parenting concepts and completely changed the whole perspective. From no mobile/laptop to hours of online schooling, college. from sitting among 40 kids to sitting alone in front of screen and this list goes on.

Out of these, most striking change from our perspective is the forced exposure to cyber world. Cyber or virtual world is no more a matter of choice now. With online classroom via zoom, teams etc, online assignments, School, college WhatsApp groups, even online birthday celebrations. Due to this there is a big transformation happened in education industry.

This research will through on a light the challenges facing by the teachers and students due to this digital transformation. The research will be based on qualitative and quantitative study. The research is limited to only two stakeholders in education industry i.e., teachers and students.

Keywords

Cyber Safety, Online Teaching, Online Learning, Cyber Threats, Cyber Hygiene, Digital transformation, E- learning.

A Survey on MIPS-RISC Processors

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Abstract

In present environment processors plays a major role where multi components are housing in the single chip. Here the technology is shrinking its size rapidly where there will be a scope of hazards to occur in the processors that lead to power; area; speed degradations. So, these MIPS-RISC processors have evolved to enhance the performance. In this paper the main focus is on developments in MIPS (Micro processor without Interlocked Pipeline Stages) desired parameters and the various modern optimization techniques implemented to reduce the power dissipation at all abstraction levels. clock gating is the most popular technique for minimizing the dynamic power consumption. For the processor design Verilog HDL is used and by using Xilinx synthesizing is done and different simulators are used for simulation. Comparison of different results for various parameters is done and outline the issues related to low power techniques., which intern helps in selecting the desired challenge.

Keywords

MIPS, RISC, Low Power, Clock Gating ,Xilinx, Synthesizing, Simulation

Influence of Education Outcomes & Student Employability Talents on Outlooks of Employing Organizations

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Abstract

Competency mapping is the procedure of recognizing the particular talents, awareness, talents, and behaviours necessary to drive successfully in a definite trade, occupation, or job designation. Competency maps are frequently discussed to as competency sketches or skill sketches. It is a scheme concentrated mainly on appraising the proficiencies of workforces in a controlled and duplicable technique. One such important objective is to increase cognizance of the contemporary talents record in the company, besides categorise prevailing proficiency gaps. This paper analyses the learning outcomes of various course contents and how it enhances the students' employability. The data was collected from 1000 students as sample for this study. With the help of various statistical techniques the data was analysed and interpreted. The pertinent findings and discussions are reflected, and the appropriate conclusions and recommendations are explained in detail.

Keywords

Students, employability-talents, employers, superiors, organisation

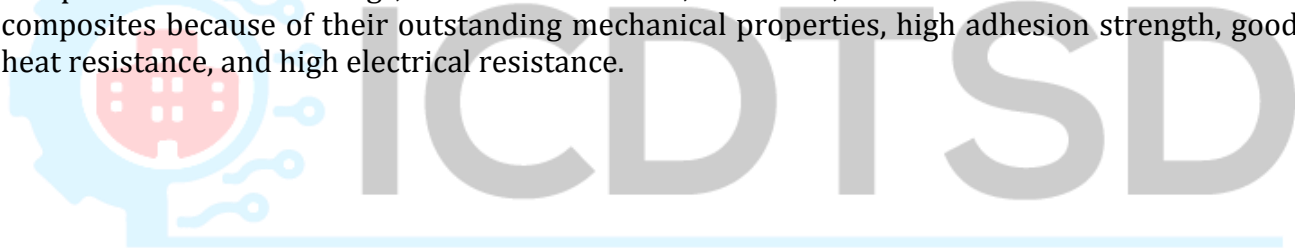
The Fundamentals of Epoxy Composites with Filler for Different Applications: A Review

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Abstract

Composites or composite materials are engineered materials that consist of two or more constituent materials with wide discrepancies in their physical, chemical, and mechanical properties. The characteristic properties of these composite are as a result of the individual properties of their constituent parts and their respective volume fractions and arrangements in the material system. Depending on the intended application, composites can be designed to satisfy specific geometrical, structural, mechanical, chemical, and sometimes aesthetic requirements. Areas of application of these synthetic materials includes construction such as in buildings and bridges, automotive industry such as in car bodies, aeronautic, naval (e.g., ships and boats), and in the biomedical fields. Therefore, the main purpose of this paper is to introduce composite materials, epoxy resins their additives, fillers and discuss their current and potential use in coatings, electronic materials, adhesives, and matrices for fiber reinforced composites because of their outstanding mechanical properties, high adhesion strength, good heat resistance, and high electrical resistance.



IIR System Identification with an Improved Particle Swarm Optimization Algorithm

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Abstract

An improved particle swarm optimization (IPSO) is used to identify infinite impulse response (IIR) system based on error minimization concept. Since the parameter selection of conventional PSO influences searching process and hence dynamic control parameters are inserted in the mechanism to avoid premature solutions. This modification helps to final global optimal values even the initial control parameters are worst in nature. The method is tested for two standard IIR systems of 3rd and 4th order models to show the improvements. Finally, comparative results show the effectiveness of the dynamic nature of the control parameters of PSO in order to find close parameter values of unknown systems.

Study the Factors of Influencing the Growth of Health Insurance Sector during COVID-19 Pandemic

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Abstract

Now a days Health Insurance become the priority of the common human beings, during this covid-19 pandemic it's panic situation for normal people each and every one wants to become safe physically, mentally. The Government of India nationalized the life insurance industry in January 1956 by merging about 245 life insurance companies and forming Life Insurance Corporation of India (LIC), which operationalized from 01.09.1956. The sector was opened up to independent players in 2001. The Insurance Regulatory and Development Authority (IRAD), an independent insurance regulator established in 2000, has ultimate powers to regulate the insurance business and regulate in a manner that will safeguard the interests of the indemnified.

The current study will look at 26 health insurance companies out of that 6 health insurance companies are identified on the bases of their claim settlement ratio and stock liquidity and share in the market which covers the geographical area as Pune district. Communication with customer helped researcher to prepare a list of questions as a main data for research. The data was collected by completing a modified questionnaire from Health Insurance Policy owner along with demographic information and analyzed to determine its findings.

Keywords

Life Insurance Corporation of India, monopoly, Insurance Regulatory and Development Authority (IRAD), Solvency Ratio, Claim Settlement Procedures

A Study on Perception and Experience of the Work: Special Reference to Teaching Role and Its Stress

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Abstract

Teaching is a noble profession. Perception about the job may differ from fresher to experienced teachers. Fresher may look at the tip of the ice berg and experienced teacher may disagree. A new teacher unknown to the stress points in teaching may have a clear image, and hence wanting to perform.

Every job involves stressors however; to what extent vary from job to job. A few jobs demand physical whereas some demand for psychological stress. There are very few jobs those require pure mental or physical stressors. In fact, jobs are combination of physical and psychological stressors. Need is to reduce unnecessary stress. To confirm, and analyse further in-depth, researcher considered the experience and gender perspectives. A 253 teachers sample put to different statistical tests and found that teaching is not an easy job and carry stress however, people do not want to give up their jobs.

Keywords

Teaching profession, Teaching stress, Stress management, Gender stress, Job satisfaction

Assessment of Impact of Covid 19 Pandemic; on Mental Health Issues of Employees Associated with the Hospitality Sector in Pune City

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Abstract

The end of year 2019 engrossed the whole world with the outbreak of Covid 19 virus being transmitted from one human being to another in no time.¹ The disease spread so rapidly that it crossed the boundaries of China; where it originated from; and entered in many other countries, bringing them to their knees. Within a span of a month or two total lockdown was announced in majority of the nations.² The lockdown in India was enforced on 24th March 2020.³ The World Health Organization (WHO) shows the statistics of India with 3,46,48,383 confirmed cases as against 4,73,757 deaths due to the novel corona virus infection till date.⁴ The lockdown brought along with it a radical change in the lives of people which instigated hike in suicidal cases and mental health risks, drug abuse, economic crisis, hunger, uncertainty, domestic violence, loss of income, huge debts, fear of the virus, life threatening questions, sleeplessness, depression, anxiety disorder, panic attacks and many more sequels disturbing the frame of mind. ⁵ The spine-chilling scenario picked up the need to examine and assesses the impact of Covid 19 on the mental health issues of persons associated with the hospitality sector (this sector being affected the most). Questionnaire method was used to collect data and the result shows that there has been a devastating impact on the employees of the hospitality industry in Pune. Most of the current research are concentrating on operational and organizational factors. Research from employee perspective is the need of the hour. This paper helps to understand the mental health issues and recommend suggestions for bringing the employees work life balance back to normalcy.

Keywords

covid-19 pandemic, socio- economic, hospitality, travel, mental health

Carrier-Based PWM Methods with Common-Mode Voltage Reduction for Five-Phase Coupled Inductor Inverter

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Abstract

Five phase inverters have been widely researched for their ability to drive Multiphase machines and simultaneously produce lower levels of Common Mode voltage when compared to the three phase inverters. Five Phase inverters offer superior control over the star point voltage due to the availability of extra phase legs. This paper demonstrates the mitigation of common mode voltage developed in a five phase inverters by the introduction of two new CBPWM methods, by Utilizing Adjacent Modulating Waveforms and utilizing non Adjacent Modulating waveforms. These schemes are realized in a five phase inverter that uses Coupled Inductor Inverter (CII) to generate Multi level output. Owing to the presence of Coupled inductors in the circuit, the proposed methods are further developed to balance the volt-sec across the coupled inductor otherwise the circuit encounters over currents. The proposed methods are intended to ensure minimal switching operation and avert unexpected states throughout the switching transitions. The developed methods are verified by simulations and performance of the five phase coupled inductor inverter is observed.

Keywords

Common-mode (CM) voltage, coupled inductor, multiphase inverters, pulse width modulation (PWM) inverters

Perception of Employees on Retention in Small Business

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Abstract

Small businesses must be able to foresee technology breakthroughs and compete with larger businesses in today's ever-changing environment. This requirement emphasizes the importance of a company's capacity to adapt via its workers' learning and ongoing development. Recruiting and keeping talented workers is critical in this process. Employees' knowledge and abilities are vital to a business's capacity to compete economically. Given the importance of retaining employees to a firm's operations and profitability, this article focuses on the organizational and individual variables that impact employee retention. Odisha is a growing state with a plethora of business prospects. After agriculture, small businesses are the second-largest employer of human resources in Odisha. As a result, the researcher wishes to identify and categorize current methods and approaches, as well as developing difficulties, in the perspective of employees for their retention in small family-owned/professionally-owned businesses in Odisha, particularly in the districts of Bhubaneswar and Balasore. The researchers sampled 169 small business employees from five sectors for their study. Calculate the mean values of the opinions and compare them to demographic factors using the t-test and multiple linear regression techniques. Based on that data and the study, the researcher identifies the most effective retention procedures and makes recommendations to small business owners for employees retention.

Keywords

Small business, Retention of employees, Employee perspective

Citizen Satisfaction towards Solid Waste Transportation Management Service in Satara

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Abstract

Citizen Satisfaction with service quality is an important indicator in the governance process since it reflects residents' trust in local government organizations. The purpose of this study is to determine the level of citizen satisfaction with Municipal Corporation, i.e. city corporations. The goal of the research is to find the characteristics that explain why residents' satisfaction with urban local government organizations varies. The study took a quantitative method based on survey data, which included 71 responses from different area of city. However, in this research study citizen satisfaction towards municipal quality of waste transportation service provided by Municipal Corporation on waste management is evaluated. For measuring the effectiveness of waste transportation service provided by Municipal Corporation, a survey was done using a structured questionnaire with the help of several parameters such as citizen demographic profile, adequacy of waste collection, Waste collection points, Segregation Compartments, availability of public bin, and satisfaction level towards waste management etc. The citizen has given their views based on their daily waste transportation management system, as well as their observations and difficulties with the current system.

Keywords

waste transportation, waste management citizen satisfaction level, waste management service, Satara Municipal Corporation, waste transportation service quality

The Impending Perspective of Digital Tools to Develop Mathematics and Science Educating in Collegiate

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Abstract

Raised on regular disquisition of studies, this inclusive meta- analysis delved how the use of skill can enrich wisdom in council education system mathematics and wisdom. All studies associated education consequences of scholars using digital tools to those of a control group professed without the use of digital tools. Overall, digital tool use had a positive effect on student learning issues. The provision of schoolteacher trainings on digital tool use significantly moderated the overall effect. Use of intelligent training systems or simulations similar as dynamic fine tools was significantly more salutary than hypermedia systems. On a descriptive position, the effect size was larger when digital tools were used in addition to other instruction styles and not as a cover. The results open up new directions for unborn exploration and can inform substantiation- grounded decision- making on the use of digital tools in education system.

Keywords

Computer based science learning, Mathematics, Media in education, Meta analysis, Collegiate education process

Cluster Analysis: Application of K-Means and Agglomerative Clustering for Customer Segmentation

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Abstract

Customer segmentation is the segregation of a business customer base into groups called customer segments such that each customer segment consists of customers who share similar characteristics. This segmentation is based on factors that can directly or indirectly influence the market or business such as product preferences or expectations, locations, behaviours etc. Customer segmentation can be implemented through clustering, which is one of the most famous machine learning techniques. Cluster analysis is applied in many business applications, from customized marketing to industry analysis. It is an unsupervised learning technique that divides a dataset into a set of meaningful sub-classes, called clusters. It helps to comprehend the natural grouping in a dataset and form clusters of similar records based on several measurements made on the records.

This research paper has focused on creating customers clusters by applying K-means and Agglomerative clustering algorithms on a dataset consisting of 200 customers. Various machine learning libraries were used in Python programming language to implement and visualize the results.

Keywords

Agglomerative clustering, Elbow method, Dendrogram, Clustering, Customer Segmentation, K-means Clustering

Digital Transformation a Sustainable approach in Public and Private Sector with Reference to the Banking Business

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Abstract

Indian Economy is the witness for rapid advancement in the Banking Sector by keeping the customers in the centre. Public and Private sectors are in existence with the intention of growth of economy after the observed results in capitalist economy. Digital transformation, a phenomenal aspect of Information technology, introduced a new scenario in the Banking sector. The enriched outcomes of digital transformation are the result of consideration of customers choice, likes, dislikes, preference etc. Banking institutes, the notable aspect of the economy, have not only generated revenue as a major contribution of the economy but also shed light on customer satisfaction. The new innovative ideas and modern technology makes dealing in an amended way with Artificial Intelligence, Machine Language, Internet banking etc. Digital transformation makes the functioning sustainable and economical for the obliged purpose of both Banks and customers. The study has undertaken to investigate the positive impact of digital transformation on the Banking sector. Sustainability the key factor of digital transformation is the investigation of this paper.

Customers Acceptability for Digital Banking Channels In India – An Empirical Study

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Abstract

'Digital banking gives gigantic advantages to banks' in cost reserve funds, further developed client connections and separating their offerings from contenders. Albeit the Internet banking administrations were presented in India for over 10 years ago, the reception among the bank clients is still extremely low. This review plans to analyze the variables that decide adoption intentions of clients to utilize Internet banking administrations in India. Financial progress and innovation transformation have enabled the development of new and more efficient delivery and preparation channels, as well as more inventive financial products and services.' Banking companies are up against competition from one another, as well as non-bank monetary intermediaries and alternative finance sources. Another important challenge facing banking firms today is the evolving and changing needs and expectations of customers, which are accompanied by increased levels of education and growing wealth. Customers are becoming more aware of their financial choices and are becoming more involved with them. "The motivation behind this examination was to comprehend the Indian clients' mentality towards comfort and confidence in monetary exchanges in web banking administrations".

Keywords

Digital Banking, innovation, financial choices

Digitalization of Stree Nidhi Operations at Village level to Empower SHG Women members in Guntur District, Andhra Pradesh

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Abstract

The Stree Nidhi Credit Cooperative Federation Ltd. broke new ground by recognizing women as a primary force to be served in the development of their own communities. One of the unique features of Stree Nidhi is leveraging Information Technology to deliver financial services seamlessly at the doorsteps of members of SHGs in pursuit of its avowed objective of poverty alleviation through empowerment of women. Its focus is on livelihood financing by adopting technology and proper systems to deliver credit within 48 hours from the time when loan is requested for, as such an approach only would mitigate poverty, which is crucial for the poor. This has raised a lot of questions whether Stree Nidhi is truly worth serving and that it can be a profitable market, whether it can estimate the market requirement as well as the services required. Therefore, the present paper focuses on how Stree Nidhi Credit Cooperative Federation Limited., helps in supplementing credit needs for empowering SHG women members at work, at home, economic, social and technological gain obtained through Stree Nidhi credit.

Keywords

Empowerment, SHG women, Stree Nidhi, Digitalization

Smart Production Using IIoT (A Case of Gicy Pharma, Nagpur)

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Abstract

This paper is an outcome of my ongoing research about the progression of Indian manufacturing sector post 2007-08 recession till today being evolved from conventional Manufacturing to Industrial Internet of Things enabled smart manufacturing and its possible impact on the manufacturing sector when the manufacturing houses are mandated to be Industry 4.0 compliant.

Keywords

Smart Factory, Smart Manufacturing, IIoT, IoT, Industry 4.0



Impact of Digital Transformation on Teaching Attitude of Private Professional Institutes' Teachers during Covid-19 Pandemic

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Abstract

Global pandemic Covid-19 changed the entire world and so the Teaching World. When the entire world was leveled ground, complete transformation occurred in field of education. The entire mode of education from offline had to be online as learners and instructors could not be together face to face and thus to adopt to the new way of teaching-learning the teachers had to change their attitude. As per the research nearly 1.5 billion students that include 90% of learners are unable to go to Institute physically and the Teachers were left with no option than to rely on this mode yet it is investigated that how did teachers adapt and respond to the situation. It was observed that variety of virtual tools were explored to make teaching happen and this study would explore the various tools explored in professional private higher educational institutes for teaching In this study overall impact on academics is not assessed however the attitude of teachers is apparently transformative and thus the teaching attitude of teachers during this situation in professional institute will be investigated. This study proposes the qualitative and quantitative interpretation of impact of Digital Transformation on teaching attitude through in-depth interview and observation of respondents. It is indicated that research would be carried out with regression analysis to measure the impact of digital transformation on teaching attitude.

Keywords

Digital transformation, Teaching Attitude, Covid-19 Pandemic

Reframing the Rules of Business in Indian Hotel and Restaurant Sector Post Pandemic

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Abstract

The Novel Coronavirus, believed to be originated from the city of Wuhan in China has dramatically spread in many countries of the world and has affected millions of lives. The outbreak of coronavirus has created a global health crisis as there are no vaccines available for it. While people were caught up in the fear of contracting the virus, the nationwide lockdown of 21 days was announced by Indian government on March 24, 2020. It led to severe disruptions and widespread confusion among people. The Covid-19 pandemic has severely impacted the job market leaving millions of people without jobs. One of the worst affected sectors was the hospitality sector, with the cancellation of flights & trains across the country resulting in enormous cancellations in hotel bookings. Hotels across the country are now effectively closed for the last two months or so with basically zero revenues while having to bear with rising fixed costs. This study aims at understanding the hotel executives' behaviour, sentiments, and problems faced by them during this entire lockdown period. The structured questionnaire for the study was floated using Survey Heart forms throughout the country to find out the satisfaction levels of various executives during the lockdown. The data obtained from the respondents was analyzed using Excel. The study showed that executives from all departments of the hotel industry have been affected by the lockdown. We have also summarized our findings by listing the possible solutions to get the hospitality industry back on track.

Keywords

Effect of COVID-19, Hotel & Hospitality, Pandemic, Service Quality, Tourism Challenges

A Comparative Study of Selected E-commerce Portals with Relation to Website Traffic in Post Pandemic Duration

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Abstract

E-commerce has changed the way of business is done in India. The Indian E-commerce market from US\$ 46.2 billion as of 2020 is expected to grow to US\$ 111.40 billion by 2025 and by 2030, it is expected to reach US\$ 350 billion.(IBEF, 2021)

According to a report published by IMAI and Kantar Research, India internet users are expected to reach 900 million by 2025 from 622 million internet users in 2020, increasing at a CAGR of 45% until 2025.(IBEF, 2021)

The pandemic has reformed the consumer goods industry, creating long term trends among consumers about how and where they buy, how they work and live.The present research paper is based on quantitative analysis using secondary data considering the digital trends post pandemic duration. The study focuses on status of last six months (post pandemic) of the online portal searched and browsed by consumers for their need of consumer products, it is comparison to popular websites/app Amazon and Flipkart in India.

Present study is through business view, before buying what are sources of information, what social media platforms and display advertisement promote the E-commerce portals.Study is based on secondary data collected through available online and offline sources. Secondary data is referred from various websites, articles, research papers and journals.Statistical data is collected from the website similarweb.com, statista.com, and websites of E-commerce portals used in the study.

A Study of Factors Affecting Impulse Buying Behavior on Customers at Shopping Malls

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Abstract

There is a lot of scope for marketers to market their products and services in today's market due to increase in number of cities and population in Cities of India. In last few years there is increase in education, technology and income in cities. As a result young population is migrating at a large scale towards cities from rural and semi urban areas. Hence life style of people is changing and became very fast compare to last few decades and also their buying habits are changed. Few decades before people were buying products and services on a particular day or occasion, they used to plan their purchases well in advance. There was a systematic approach for buying process and time used to be spend for buying decision for a products or services. In present scenario there is increase in impulse buying behavior in customers. There are various reasons to it, which includes increase in income and less time available with individual due to changing life style, to name a few. Marketers are also using various marketing techniques to stimulate buying behavior of consumers towards their products and services. The primary objective of this research is to understand the factors, which motivate buyers for impulse buying behavior at shopping mall in pune city. And also which are the products and services consumers buy with impulse buying behavior.

Keywords

life style, buying behavior, buying process, Impulse buying

A Study of Financial Inclusion through Pradhan Mantri Jan Dhan Yojana in Banking Sector

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Abstract

The purpose of this study is to conduct literature review on financial inclusion & critically assess financial inclusion policy 'Pradhan Mantri Jan Dhan Yojna' (PMJDY) introduced by government of India in 2014. This research tries to fill gap for contributing existing literature & motivates us to strive towards our goals of greater financial inclusion inaction. The study investigates the present state of the Financial Inclusion program. It investigates the demand-side (low literacy levels, products, income irregularity, unawareness about financial, reliance on informal sources of credit and institutions, and lack of trust in formal banking institutions) and supply-side (simplifying documentation procedures, banking correspondents, technological and infrastructural limitations) barriers in the financial sector. The study also evaluates public and private bank efforts in promoting government financial inclusion programs, as well as to investigate the technical competency of Indian public sector banks in achieving financial inclusion goals. The study also investigates people's degree of knowledge and satisfaction with the goods and services offered under the PMJDY financial inclusion program. The study's focus is on financial inclusion in general not particular products like financial advice, insurance or credit. It will assist Indian government to identify need for Financial Literacy programs in different areas, assist policymakers and government to build financially inclusive system that reduces income disparity and poverty to prioritize consumer safety and create quality sustainable financial services.

Keywords

Economic Development, Financial Access, Financial Inclusion, Financial Literacy

A Study of the Learning Methodology Preferred by Students at Graduate and Post Graduate Level

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Abstract

Indian students are increasingly using online platforms and resources for the studies. The digital process is widely accepted by students and it is affecting the conventional form of teaching and learning pedagogy. The online resources include private and university courses, expert lectures, seminar and workshops, in the form of videos, audios, pdf, notes, ppt etc. The conventional form of education is transforming and it is becoming more digitalized. Since the outbreak of Covid 19 we have seen big increase in usage of online resources and online certification courses offered by Coursera, HBS, NPTEL ATAL and many more. This creates the choice between conventional methods and online methods of education for the students. The online methods have inherent appeal of availability, affordability, reach and convenience. The post graduate students are seen increasingly to prefer and to like using the digital content in their studies. This scenario is creating a positive competitive pressure on conventional institutions and their participants to bring out the best in them in delivery and at the same time make use of the advantages offered by online pedagogies. Failure to do so may lead to undesired consequences for individuals and institutions. This study investigates the student preferences and shed light on the factors that would affect the future of teaching learning process.

Keywords

Learning methods, online learning, Higher learning

Utilization of Mobile Internet Services by Farmers in the Rural Area of Pune District

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Abstract

Almost all the strata of society suffered due to COVID- 19. Farmer is one of the elements who has also suffered in the same period. Everybody was able to get an abundant and proper access of internet and spare time to find out new ways of earning using mobile internet. As mobile internet has penetrated in ruler area of Pune district, it is imperative to analyze that how the farmer community has utilized this mobile internet for their income earning purpose by utilizing it for online marketing and getting knowledge of various cropping procedures.

Exploratory study has been conducted to know whether farmers are using mobile internet to know profitable cropping patterns through online seminars and utilize digital marketing platforms to sell their agricultural produce. To find out what are the hurdles to utilize mobile internet for this purpose was also one of the objectives of the study. It has been observed that farmers in the rural area of Pune district are still not able to use mobile data to accelerate their agriculture profession. Main reason of this is the language barrier, knowledge, awareness and confidence level to access such data. It is required to make them capable in organized way and bring them into the digital stream with the help of technological agriculture system which will ultimately benefit the farmers for development of their profession in the most profitable way.

Keywords

Digital, Farmers, Mobile Internet, Rural Area, Technology

Crisis Mitigation Strategies Adopted by IT Companies during COVID-19 Pandemic

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Abstract

Introduction: Amongst all industries across the globe during COVID-19 pandemic, IT industry is found to be quick to provide continuous support to its services and mobilize its resources using effective Business Continuity Plan (BCP) through its large number of technical infrastructure team working round the clock across dispersed locations. Global IT companies were faced the biggest challenge to continue its business operations and meet the contract commitments with its coveted customers. The other significant challenges faced by said companies were to manage and balance both business and employee welfare at the crisis times. In this global crisis, this study is an attempt to manifest how IT industry is meeting the challenges. The study also reflects on how IT companies are keeping a balance of its operations and getting work done through its employees by way of Work from Home (WFH) option.

Purpose: The purpose of study was to analyze the crisis situation and related challenges posed and to bring out realistic solution to deal with such unforeseen situation.

Methodology: Researcher has used descriptive and empirical study to understand the challenges posed by covid-19 pandemic and related crisis mitigation strategies adopted by the IT companies to ensure business continuity. Researcher has used convenient sampling technique and collected 158 employee's responses. The study involved collecting data from both primary and secondary sources.

Finding and Discussions: In this research paper, researcher has studied the various challenges faced globally by IT industry in meeting its targets related to corporate services, HR commitment, and continuity of its operations along with meeting the expectations for Employee Wellness during COVID-19 pandemic. In addition, various strategies adopted by organization to meet this biggest crisis of the century were studied.

Implications: Based on the research findings and extensive study, the researcher has proposed Crisis Mitigation Model especially for IT industry to meet such crisis state.

Keywords

IT Employees, Crisis Mitigation Strategies, COVID-19 Pandemic, Business Continuity Plan

Impact of Digitalisation Post Covid

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Abstract

COVID-19 has presented one of the most formidable challenges in recent history to governments, businesses, and society. For some time now, we have been in a new stage of transformation where corporations and countries are focused on equipping themselves with advanced technologies and new business models in order to stay relevant and competitive in a fast-changing world.

Keywords

Covid, digitalisation, business impact



Challenges Faced by Institute/Colleges during the COVID-19 Pandemic Situation and the Resilience in there applicability

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Abstract

Its an universal issue of COVID-19 epidemic which has been spreading in the world causing strong psychological pressure for the global population. Home Quarantine has huge impact on the mental health and can cause considerable psychological stress. The study aims to identify psychological stress, emotional changes, approach to studies, resilience skills related to the experience of the COVID-19 pandemic in a sample of faculties and students of select MBA institutes/colleges. A sample of faculty members and students were selected on alternative basis. The participants responded to an online questionnaire packet that included socio-demographic information, COVID-19 impact on emotions and on academic life, perceived stress (PSS-10) and resilience skills (RS-14). 29.8% shows the percentage of variable first correlation with second variable. Though the percentage is less bt it shows that there is relationship between two variables.

Resilience skills positively affect stressful events and in particular the COVID-19 impact on study and interpersonal relationships. The study shows a psychological impact of the Covid-19 emergency on faculties and students. Stress significantly decreases learning and negatively affects psychological well-being of students. Resilience skills were a protective factor to overcome difficulties learning

Customer Due Diligence in Lending For Indian Banks

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Abstract

Due diligence in lending is a process of research and analysis that is initiated before undertaking a bank loan in order to determine the value of the subject of the due diligence or whether there are any major issues involved in it. In simple terms, Due diligence is an investigation, audit, or review performed to confirm facts or details of a matter under consideration. It is done so that banks can avoid any liability in future. Before granting or availing loans to the borrowers, banks take services of professionals to scrutinize the documents of its borrowers and provide vetting report, prepare their title report to make sure if the security provided by them as collateral against loan is free from encumbrances and also provide legal advices to the bank. Customer due diligence is a crucial component for banks before granting any loan. The main objective of due diligence is to examine the records of a borrowing entity to assess borrowers conduct from the perspective of status of governance. In the first part of the study, the concept of due diligence is focused on and in the second part, various reports have been discussed along with some case studies. NPA is the biggest problem faced by the banking industry. Customer due diligence will help to reduce this problem to some extent and the borrowers can be prevented from committing any frauds. How Due Diligence can prevent NPAs and bank frauds is also discussed. It is found that due diligence is not only the responsibility of the bank but also the responsibility of the borrower.

Keywords

Bank frauds, Encumbrances, NPAs, Title report, Vetting report

A Systematic Study on the Relationship between Resilience and Employee Engagement in Information Technology Sector

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Abstract

The current study is a review of literature explaining the relationship between resilience and employee engagement in Information Technology sector. This study examined various journals, research papers and other published resources relevant to the resilience and employee engagement in Information Technology sector. There are some issues also discussed in this research on employee engagement and resilience. The author found that the most of the work on resilience and employee engagement were done on manufacturing sector to develop and maintain mental health and well being of the employee's and inculcate employee engagement and other organizational objectives. But there is no research had done on resilience and employee engagement in resilience and employee engagement in an IT sector which is the requirement of an hour. Those companies are operating dynamic, technological and data related operation in the organization, which is becoming more and more difficult in terms of technology, which presents several challenges to the personnel's. The stress is now increasing day by day due to expectations of the organizations, which leads to increase the mental health issues of employees. The researcher suggested that there is great need more work to be done IT sector employee as they operate most technical and technological issues in the organizations and employee resilience.

Keywords

Resilience, Information technology and Employee engagement

Study of Mediator effect of Work Pressure on Employee's Self-efficacy and Job Satisfaction

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Abstract

This study helped to understand work pressure as mediating factor and its impact of it on employees' self-efficacy and job satisfaction. To understand this, a causal relational model was developed in this study. The respondents for the study were the employees working in the IT industries in and around Pune city in India within the year of 2020-2021. Random sampling was used to identify the respondents for the study. Structured questionnaire was developed for data collection. The correlational and mediating effect between job satisfaction, work pressure, and employees' self-efficacy convictions were studied using Structural Equation Modelling (SEM). Study showed that employees' self-efficacy (creative behaviour, coping adapting behaviour) shows a positive impact on job satisfaction and work pressure has a negative impact on job satisfaction. In addition, the work pressure acting as a mediator for employees' self-efficacy resulting in job satisfaction.

Keywords

Work pressure, Job satisfaction, self-efficacy, Mediation effect, IT industry

Role of Employee Retention Factors as an Antecedent in Controlling Attrition in 5 Star Hotels in Maharashtra: A Perception Based Empirical Study and Review Based Bibliometric Analysis

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Abstract

In today's dynamic world, good talent is easy to be found but hard to be retained. Hotel industry being the service industry is more vernacular to high attrition. The present study has emphasized on bibliometric plotting of past literature for identifying various factors affecting employee retention and a perception based empirical study is carried out to assess the role of work related factors on employee retention in 5 star hotels in Maharashtra. Using the sample of 159 employees from five star hotels in the Maharashtra state of India, study tests the moderating influence of demographic factors (age, gender, years of experience, number of dependents in family) and four work related factors (compensation and benefits, work-life-balance, communication policy and job flexibility) on employee retention using the Structure Equation Model (SEM). Study also delivers a bibliometric analysis of significant and up to date literature on employee retention published in Scopus over a span of 2 decades. The result stated that compensation and benefits and the work-life-balance have a high influence, job flexibility has a moderate influence whereas communication policy has slight impact on employee attrition in 5 star hotels in Maharashtra. This is the first comprehensive empirical and bibliometric survey on employee retention. The data obtained in this study can be used as a reference for future research to undertake literature review and construct a theoretical framework to overcome the problem of attrition during global crisis. This marks the originality of the present study.

Keywords

Employee Retention, Organizational Retention, Employee Attrition

The Empirical Study of Consumer Patronage to Dettol Products in the Aftermath of COVID-19 Pandemic

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Abstract

This study aims to analyze the effect of COVID-19 pandemic on the consumer choices towards COVID-19 protective products wherein the focus of the study is on the Brand "Dettol". Dettol is considered to be one of the most trusted and influential brands in India. With the advent COVID 19 pandemic, Dettol has spearheaded the hygiene and personal care brands. With the Tagline "Be 100% sure", Dettol substantiated healthy living of many of the families. The consumer preferences to Dettol brand and varied products of Dettol are being analyzed in this study with the help of data collected through an online research questionnaire. The Dettol Brand Image, Brand utility, Consumers' Brand buying behavior and Brand Awareness with respect to new products launched during pandemic are some of the crucial considerations of the study. On the basis of research data analysis, it has been found that simultaneously the independent variables of Brand Utility, Brand Awareness, Products price, quality, quantity have significant effects on the consumer preferences to buy the brand which is a dependent variable. The usefulness, increased consumption during COVID 19 pandemic, consumer spending, products preferences and the consumer satisfaction are being considered to arrive at the findings. The demographic analysis of respondents proved that the respondents of the research questionnaire truly understand the brand image and usefulness of Dettol.

Keywords

COVID 19, Dettol, Consumer preference, Consumer Buying Behaviour, Consumer Satisfaction

Assessing the role of Autonomy in enabling Technology in Higher Education: A Review based on the Bibliometric Analysis of the Literature and Perception based Empirical Investigation of Students and Faculty

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Abstract

Considering the rise of digital technologies and its growing importance for teaching-learning in academics at all levels, the paper investigates the infrastructural capacities of the Higher Educational Institutions, the learning motivation, preparedness, engagement and efficacy of students and faculty engaged in online education while adapting the new normal.

The paper reports the results of an empirical study based on the perception of the students and faculty from the autonomous engineering institutes. Various determinants like adequate digital infrastructural capacities, use of educational technologies and innovative pedagogy in teaching, digital literacy skills, student's engagement techniques, online evaluation and assessment techniques, Emotional & Psychological counselling & mentoring etc.

Including the bibliometric analysis in the study provides insights into the growth of literature and the flow of knowledge in the area of research and also help to understand the patterns of publication.

Keywords

Higher Education, Autonomy, Technology, e-learning, Bibliometric Analysis

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