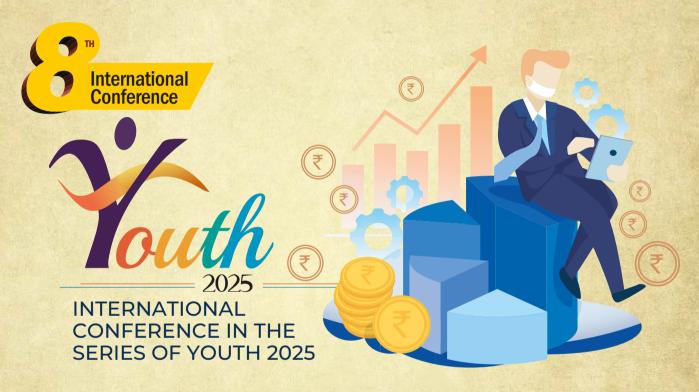


SOUVENIR & BOOK OF ABSTRACTS



ENVISIONING BUSINESS FOR A BETTER TOMORROW

INNOVATE, INTEGRATE, IMPACT



International Conference Committee-2021



Dr. Prabhat Pankaj Director, Jaipuria Institute of Management, Jaipur



Dr. Lokesh Vijayvargy Convener International Conference 2021



Dr. Prerna Jain Convener



Mr. Reetesh Prakash **Conference Secretary** International Conference 2021 International Conference 2021

About Jaipuria Institute of Management



The Jaipuria group has a long heritage of providing educational excellence to India's youth since the establishment of Seth Anandram Jaipuria College in Calcutta (now Kolkata) in 1945. The first management institute of Jaipuria was established in 1995 in Lucknow, followed by Noida (2004), Jaipur (2006), and Indore (2010). The two campuses in Lucknow and Noida are NAAC accredited campuses with "A" grade. The three campuses in Lucknow, Noida and Jaipur have been awarded MBA equivalence certification by Association of Indian University (AIU).

About Jaipuria Institute of Management, Jaipur

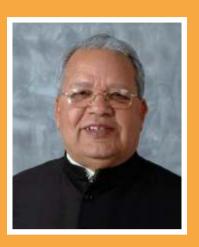
Jaipuria Institute of Management, Jaipur in addition to running its PGDM Program also actively engages with the industry and society through various centres such as Centre for Management Development Programmes, Consultancy and Training Centre, Centre for Research and Publications, Centre for Entrepreneurship and Skill Development, Centre for Spirituality and Human Values and various students initiated clubs and other platforms. The institute strives to inculcate life-skills in students and provide the opportunity and assistance in what they would want to become in life. Recently, IIM, Ahmedabad has written a case study (Case Reference: IIMA/RJMC0037) on Jaipuria Institute of Management, Jaipur for its initiatives to ensure effective student engagement. The NHRDN People's Matter survey 2015 has ranked Jaipuria Institute of Management, Jaipur as the Best Emerging B-School in India and cited it along with IIM-Kashipur and IIM Ranchi.

About AMDISA



AMDISA - Association of Management Development Institutions in South Asia is a network of Management Education and Management Development Institutions in South Asia. It has 301 members. Its mission is to "Promote management education and management development activities in South Asia, taking into account the economic, social and cultural context of the Region, with the firm dedication to world-wide exchange of experience and ideas in the fields concerned."AMDISA is the only Association which networks management development institutions across the eight South Asian Nations through exchanging information, facilitating intercountry research initiatives, conducting regional conferences, workshops, colloquia and programmes, and thereby providing a forum for interaction among academics and business leaders. AMDISA launched the global benchmark quality assurance and accreditation system for Business Schools - SAQS. SAQS is the quality assurance scheme run by AMDISA as a service to the management education profession worldwide. The permanent Secretariat is located in the University of Hyderabad Campus, Hyderabad, India.

Messages



Governor's Message

Shri Kalraj Mishra Hon'ble Governer of Rajasthan

कलराज मिश्र राज्यपाल, राजस्थान



Kalraj Mishra Governor, Rajasthan

संदेश

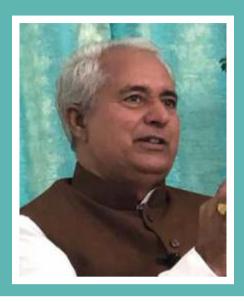
मुझे यह जानकर प्रसन्नता हुई है कि जयपुरिया इंस्टीटयूट ऑफ मैनजमेंट जयपुर हारा 'युवा-2025' अंतर्राष्ट्रीय सम्मेलन का आयोजन किया जा रहा है।

युवा वर्ग शक्ति एवं साहस का पुज होता है। यह सुखद है कि बंहतर कल के आलोक में आप द्वारा उनमें व्यावसायिक नवाचार, अभिनव पहल और पेरोवर दक्षता के साथ व्यावसायिक कौशल पर आधारित कार्यक्रम इस दौरान किए जा रहे हैं। युवाओं को प्रेरित करने और आत्म निर्मर भारत की सोच के संदर्भ में यह आयोजन उपावेयी होंगे, ऐसा नुझे विश्वास है।

मेरी हार्दिक सुनकामनाएं।



राज नवन, सिविल लाइन्स, जगपुर-302006 Raj Bhawan, Civil Lines, Jaipur-302006 दुरमण | 0141-2228716-19, 2228811-12, 2228722



Message from VIP

Shri Parsadi Lal Meena Minister of Industry Development and State Enterprises, Rajasthan

परसादी लाल मीणा मंत्री उद्योग एवं राजकीय उपक्रम विभाग राजस्थान सरकार



कमरा नं. 2121, मुख्य भवन, शासन सचिवालय, जयपर-302 005

फोन : 0141-2227418 (कार्या.) दूरभाष : 0141-2712828 (निवास)

संदेश

मुझे यह जानकर खुशी हुई कि जयपुरिया इंस्टिट्यूट ऑफ मैनेजमेंट, जयपुर 18–20 फरवरी, 2021 को 'बेहतर कल के लिए व्यवसाय की कल्पनाः अभिनव, एकीकृत, प्रभाव' विषय पर अपना 8 वां अंतर्राष्ट्रीय युवा सम्मेलन आयोजित कर रहा है। आशा है इस सम्मेलन में व्यवसायों के नए तरीकों, उनमें युवाओं की भूमिका, जीवन जीने के तरीकों में परिवर्तन पर विचार—विमर्श किया जायेगा एवं चर्चा में अच्छे सुझाव आएंगे।

मैं ऐसे प्रसांगिक विषय पर सम्मेलन के आयोजन के लिए संस्थान के प्रयासों की सराहना करता हूँ और सम्मेलन की सफलता की कामना करता हूँ।

(परसादी लाल मीणा)



Chairman's Message

Businesses have a major role in shaping the fortune of a nation. The current humanitarian crisis has led to significant macroeconomic uncertainty as well as brought about enormous challenges with it. Businesses at present are focusing on the COVID 19 pandemic but other major issues of climate change, cyber threats are still lingering. This is an opportune moment when businesses must respond to these challenges by innovating, integrating and impacting the society through proper planning and execution. The corporations who have endured success for long are the ones who have not compromised on the core essentials of doing business: integrity, accountability and their commitment towards society and environment.

In the times of dynamic change and shortening lifecycle of products and services, the corporates who garners wealth in a short span vis-a-vis old corporations who have spent decades to accumulate the same, steal the limelight of the media and customers. But the limelight of these trailblazer corporations is also short lived due to the negligence of certain core essentials required in the success of a business like sustainability and governance.

The International Conference on Youth 2025 organized by Jaipuria, Jaipur on the theme "Envisioning Business for a Better Tomorrow: Innovate, Integrate, Impact" assumes paramount significance. I congratulate the organizing team for organizing the conference on such a relevant theme and wish the conference a great success.

Best Wishes!

Shri Sharad Jaipuria Chairman, Jaipuria Institute of Management



Vice Chairman's Message

Hard times comes with hard lessons and some of the lessons we learn make things change forever and for betterment. The COVID-19 pandemic has opened our eyes to the new realities and vistas in every sphere of life. It has brought about unprecedented and unimagined scenarios in the history of mankind, making us realize that if we do not honour the call of time, nature has its own way to make it happen. The call of the time is to be aware, alert, anticipate, be agile, adapt and act accordingly for a prosperous and better tomorrow.

Today when global scenario is quite bleak and the global economic slowdown is estimated to cost a staggering \$ 1 trillion in 2020 (that's aside the cost of dealing with the COVID-19 pandemic) as reported by the World Economic Forum, it is definitely a time to re-consider our ways through in every walks of life. Such a gut-wrenching estimate should be enough for businesses to rethink, reinvent the strategies for different probable scenarios which shall aid as "ideation insurance" for the uncertain times. Businesses which are the engines of growth have a huge responsibility to shape the future of the country; those which can sense the present, anticipate future and respond by the keeping the credibility intact can build the fortunes for the generations to come.

The International Conference on Youth 2025 on the theme "Envisioning Business for a Better Tomorrow: Innovate, Integrate, Impact" is quite apt in the current context.

My compliments to the organizing team for organizing the International Conference on a very pertinent topic at the right moment.

Shri Shreevats Jaipuria Vice Chairman, Jaipuria Institute of Management



Director's Message

Dr. Prabhat PankajDirector, Jaipuria Institute of Management Jaipur (Rajasthan)

Good news is that the COVID-19 pandemic has started receding. People are returning back to work. Business is bouncing back. Educational institutions have started opening physically. The sentiment is overall positive everywhere. This is time to rebuild. People who showed resilience and hold on to ground during pandemic are the one likely to reap greater benefits. There are at least three things which will set our future course: Vaccine, Economic Revival and Business Reorientation. While vaccine is already rolled out and India is leading the race, both in terms of serving the domestic population and helping out the world at large with large supply of dozes, economic revival is not too far rather quite visible. By several estimations including International Monetary Fund, India is poised to revive its growth by 11 per cent in 2021-22. This is a V-shaped recovery which will peter out and level-off to about 5-6 per cent growth in subsequent years when 'base effect' will be over.

The question of business reorientation is of critical significant. The future of business will depend upon innovations and integration it is likely to visualize and work upon. The demand for change is all time high. Businesses also have to harp upon the strength shown during the pandemic. The pace of digital transformation has accelerated and brought about a cultural shift. Companies and individuals have developed faith in what digitization can do for them. The level of distrust in tech=based innovations have gone down considerably. We are heading towards a new normal marked by Artificial Intelligence (AI), Internet of things (IOT), Cloud and blockchain. However, the significance of human element has never been perceived as central to the success of a business as it is today. Human resource development and people orientation have taken a shuttle turn, emphasizing more on critical thinking, creativity and complex problem solving.

The impact of business on society and environment is of critical significance in post-pandemic reorientation. Sustainability strategies, largely centered on planetary health, need to join hands with human health and personal safety issues. Mitigating the global bad such as pollution, climate change must stay in the priority list while employee's safety and health also need to figure in the same list.

Finally, agility is the new catchphrase for 2021 and beyond. Agility is about a mindset which values humility, adaptability, open-communication and speed in decision making. What is needed is an agile organization, an agile business and an agile leader who is hyper-aware about the unfolding of situations, communicate well with internal as well as external stakeholders, and decide at a speed needed in the given situation.

It is in this backdrop, the Eight International Conference in the series Youth 2025 is an important event wherein the continuity of dialogue among industry, academia and youth has been organized. It is a matter of great pride for Jaipuria Institute of Management, Jaipur that we have been able to bring more than 100 plus experts cutting across sectors together on a single platform to discuss and deliberate on the future of business and society. I congratulate the entire team of Youth Conference led by Dr Lokesh Vijayvargy and Dr Prerna Jain who made this daunting task possible.

I wish the conference a great success and looking forward to the deliberation.

Inaugural Program Minute-to-Minute Schedule

Timings	18th February 2021 (Thursday)
11:30	National Anthem
11:31 - 11:33	Saraswati Vandana
11:33 - 11:37	Hon'ble Governor Sir will recite Preamble of Constitution and Fundamental Duties
11:37 - 11:45	Welcome Address Shri Sharad Jaipuria, Chairman, Jaipuria Group of Institutions
11:45 - 11:50	Conference Introduction Dr. Prabhat Pankaj, Director, Jaipuria Institute of Management, Jaipur
11:50 - 12:00	Keynote Address Mr. Shailesh Dhuri, Founder CEO of Decimal Points, Mumbai
12: 00 - 12:10	Guest of Honor Mr. Richard Rekhy, Consultant and Board Member, KPMG Dubai
12: 10 - 12:12	Release of Publications by Chief Guest Souvenir, Conference Book
12:12 - 12:32	Chief Guest Address SHRIKALRAJ MISHRA, HON'BLE GOVERNOR OF RAJASTHAN
12:32 - 12:40	Vote of Thanks Shri Shreevats Jaipuria, Vice Chairman, Jaipuria Group of Institutions
12:40	National Anthem









Day 1: February 18, 2021 (Thursday)

Time	Session Details		
11:30 - 12.40	INAUGURAL SESSION		
	Saraswati Vandana		
	Welcome Address:	Shri Sharad Jaipuria, Chairman, Jaipuria Group of Institutions	
	Conference Introduction:	Dr. Prabhat Pankaj, Director, Jaipuria Institute of Management, Jaipur	
	Address by the Chief Guest:	Shri Kalraj Mishra, Hon'ble Governer of Rajasthan	
	Address by Guest of Honor:	Mr. Richard Rekhy, Consultant and Board Member, KPMG Dubai	
	Keynote Address:	Mr. Shailesh Dhuri, Founder CEO of Decimal Points, Mumbai	
	Release of Publications:	Edited Book and Conference Souvenir	
	Vote of Thanks:	Shri Shreevats Jaipuria, Vice Chairman, Jaipuria Group of Institutions	
	Session Coordinator : Dr. Prerna Jain Session Rapporteur : Dr. Usha Badhera		
Zoom Link:	https://jaipuria-ac- in.zoom.us/webinar/register/W	/N_JYnWEqTxRvO4UWskCV6hiw	

Time	Session Details				
13:45 - 15:30	Plenary Session: I Business Innovation for a Better Tomorrow Session Chair: Mr. Amit Gupta, Group President - HR, YES Bank, Mumbai Panelist: Mr. Abhishek, COO, Eli Lilly Services India Private Limited, Bangalore Ms. Charandeep David, Corporate Vice President/Head Learning & Development, Engagement & Talent Management, Max Life Insurance, Gurugram Ms. Lopamudra Banerjee, CHRO, Carrier Midea, Gurugram Mr. Rohit Shenoy, Associate Director, DXC Technology, Bangalore Session Coordinator: Dr. Anurag Singh Session Rapporteur: Dr. Rima Namhata				
Zoom Link:	https://jaipuria-ac-in	.zoom.us/webinar,	/register/WN_JYn\	WEqTxRv04UWsl	CV6hiw
15:45 - 17:15	Technical Session I Chair: Dr. Saurabh, Associate Professor and Head, School of Business, Shri Mata Vaishno Devi University, Jammu & Kashmir Co-Chair: Dr. Swati Soni	Technical Session II Chair: Mr. Kuldeep Gupta, Head-HR, Porteck Corporation India, Noida Co-Chair: Dr. Babita Jha	Technical Session III Chair: Mr. Prasuon Tripathi, VP-HR, Jaipuria Group Co-Chair: Dr. Saumyaranjan Sahoo	Technical Session IV Chair: Dr. Pradeep Hota, Australian National University, Australia Co-Chair: Dr. Varun Chotia	Technical Session V Chair: Dr. Samar Sarabhai Co-Chair: Dr. Sangita Choudhary (At the Campus)
15.45-17.45	Poster Presentation (At the Campus) Coordinator: Dr. Lokesh Vijayvargy Session Rapporteur: MRC Team				

Day 2: February 19, 2021 (Friday)

Time	Session Details
10:00 - 11:30	INTERNATIONAL PLENARY SESSION
	Envisioning Global Business for a Better Tomorrow
	Session Chair: Dr. Ashish Chandra, Professor of Healthcare Administration, College of Business, University of Houston - Clear Lake (at Texas Medical Center), USA
	Panelist:
	 Dr. Monica Chaudhary, Associate Professor, Marketing & Acting Head Global MBA & MGB in SP Jain School of Global Management - Australia
	Dr. V. G. Venkatesh, Associate Professor at EM Normandie Business School, France
	 Mr. Antoine Gizenga, Head of Influence and African Associative Life Support, South Africa
	 Mr. Savy Lach, Deputy CEO Aide et Action International & Director Southeast Asia and China
	Session Coordinator: Dr. Shubha Johri
	Session Rapporteur:Dr. Aparna Mendiratta
Zoom Link:	https://jaipuria-ac-in.zoom.us/j/ 93375813247?pwd=QzNacGl1dDNFYIhXYIpjbFBtMk0vQT09

Time	Session Details				
12:00 - 13:30	Plenary Session: II Business Integration: Creating Synergy with Stakeholders Session Chair: Mr. Pranav Kumar, Chief, International Trade Policy, Confederation of Indian Industry (CII), New Delhi Panelist: Ms. Babita Baruah, Managing Partner, GTB, WPP, Gurugram Mr. Srinivas Rao, Director of Talent & Culture, Pullman New Delhi Aerocity, New Delhi Mr. Amit Nagpal, CEO, Green Bridge Consulting and Yudlee, Noida Session Coordinator: Dr. Anvay Bhargava Session Rapporteur: Dr. Priyanki Sinha				
Zoom Link:	https://jaipuria-ac-in.zoom.us/j/ 93375813247?pwd=QzNacGI1dDNFYIhXYIpjbFBtMk0vQT09				
15:00 - 17:00	Technical Session VI Chair: Dr. Deepak Singh, Associate Professor, Jaipuria Noida Co-Chair: Dr. Pankaj Chamola	Technical Session VII Chair: Dr. Swati Agarwal, Dean (A) & Professor, Jaipuria Noida Co-Chair: Dr. Aparna Mendiratta	Technical Session VIII Chair: Dr. SushmaVishna ni, Professor, Jaipuria Lucknow Co-Chair: Dr. Bhupendra Hada	Technical Session IX Chair: Dr. Masood H Siddiqui, Professor, Jaipuria Lucknow Co-Chair: Dr. Srikant Gupta	Technical Session X Chair: Dr Gunjan Soni, MNIT Jaipur Co-Chair: Dr. Usha Badhera
15:00 - 17:00	Poster Presentation (At the Campus) Coordinator: Dr. Lokesh Vijayvargy Session Rapporteur: MRC Team				

Day 3: February 20, 2021 (Saturday)

Time	Session Details
10:30 - 12:00	Plenary Session: III
	Business Impact: Impact on Society and Environment
	Session Chair: Dr. Aishwarya Mahajan, Director – Livelihood Education, Aide et Action International
	Panelist:
	 Mr. Koustuv Kakati, Head, Regulatory Affairs (Trade & Economy), Tata Steel, New Delhi
	Mr. Bharat Joshi, Director, Associated Container Terminals Limited, New Delhi
	Mr. Ajay Kumbhat, President, Ginni International Ltd., Neemrana, Rajasthan
	Ms. Sonal Agarwal Murarka, Communications Leader, Bangalore
	Session Coordinator: Dr. Prashant Gupta
	Session Rapporteur: Dr. Daneshwar Sharma
Zoom Link:	https://jaipuria-ac-in.zoom.us/j/ 93565959274?pwd=MUgzbIRQejJXbHRHYUVSdk9oM1RIUT09

Day 3: February 20, 2021 (Saturday)

Time	Session Details
12:00 - 13:00	VALEDICTORY SESSION
	Chief Guest: Ms. Bhavna Jha, Director, Wiesner Worldwide Kreations
	Best Paper Award Ceremony
	Faculty
	Research Scholar
	Student
	Best Poster Award Ceremony
	Conference Report: Swati Mathur and Vinay Khandelwal
	Session Coordinator: Dr Prerna Jain
	Vote of Thanks: Ms. Aarushi Sharma, Student Chair of Conference Team
	Session Rapporteur: Astha Agarwal, Student Chair of MRC Team
Zoom Link:	https://jaipuria-ac-in.zoom.us/j/ 99819815084?pwd=R3VrZS9sc01MLzkrRmZxUnBXRXZIQT09

Preamble



Lokesh Vijayvargy Convener International Conference 2021



Prerna Jain Convener International Conference 2021

Envisioning future for a better tomorrow is essential to develop involved, creative and innovative mindsets. The short sighted and myopic attitude have led to severe challenges which humanity is facing in the present times. The challenges have emerged in every sphere of human life; whether it be personal. professional, business, social, political and even on environmental front. Inquisitive, imaginative and empathetic mindsets are required, if we want to create a better future for ourselves as well as for the world. India is a young country with half of its population below the age of 25. This young population expects to live half a century from now. They have sensed the bright and the dark sides of the present world. The youth are ready to break the status quo and take steps for a better future for themselves and the world. The world has seen the fire in the young bellies and one such exemplary is Greta Thunberg (Climate Activist). Her great persona and powerful words has thundered the world. Her phrases: "We can't just continue living as if there was no tomorrow, because there is a tomorrow." "I want you to panic," "I want you to feel the fear I feel every day. And then I want you to act" are guite apt asthe society is passing through times of turbulence, uncertainty and abrupt change.

Businesses too have been influenced by the new trends and drivers – particularly climate change, new technology and structural economic shifts. The business landscape needs to be reimagined through strategic foresight to embrace the uncertainties of the future and be resilient. The strategies which are made keeping in mind the sustainability perspective shall be able to deliver resilient business. Also the inventive mindsets of the entrepreneurs and business leaders help in building a better society as well as enhance the quality of human lives. Business is about envisaging the change we want to see in the world and work towards implementing that change. We must open our eyes to opportunity and reimagine business by innovating, integrating and impacting for a flourishing future society.

It is in this backdrop, the International Conference on Youth 2025 "Envisioning Business for a Better Tomorrow: Innovate, Integrate, Impact" assumes importance. This conference would deliberate on new business ideas, fresh approaches and channelize youth power to build business of tomorrow by innovating, assimilating and thus creating a better tomorrow. The conference has three Plenary Sessions:

Business Innovations for a Better Tomorrow, Business Integration: Creating Synergy with Stakeholders, Business Impact on Society and Environment and one International Plenary Session on: Envisioning Global Business for a Better Tomorrow. Apart from this the conference has nine Technical Sessions. The plenary sessions and technical sessions shall see deliberations from distinguished speakers from industry, academia, researchers and policy makers.

The conference generated a huge response of paper submissions from both within and outside the country. A total of 103 abstracts were received. On the first level screening 78 were invited to submit their full papers. All the papers submitted for the conference went through a blind refereed process and a total 52 recommended papers/articles has been included for the conference. It is hoped that the deliberations of the conference shall prove to be useful and thought provoking as various issues and ideas related to Business Innovation, Business Integration and Business Impact on Society and Environment shall be discussed. The conference has four Plenary Sessions and Eleven Technical Sessions where distinguished speakers from around the globe shall deliberate.

Our thanks to all the speakers and authors from industry and academia. Our Special thanks to AMDISA for supporting us in making this international conference successful. We express our sincere thanks and gratitude to all the faculty and staff colleagues for their time and assistance and support in making the conference a huge success. Special thanks to Mr. Reetesh Prakash and Ms. RidhmaBhagat for their support and help at each step. We would like to thanks our FPM Scholar Vinay Khandelwal and Swati Mathur and student team Aarushi Shrama (Committee Head), Deepak Bhandari, Rohit Agarwal, Prateek Nandwana, Ayushi Saboo, Prachi Jain, Astha Verma and Rishika Goyal, Sagar Jain, Manan Khandelwal and all student's committee members who have helped us in placing the contents together.

Heartfelt thanks to our Director, Dr. Prabhat Pankaj for his unstinted patronage and guidance right from the conceptualization stage and every stage thereafter. Last but not the least, words fall short in expressing our gratitude to our Chairman Shri Sharad Jaipuria and Vice Chairman Shri Shreevats Jaipuria for their overwhelming endorsement and encouragement at every step.

Eminent Speakers



Shri Kalraj Mishra Hon'ble Governor of Rajasthan

1 जुलाई 1941 को उत्तरप्रदेश के गाजीपुर जिले के सैदपुर के मलिकपुर गांव में कृषक परिवार में जन्में महामहिम राज्यपाल श्री कलराज मिश्र का व्यक्तित्व प्रेरणा देने वाला है। वह प्रखर चिंतक, लेखक और आम जन के कल्याण की सोच को व्यवहार में क्रियान्वित करने वाले देश के प्रमुख व्यक्तित्वों में से एक हैं। राजस्थान से पहले वह हिमाचल प्रदेश के भी राज्यपाल रहे हें।

अपने राजनीतिक कैरियर की शुरूआत उन्होंने 1963 में राष्ट्रीय स्वयंसेवक संघ के प्रचारक के रूप में की। देश में भारतीय जनता पार्टी की स्थापना में जिन प्रमुख व्यक्तित्वों का हाथ रहा है, उनमें श्री मिश्र की भी महत्ती भूमिका रही है। वह भाजपा के संस्थापक सदस्य रहे हैं। वर्ष 1977 में श्री कलराज मिश्र उत्तरप्रदेश में जनता पार्टी के चुनाव संयोजक बने। 1978 से 2012 के दौरान वह तीन बार राज्यसभा सदस्य रहे। वह रक्षा मामलों की संसदीय समिति, लाभ के पद पर संसदीय समिति, अध्यक्ष, अधीनस्थ विधान समिति तथा राज्यसभा उपाध्यक्षों के तथा लोकसभा अध्यक्ष पैनल भी रहे हैं।

1980 में भारतीय जनता पार्टी के निर्माण से पहले वह भाजयुमों के प्रथम निर्वाचित राष्ट्रीय अध्यक्ष भी रहे। 1986 से 2011 के दौरान तीन बार वह उत्तरप्रदेश विधान परिषद के सदस्य रहे हैं। वर्ष 1991 तक वह यूपी भाजपा के महामंत्री, संगठन भी रहे।

अयोध्या राम मंदिर आंदोलन से भी उनका जुड़ाव रहा। श्री कलराज मिश्र 1991, 1993, 1995 और वर्ष 2000 में भारतीय जनता पार्टी के चार बार प्रदेश अध्यक्ष व प्रदेश महामंत्री भी रहे। 1997 से 2000 तक वह यूपी सरकार में लोक निर्माण, पर्यटन एवं चिकित्सा शिक्षा मंत्री रहे।

2003 में यूपी के तथा 2004 में वह दिल्ली, राजस्थान के भाजपा प्रभारी रहे। 2006 में राज्सभा सदस्य निर्वाचित हुए। 2010 में भारतीय जनता पार्टी के राष्ट्रीय उपाध्यक्ष बने। 2014 में देविरया लोकसभा सीट से सांसद बनकर प्रधानमंत्री श्री नरेन्द्र मोदी के पहले कार्यकाल में केन्द्रीय सूक्ष्म, लघु, मध्यम उद्योग मंत्रालय के केन्द्रीय मंत्री भी रहे।



Richard Rekhy
Board Member - KPMG Dubai
(Former Chief Executive
Officer -KPMG in India)

Richard is presently a Board Member of KPMG Dubai. He is the former Chief Executive Officer of KPMG in India where he was a member of the Global Board and the Council of KPMG International. Richard has over 38 years' plus experience in Consulting and Professional Services and has worked in Arthur Andersen, Ernst & Young and KPMG where he has spearheaded the firm in various capacities. He is a qualified chartered accountant in India. Besides serving on KPMG Dubai Board where he is helping the Dubai Firm in their transformation journey. Richard is a mentor and Angel Investor. He also mentors the Start-ups and young professional in Consulting. Richard is also associated with a non-profit organization focused on education for the underprivileged and senior care. He has been contributing significantly in inspiring and mentoring the youths who need assistance and guidance. With more than 38 years of experience in professional services, he is admired for his clinical approach toward corporate governance and enterprise risk management. Richard is affiliated with leading business enterprises, domestic and worldwide, and is also an active member of diverse industry associations and trade bodies.



Amit Gupta Group President-HR at Yes Bank Ltd., Mumbai

Mr. Amit is a senior HR professional who has played a key role in enabling diverse businesses to deliver strategic impact by acquiring top management teams, leveraging leadership development, managing change, catalyzing learning culture and instituting strong performance orientation. During his stints across marquee corporations spanning diverse businesses he has built the ability to operate across multiple contexts from start up, growth, consolidation to transformation. He has closely worked with very senior leadership teams of diverse nationalities and cultures in a matrix environment. At Yes Bank, he has a critical leadership role leading HR for Wholesale Banking encompassing Coverage, Product, Risk, Governance & Control and Strategic Support units. He also has led Corporate Businesses' transformation by focusing on building leadership succession, nimble structures, career management, stakeholder engagement and scale up of leadership mindset. He is an Engineer, MBA, six sigma black belt and an Ex Naval Officer and have leveraged his breadth of experience beyond HR to bring different perspectives to my various roles. He values inquisitiveness, learning agility, network building, influencing and ability to connect to a larger purpose. He is passionate about developing people and deeply interested in Business Strategy, its strategic and tactical challenges, designing HR solutions to add and create measurable value, HR consulting and being part of a digital future.



Abhishek Chief Operating Officer at Eli Lilly Services India Private Ltd, Bangalore

Abhishek is the Chief Operating Officer of Eli Lilly Services India Private Ltd. Abhishek joined Lilly in 2003 and has taken up several leadership roles within the company in the last 17 years. Starting his career in sales at the company, Abhishek rose through the ranks rapidly while gaining unique insights on business acumen, high performance culture and people orientation. Abhishek is one of the founding members of the Lilly Capability Center India (LCCI). Prior to his current position, he was the head of the Human Resources function for LCCI. Abhishek is an alumnus of IBS Hyderabad and Institute of Management Technology, Ghaziabad. He is a Marshall Goldsmith Certified Executive Coach.



Charandeep
David
Corporate Vice President/
Head Learning & Development,
Engagement & Talent
Management, Max Life
Insurance. Gurugram

Charandeep has over 25 years of rich experience in areas of Learning and Development, Talent Development, Change Management and Knowledge Transfer with a keen interest in Digital Learning and Diversity & Inclusion. She has worked with organizations like British Airways, GE, Genpact, Aircel, Jet Airways and OYO. In her current role as Corporate Vice President, Charandeep manages the Learning & Organizational Development, Talent Management and Employee Engagement for Max Life Insurance. Charandeep is a Certified Professional in Learning & Performance from American Society for Training & Development and is also a member of ASTD, SHRM, NHRD. She enjoys being a speaker at Learning & Development forums organized by Harvard Business Publishing, People Matters and SHRM, amongst others.

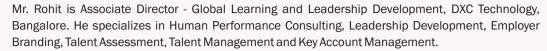


Lopamudra Banerjee CHRO, Carrier Midea, Gurugram

Lopamudra is an experienced HR professional who comes from a HR Generalist background. She has experience in Human Resource Consulting working in global professional services organisations, project managing delivery of complex and diverse HR projects with both public sector and private sector clients. Lopamudra has worked extensively in the areas of developing and deploying HR solutions aligned with business strategy. This spans the area of HR Strategy, Organisational Development, Talent Management & Effectiveness, Performance and Total Rewards Management. Organization Design, HR Process Design, both as a team member and in a project management role. Good analytical skills, Business Appreciation, Process Orientation and Strong Interpersonal skills are some of my key strengths.



Rohit Shenoy Associate Director - Global Learning and Leadership Development, DXC Technology, Bangalore



He specializes in Process Facilitation, Employer Branding, Leadership Development, Talent Management, Organizational Development, Competency Assessment, Coaching at the workplace and Performance consulting.



Pranav Kumar Chief, International Trade Policy, Confederation of Indian Industry

Pranav Kumar has over 25 years of professional experience in International Trade Policy advocacy including international business strategy for the private sector, policy advocacy with the government, trade policy research, project management with primary expertise on trade and development, multilateral trade negotiations under the aegis of WTO (World Trade Organisation) and regional/bilateral Free Trade Agreements (FTAs). As a head of International Trade Policy division of CII, he engages closely with the key economic ministries of Government of India (GoI) and Industry members across all sectors on all aspects of trade and economic policy making. He has also been actively working with Indian industry in its efforts to integrate with the world, particularly in regions like Africa, Asia-Pacific, Europe and North America. Currently, he is working closely with the Indian Ministry of Commerce & Industry on two major subjects - Trade and Standards and National E-Commerce Policy. He also has the experience of working as a Senior Trade Policy Advisor with the joint International Trade Policy team (India Trade Policy Unit) of British High Commission, New Delhi and DFID India. Over the last two decades, he has traveled extensively to all parts of the world that include South Asian countries, Europe, South-East Asia, Japan, Australia, Africa, Latin America and USA. He has participated as a resource person in several national, regional and international seminars and conferences organized by intergovernmental organisations like WTO, United Nations Conference on Trade and Development, United Nations Development Programme (UNDP) and he has also done research consultancy work with these organisations as well as other reputed think tanks of the world.



Koustuv Kakati Head, Regulatory Affairs (Trade & Economy), Tata Steel, New Delhi

Mr. Kakati is responsible for external affairs, policy strategy and advocacy on matters relating to trade & economic affairs of Tata Steel. He has represented his company at various Industry forums: at CII in Committees for 1) International Trade, 2) Export, 3) Economic Affairs, 4) Steel (Demand); FICCI in Committees for 1) Steel (Demand, Logistics), 2) Manufacturing and in BRICS in Manufacturing Working Group.



Shailesh Dhuri Chief Executive Officer, Decimal Point Analytics

Shailesh Dhuri, an alumnus from IIM, Bangalore and has to credit degrees of CFA, FRM, PRM and CWA. He founded Decimal Point Analytics to transform investment and financial businesses in 2003. The 400 people company is profitable, debt free, self-funded and on high growth path. He is passionate about integrating technology for transforming businesses. He has more than 25 years of experience in Entrepreneurship and Fund Management, including trading of interest rate derivatives and bonds. He has been associated with companies such as UTI, Credit Agricole Indosuez, Ceat Financial Services. He has the credit to start India's first money market mutual fund in 1997. This included building accounting system for the same. He was a part of a team to start India's first Private sector commercial bank in 1994 and was also instrumental in starting India's first private sector primary dealership in India in 1998, including revamping the accounting system built for money market fund to suit primary dealership business. He was also a part of a team to install one of the first chip-and-pin ATM in the entire world in 1994. He is mentoring NGOs such as Smile Foundation to solve their operational problems and is also on the working group of Institute of Actuaries of India for Data Analytics. He is mentoring educational institutions such as Meghnad Desai Academy of Economics to rapidly spread high quality education in India.



Babita Baruah Managing Partner, Global Trade Blue, India (A WPP Unit)

In her 25th year in the industry and with WPP, Babita Baruah now leads WPP's GTB India as Managing Partner. She joined HTA (Wunderman Thompson) in Kolkata in 1996. Over the years, she took on roles in the agency's Mumbai and Delhi offices, as well as working with the Wunderman Thompson Unilever team in Bangkok on Sunsilk and Lux. Her portfolio and experience extends across categories in FMCG, Finance, Technology, Besides being part of global agency teams on Nestle, Johnson and Johnson and Radiant & Knorr in Unilever. She led the team on Nokia India, before moving on to setting up a dedicated integrated solutions team for PepsiCo, India, in 2016. Babita is passionate about the intersection of consumer behaviour, culture and technology, leading to creative solutions that shift the needle for the brand and business. Collaboration with WPP and non WPP partners has been key to her business relationships. She believes in the power of influence of the communication industry towards a purposive future. In 2004. Babita was one of the 12 Indian women to be selected for the prestigious British Chevening scholarship in the U.K, on Women and Leadership. In 2016, she was invited to Harvard Business School as a speaker on Trends in India Marketing, in the India Conference. In 2017, Babita was invited to speak on Women as Professionals, at the Women Influence Forum in Geneva. Babita is driven by her efforts on diversity, mentoring young professionals, engagement with management institutes, initiatives for making the workplace culture conducive to inspired talent and strong partnerships. She has initiated programmes like SheHour to connect and empower women at work in her workplace.



Bhavna Jha Director at Wiesner Worldwide Kreations

Bhavna Jha is the Director at Wiesner Worldwide Kreations, and launched the company in India in 2011. Wiesner is an Indian subsidiary of Wiesner Products, New York that creates and develops products. Before stepping into the entrepreneur shoes, Bhavna spent 14 years in Media planning and Buying and her last assignment was as a GM with Group M Media planning and Planning agency that controls 70% of the world's total advertising budget and has been awarded as the 'Media Magnet' personality in the year 2010. She is an MBA graduate in advertising and marketing and has worked with brands like Coca Cola India, Sony Ericsson, Honda and her interaction with these global brands have played an important role in her career growth. She is also attached to Enactus, a Non-Profit organization by SRCC. Her interest areas are styling and curating new ideas. She is a sports enthusiast and has represented Delhi for various Badminton tournaments.



Dr. Ashish Chandra (MMS, MBA, PhD) Professor at University of Houston - Clear Lake, Houston, Texas (USA)

Dr. Ashish Chandra is a Professor of Healthcare Administration, College of Business at the University of Houston-Clear Lake (UHCL), Houston, Texas, USA where he also served as the Department Chair for over four years at UHCL. Dr. Chandra has over 25 years of university level teaching experience in the U.S. He is an internationally known healthcare administration academician and has served as an external program evaluator for many institutions in the U.S. and abroad. He also serves on the academic advisory board of several educational institutions in Turkey and India. Dr. Chandra had the distinct honor of being the Commencement Speaker at the 2018 December commencement of the University of Houston-Clear Lake, Houston, Texas, USA. He has also been a keynote speaker at numerous international conferences. Dr. Chandra is a prolific researcher and has over 75 publications in refereed journals, three edited books, a dozen book chapters, and over 250 publications in conference proceedings. He is the Editor-in-Chief of the journal Hospital Topics (the oldest journal in healthcare administration field - almost 99 years in existence). He has served on the editorial board of about a dozen international journals and has also served as a guest editor for the journals: Health Marketing Quarterly, and Management Decision.



Dr. V. G. Venkatesh (PhD, CSCP (SSC-APICS)) Associate Professor, EM Normandie Business School, France Senior Associate (LATAM), Nextport (Colombia)

Dr. Venkatesh is a corporate practitioner and an academic specializing in Global Supply Chain Management and Logistics. He is currently the Associate Professor in EM Normandie Business School-France (Globally leading FT & QS ranked school) and Senior Associate (LATAM) with NextPort, Colombia. He is a Certified Supply Chain Professional (CSCP) from APICS-USA having nearly 20 years of experience in global supply chain practices in different geographies such as Honduras. Sri Lanka. Hong Kong, and Bangladesh, as well as in academia. His background is supported by a Master's in Manufacturing from BITS-Pilani, and a PhD in global sourcing and sustainability from Waikato University, New Zealand. He was the national scholarship holder (MHRD, India), and a recipient of prestigious International Fellowship from the University of Waikato, New Zealand. His name is nominated and selected recently for the 'select list of global level influential and renowned scholars of the responsible business area in 2020' of the University of Bath, UK (#ThinkAmplifyList). He is a muchsought-after expert to industry forums including CII (India) and Supply Chain Management Association (SCMA, Canada). His experience, as an industry trainer, in the areas of Supply Chain Management, Global Logistics, Strategic Procurement Management, Warehousing and Global Distribution Management, is evident in the corporate training programs across different geographies including Australia, New Zealand, China, India, and Colombia. In addition, his research papers are published in reputed journals and he has presented papers at reputable conferences in the USA, Australia, China, and Taiwan. He is also a reviewer of leading reputable journals and the editorial board member of reputable indexed outlets.



Dr. Monica Chaudhary Associate Professor Marketing & Acting Head, GMBA & MGB S P Jain School of Global Management, Australia

Dr. Monica Chaudhary is currently working as Associate Professor Marketing & Acting Head, GMBA & MGB post graduate programs with S P Jain School of Global Management, Sydney Australia. She is a post graduate in Economics, MBA and PhD in Marketing with more than fifteen years' experience in Academics, Research, Consulting and Industry. In the past, she had worked with big MNCs in the area of Data analytics & intelligence. She has been into academics from last ten years and is a core faculty for subject areas; Micro Economics, Education, Marketing and Consumer Behaviour. She is an active researcher and has authored several refereed research papers in reputed research journals (SSCI & SCOPUS indexed, ABDC listed) with academic citations. She is also Editorial Board Member & Reviewer for leading peer reviewed research journals and conferences. She has chaired many conferences sessions, delivered talks and conducted workshops.



Antoine Gizenga
Head of Influence and
African Associative Life Support,
South Africa

A Psycho-pedagogue by training, a graduate of the Faculty of Psychology and Educational Sciences of the University of Burundi Antoine has 30 years of experience in the field of education and development with international organizations like Refugee Children of the World, National Democratic Institute, UNICEF. He has been involved in international advocacy for issues related to education and programs of international NGO networks in several countries in Anglophone (Gambia, Malawi, Tanzania...) and Francophone Africa (Benin, Burundi, DRC, Rwanda, Togo. Senegal) and have been Chairperson of Tanzania Education Network, 1st Chairperson and creator of INGO in Togo (French acronym Réseau des ONG Internationales au Togo). Specialist in Human Resources Management from ISM Dakar, Antione is associated with Aide et Action International from the last 20 years and currently is Head of Influence and African Associative Live Support for Aide et Action international and based in Lomé (West Africa).



Savy Lach
Deputy CEO Aide et Action
International & Director
Southeast Asia and China

Savy is an educator. He has been campaigning for the children's rights to education primarily through the struggle for access to quality education of under-resourced communities around the world. He has extensive experiences in building and implementing development projects that have enabled children to develop their full potential and contribute to their communities. Savy is currently a Deputy CEO of Aide et Action International and Director of Southeast Asia and China.



Amit Nagpal Founder & CEO-Green Bridge, Yudlee

Amit is an HR Leader with an industry experience of over 20 years working with IT, Pharma, Manufacturing, Telecom, Financial and FMCG brands in HR leadership roles. After serving for the corporate sector, he became an entrepreneur and Founded Green Bride (HR Consulting) and 'Yudlee' (Enabling 'GiG Economy'), both his ventures are in support of the new age talent ecosystem including expert advisory for growing organizations. During his entrepreneurial journey, he has supported leading brands into technology, manufacturing and start up domain, having global presence to rebuild their HR Strategy and building key leadership teams. He has an ambition to transform the talent ecosystem by aligning corporates to the future model to drive sustainability and scalability. During his career he was associated with Samsung, Barclays, Ranbaxy, Ericsson and Mylan Labs. He is a dynamic and risk taking personality and believes that change is essential to sustain. His strength is to explore solutions to complex problems. His contributions have been instrumental for companies to build sustainable HR framework. He is driven by passion, commitment and perseverance to achieve the impossible.



Dr. Aishwarya Mahajan Director - Livelihood Education, Aide et Action International

Doctorate in Sociology from India, Dr. Aishwarya has around 20+ years of experience encompassing New Program Development, Assessment & Behaviour Strategies, Soft Skills & Personal Development Training, Resource Management, and Client Servicing skills across domains of Quality and Livelihood Education. Skillful in understanding current trends and performing research to continually develop and improve learning and development programs he has not only been conducting educational presentations geared toward increased productivity but he is an expert in liaising with stakeholders viz. UN Organizations, International Development Organization, Trust and Foundations, CSR foundations and Government in developing work programs, designing courses and curriculum in sustainability, and ensuring compliance with all regulatory and other agency requirements, laws, and statutes pertaining to the programs.



Bharat R Joshi
Executive Director,
Associated Container
Terminals Limited; Joshi
Konoike Transport and
Infrastructure; J-Curve
Venture Pvt. Ltd., New Delhi

Bharat serves on the boards of three companies: ACTL (Associated Container Terminal Ltd.); JKTI (Joshi Konoike Transport and Infrastructure); J-Curve Venture Pvt Ltd. of the Joshi Group as executive Director. All three companies have interests in logistics, technology and infrastructure.

He has addressed for in India, China, Japan, New Zealand and Europe. He serves on the National Council of CII (Confederation of Indian Industry), is a charter member of TiE (The Indus Entrepreneurs), Delhi Chair of the INZBC (India-New Zealand Business Council) and was acknowledged in UNCTAD's World Investment Report 2006. He led a Future Leaders' delegation

to Japan in 2017, upon invitation of Japanese Government. He was also made member of the World Cities Summit Young Leader (WCSYL) network, by Singapore's Centre for Liveable Cities (CLC) and the Urban Redevelopment Authority (URA). Bharat is a Broadcaster for AIR (All India Radio), writes for print and online publications (Wall Street Journal, CNN IBN, Economic Times, Mint, etc); is visiting faculty at SRCC (Shri Ram College of Commerce), Delhi University; and author of Navigating India: a socioeconomic commentary and guide for business in India- also translated in Japanese by JICE (Japan International Cooperation Centre). Bharat is an alumnus of the University of Bradford, pursuing OPM at Harvard Business School he is also a keen photographer and sportsman. Bharat is the recipient of multiple awards for his contributions in philanthropic, academic and business pursuits.



Ajay Kumbhat President, Ginni International Ltd., Neemrana, Rajasthan

Ajay Kumbhat is the President of Ginni International Limited a leading Denim fabric manufacturing company. A chartered accountant by training Ajay has been part of several leading organisation in ASEAN, USA and Africa. Ajay also has interests in start-ups operating in Health Care and Education sectors.



Srinivasa Rao Director of Talent & Culture, Pullman New Delhi Aerocity, New Delhi

Mr. Srinivasa is a seasoned Human Resource Leader with 18 years track record of successful accomplishments in managing all phases of human resource management, HR operations, and performance management for Hospitality Industry. He is proficient in overseeing smooth implementation of HR policies for manpower planning, people strategy and business strategy. He leads diverse workforce of 1200+ employees with interests in multiple locations across the country. He has demonstrated excellence in formulating and implementing tactical initiatives to achieve business strategic goals. Proven expertise in a global, multi-cultural, fast paced and high growth environment; delivering sustained growth, establishing structures and building employee value. He is a skilled strategist who transforms strategic plans into workable solutions through appropriate use of financial acumen and business strategies for building better relationships with employees and management and high talent towards designing and implementing innovative HR Strategies and Interventions in Hospitality Sector. He analyzes hotel training and development needs at all levels and create the programs to make employees proficient in delivery of core and cultural values of the business. He holds Masters in Human Resource Management and a graduate in law with Labor Laws specialization.



Sonal Agarwal Murarka Communications Leader, Bangalore

Ms. Sonal Agarwal Murarka, currently is working as a communications leader handling global, internal and crisis communication. She has the experience of working across corporates and start-ups like, Ola, Tata Metaliks, Spencer's Retail, Tata Steel etc. where she played a key role in managing their internal and external communications. She is a post graduate from MICA Ahmedabad in brand communication. She believes in the philosophy that people forget what you have said but remember how you made them feel. She relates the significance of this belief to her basic brand-building theories and in creating and executing strategies that effectively align a company's stakeholders to their brand messages.

Abstracts of Conference Papers

Ethical Banking and its Impact on Environmental Sustainability: A Literature Review

Jayasekera M.A.K.De.S* and Pushpa Kumari M. D.**

ABSTRACT

Banks have been only concentrating on making economic gains and in the process, they neglected society and environment. The community expected banks to be more responsible. Continuous neglecting of environment and society required people to look for a banking alternative. Hence, Ethical Banking is considered as Environmentally and Socially responsible banking alternative. The purpose of this

study is to investigate whether Ethical Banking as an alternative banking model contributes positively to the sustainability of environment. Hence; the significance of the study is to identify how Ethical Banking promotes environmental sustainability. The study is a desk research in the form of a literature review. The review identifies that operations of Ethical Banking has positive offerings for environmental sustainability.

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Keywords: Ethical Banking, Environment, Society, Sustainability

Factors Influencing Consumer Adoption of E-payments: With Special Reference to Sri Lankan Electricity Bill Payers

Fernando MHM*, Jayawickrama WDC**and Chathuranga BTK***

ABSTRACT

Despite the fact that on-line payment methods have been introduced for settling utility bills, the adoption of such methods seems to be far behind the expectations. Thus, in light of the Technology Adoption Model (TAM), the current study aimed to identify the reasons behind lack of adoption of on-line payments systems of electricity by the bill payers in Sri Lanka.

Data were collected through 304 surveys from utility bill payers who came in person to outlets to settle their payments. The findings reveal that, while 'awareness', 'perceived ease of use' and 'relative advantage' have positive impact on consumers' adoption of e-payment methods when settling electricity bills, the 'perceived privacy/ security risk' appear to have a negative impact on the same. Among these factors, 'perceived ease of use' is found to be the salient factor influencing such adoption.

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Living with Breast Cancer; Sri Lankan Rural Women's Reflexive Responses to Emotional Challenges

Kumarasinghe HPNI* and Thalgaspitiva UK**

ABSTRACT

Breast Cancer incidence rate has risen consistently as the leading problem in Sri Lankan female. Thus, this study focused to identify the reflexive responses of Sri Lankan rural women living with breast cancer to Emotional challenges under three themes; feeling isolation, coping with the financial burden, and spiritual directions. It adopts a qualitative approach and data collected through semi-structured interviews. Themes have derived from the First-level analytical coding approach and thematic analysis was used in the

analysis of collected data. Among the findings, most of the women in the unit of analysis are stressed and feared more at the very first beginning of the breast cancer diagnosis. As a positive note, no one could identify with depression conditions. Feeling isolation could identify with reduced social interaction mostly in younger women rather than elder women. Finally, a greater extent of spiritual directions could reveal after the diagnosis of breast cancer as a coping mechanism of this illness and psychological well-being.

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Keywords: Breast Cancer; Rural Women; Emotional Challenges; Reflexive Responses

Investigation on Values of Top Management in Export Oriented Apparel Industry in Sri Lanka

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ABSTRACT

This paper prioritizes values of top managers in export oriented apparel companies in Sri Lankan apparel industry. The research has conducted based on qualitative research approach with a sample of six top managers in export-oriented apparel companies based on purposive sampling method. Data collection has done through semi-structured interviews and use thematic analysis as the data analysis method. Major findings reveal values of top managers under three

categorizations of self-centered values, Mode of conduct values and Society centered values. Accordingly, humility, creativity and innovation, happiness has identified as self-centered values. Integrity, mutual trust and respect, collaboration has identified as mode of conduct values and sustainability, respect for humanity has identified as society centered values possess by top managers in apparel context in Sri Lanka. And mode of conduct values has identified as the most influential values of top managers in export-oriented apparel context.

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Keywords: Top Management, Self-centered Values, Mode of Conduct Values, Society Centered Values

Factors Affecting Investment Decision in Nepal

Bashu Dev Dhungel*

ABSTRACT

This article is on factors affecting investment decision in Nepal focus on the macroeconomics factors that affects the investment decision in Nepal during the study period 1975/76-2017/18. The main objective of this study was to investigate the casual relationship between gross investment and a factor that influences the investment decision based on time series data at macro level. This study employed Engel Granger co-integration test and Error Correction model to explore the long run and short run relationship between gross

investment and factors that affects the investment decisions of the nation. The results indicated that there was statistically significant relationship between gross investment and macroeconomic variables. The coefficient of Error Correction term was -0.90 signifying 90 percent adjustments towards equilibrium confirmed the occurrence of a stable long run relationship among the variables. Therefore, policy makers of Nepal have to positively consider the expansionary fiscal policy as one of the best instruments to rise in investment within the Nepalese economy.

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Keywords: Macroeconomic, Gross Investment, Expansionary Fiscal Policy

The Future of Marketing is in Artificial Intelligence

Monica Chaudhary*

ABSTRACT

According to Kotler, Marketing 4.0 is here. Today's consumers have less time and attention to devote to any brand and alternatives are in abundance. As a marketer, one needs to stand up, get their attention, and deliver the message they want to hear. Marketing intelligence is the new buzz word; it is the practice of gathering marketing data of an organization, then analyzing that data to accurately and efficiently guide the decision-making process of campaigns.

While marketing intelligence is used to assist a number of different marketing goals, at a high level, it's used to inform decisions in relationship to competitors, products and consumer trends or behaviors. Product intelligence, competitor intelligence, market understanding and customer focus are the pillars of Marketing intelligence. The raw data for that intelligence and understanding can exist in text, video, and voice form, and sources of that raw data include e-commerce analytics, Internet research, sales logs, social media, and surveys.

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Keywords: Attention, Analyzing, Understanding

Employability Skills to Meet Industry 4.0

K. Chitra*, D. Jayanth** and G Suganya***

ABSTRACT

Primary reasons for why today's transformations represent not merely a prolongation of the third industrial revolution but rather the arrival of a fourth and distinct one: velocity, scope, and systems impact. The speed of current breakthroughs has no historical precedent. When compared with previous industrial revolutions, the fourth is evolving at an exponential rather than a linear pace. Moreover, it is disrupting almost every industry in every country. And the breadth and depth of

these changes herald the transformation of entire systems of production, management, and governance. The main objective of this paper is to understand the impact of Industry 4.0 on the industry, business, production engineering while improving safety and recruitment industry. The paper also aims to list out the status of employment opportunities in the 4th Industrial Revolution and to identify the skill gap prevailing between the expectation of the industry and the graduate readiness for Industry 4.0.

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Ingredients for Transforming from Wild to Workable Multigenerational Team: An Appraisal Study

Ranjana Magdalene* and K Chitra**

ABSTRACT

With every change in project environment and climate, consistent and quality delivery is always a challenge. This is because every such change affects the core of project management – Project Resource management- that ripples down into other areas of project management such as project schedule management and project cost management. The core competency needed for every delivery resides with the team. When such a team in hand consists of members

belonging to different generation cohorts, optimized delivery gets more challenging. It is more challenging for project managers who need to consider the responses of every generation cohort in the team and take stable decisions. It could get very demanding for project managers if they fail to understand the difference in team's response for the same problem or any external stimuli. It is very important thus to understand the work variables that critically influence the behaviour of a particular team cohort to better interpret and take intelligent and innovative decisions.

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Keywords: Multigenerational Diversity, Group Variables, Generational cohorts, Innovative ideas, constraints

Impact of Covid-19 on Entrepreneurial Attitude

M.Nisa* and D. Muruganandam*

ABSTRACT

Entrepreneurial activities are one among the primary drivers of Industrial Dynamism and Economic Development representing a variety of research traditions, perspectives and methods. In the last few years, Entrepreneurship has gradually gained recognition among economists and policymakers as a significant driver of improvements in Social Welfare. In the face of the worldwide COVID-19 pandemic, Entrepreneurs have to accept the new reality: The unprecedented downturn

on the global economy. Some Start-Ups have been more opportunistic pivoting their businesses through some kind of "Repurposing, Refurbishing and Rethinking" to the new needs that have emerged, whereas most start-ups found it difficult to adapt to the entrepreneurial landscape amidst COVID-19 Pandemic." Every crisis has an end point. And this will be the cue for entrepreneurs to undertake something new and to replace the existing stuff with more Digitalization, Innovation and Disruption implemented in their business models in order to increase the touch points with their customers.

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Keywords: Entrepreneurship, Attitude, Pandemic, Social Welfare

Solar Energy Innovation in India: A Study to Analyze Innovation and Policy

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ABSTRACT

In order to achieve the results, patent applications in the area of solar energy is evaluated. The risks of climate change mitigation involve "those associated with investing in mitigation and adaptation technologies" and "those related to sustainable practices, which may not be sustainable at all". Solar energy innovations have seen a surge since the dearth in fossil fuel and climate change has been on the rise.

This paper intends to analyze the innovations in solar energy over the last 15 years and effects of policy on innovation. The current lack in internal regulations and economic constraints form a barrier in commercialization of solar energy innovations. The Nature's action that's stemming proliferous and causing extensive distress due to this extensive energy utilization for global industrialization is climate change.

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Keywords: Solar Energy, Climate Change, IPR, innovation

Block Chain in Additive Manufacturing

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ABSTRACT

Necessity is mother of invention. How we innovate depends on the type of technology and the urgency of requirement. Some technologies bring about incremental changes and some of them are disruptive in nature. Two disruptive technologies which have changed the landscape of human lives and ways of doing business are Block Chain and Additive Manufacturing. While Block Chain is the tamper-proof public ledger that's

replicated on a decentralized peer-to-peer network of internet-connected computers, Additive Manufacturing, as the name suggests, uses computer-aided-design (CAD) data and its software, or, three dimensional object scanners to instruct the manufacturing machinery hardware to deposit material, layer upon layer, in precise geometric shapes. As its name implies, additive manufacturing adds material to create an object.

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Keywords: Block Chain, Additive Manufacturing, Disruptive Technology, Cryptography

Consumer Satisfaction towards Online Food Delivery

Mahima Gupta*

ABSTRACT

This study aims to provide a comprehensive relationship between consumer satisfactions toward online food delivery. A structured questionnaire with the Sample size of 316 respondents has been conducted with close-ended and openended questions that were used to collect the necessary data. The survey was conducted in different areas and localities in the Ghaziabad region and various responses were collected

from people with different age groups, occupations, and various income-levels. As the population was homogeneous and small, each subset of the population is given an equal probability. Thus, a Non-probability sampling method was used. Under this technique, a convenience sampling method was used. According to this research, factors like convenience, control, technology, anxiety, and ease of information significantly affect consumer satisfaction, which in term significantly affects consumer behaviour.

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Keywords: Consumer Satisfaction, Homogeneous

An Analytical Study of Scope, Reach and Expansion of Green Consumer Durable Products in Delhi

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ABSTRACT

The environmental protection and sustainable development are becoming the current market values due to deteriorating condition of environment, which became a cause of increasing demand of green products and services in the marketing field. Many companies are continuously making their strategies for producing green products but the expansion of green products is still facing the lack of consumer approach. However, many

companies have prepared themselves to channelize the product line all over the world in the last decades. But even then, they are not able to establish a green market for the world consumers. They made some efforts in the field of making green consumer durable products to attract the consumers of the metro cities of the world. Especially there is a big market of green consumer durables have been established in India and Delhi is one of them to avail the green consumer durable products. But it seems not as suffice as it supposed.

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Keywords: Green Products, Green Marketing, Consumer Durables, Consumer Reach and Environmental Concerns

Business in Post COVID Era

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ABSTRACT

Global Crisis is hurting economy but not all Companies are facing crisis. Now with more people working from home, demand for technologies that includes online meetings and video conferencing and has increased. Shares of Zoom company has increased 50% since February as many corporate companies are using the software to conduct official meetings. Similarly demand for T.V shows and online web series portals has increased drastically as people are staying

and home and they need something for entertainment, there is surge in demand of streaming services and they are reducing their quality of streaming in Europe to ease pressure on the internet. Supermarkets also says they are busier than ever, Sales at British retail has increased by 25%. Millions are turning to online fitness classes and home workouts, shares of Peloton the U.S based company who supplies Gym equipments rose by 14%. In this paper we will discuss top sectors where we can invest in for future and who are having upwards slope in the Economy.

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Keywords: COVID 19, Entrepreneurs, Future Investment

Consumer Buying Behaviour during Pandemics: A Case Study of Covid-19 Pandemic in Rural-Urban India

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ABSTRACT

Present world is crippled with the outbreak of pandemic Covid-19 that has changed economic and social outlook. Economies were closed, businesses were shut, millions of people lost their jobs and in the present time, the future of people is in an uncertain environment. This alarming situation has forced business to come up with an innovative idea to cope up with the pandemic. Business have changed their models of doing business. The pandemic has posed threats to many businesses and, However, the pandemic has also created

opportunities for some business. The present paper is an attempt to analyse the impact of pandemic on overall consumer behaviour and on behaviour of rural consumers in India. Also, it aims at analysing the impact of pandemic on buying behaviour of consumers; understanding the major trends exhibited by consumers during outbreak of any pandemic covid-19; and tries to propose suitable marketing strategies for the same. The paper tries to develop strategies that can be adopted in marketing, particularly in rural marketing, during any pandemic.

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Keywords: Pandemics, Covid-19, Rural Marketing, Consumer Behaviour.

Self-gifting: Study of Shopping Behaviours and Post-purchase Regret with the Presence of Self-gifting Motivations

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ABSTRACT

The trending and novel concept of self-gifting apparently taking the 'treat yourself' spirit into a stylish level. Though the concept has emerged in Western culture, today it has been widely spread across the world. Since the consumption patterns and shopping behaviours are shaped and re-shaped with growing vogues as self-gifting, extra attention is required on this phenomenon from scholarly and practitioners'

standpoint. Thus, this conceptualization is aiming to establish a cherished contribution concerning the connection between the extents of post-purchase regret resulting from self-gifting behaviour as per the shoppers' behaviours. This argument is grounded since most of the self-gifting purchases are not compulsive buying, it might result negative emotions as post-purchase regret. Accordingly, this paper intends to magnify the existing body of knowledge and footing for succeeding studies in consumer behaviour.

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Keywords: Post-Purchase Regret, Self-Gifting Motivation, Shopping Behaviour

Khadi: A Pathways to Make India Self-Reliant

RashikaRajan Singh* and Shubham Shrivas**Rashika Rajan Singh* and Shubham Shrivas**

ABSTRACT

"KHADI" the word itself is derived from "KHADDAR" which mean hand spun fabric. Therefore, khadi was not only a symbol of revolution but it is also a dynamic symbol of self-reliant India. Therefore, in this paper we attempt to discover and analyse the impact of khadi on making of self-reliant India and contribution

level to enhance the Indian economy. It is very closely associated with India's freedom movement and it's a matter of pride for each and every citizen of India. Promoting KHADI provides the opportunity for rural and backward artisans to earn and sustain their livelihood. Manufacturing of khadi also boost the rural sector of India.

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Keywords: Khadi, Self-reliant, Sustainable Development, Sustainability, Revival, Economic Development.

An Empirical Study on Knowledge, Perception and Appropriate Monitoring of Youth towards Generic Drug

Shah Surai Manoikumar*, MaurviVasavada** and JilDedania***

ABSTRACT

Generic drug industry continues to strengthen as a key pillar of India's thriving economy. Although the market continues to diversify with new Pharmaceutical products like biosimilar springing up from within India as well as internationally to sustain this, Study related Generic drug becomes more

significant. Positive aspects regarding perception, knowledge and appropriate monitoring of generic drug is essential in growing support for generic drug substitution exercise. Results of this can be implemented to evolve operative marketing strategies in the direction of youth to encourage use of Generic drug.

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Keywords: Generic Drugs, Familiarity, Knowledge, Perception, Youth

Bio-similar Drugs: - A Study to Measure Attentiveness, Acquaintance and Perception Towards Youth in Gujarat

Shah Surai Manoikumar*. Maurvi Vasavada**and Hardi Patel***

ABSTRACT

The need for Biologics in global healthcare is increasing in multiple therapeutic areas, particularly in oncology, nephrology, immunology, diabetes and others. In the biosimilars market, one of the leading players is India. Biocon, Intas Pharmaceuticals, Dr Reddy's, Lupin Pharmaceuticals and Hetero Pharma are few domestic Indian companies with the largest number of products launched in emerging economies. Many new companies are entering in the market with growing interest in biosimilars in the Indian landscape.

The current study aims to focuses on the youth that are the future healthcare professionals that will need to work and research on biosimilars the future requirement of the industry. It has been found that the majorities of the youth are from pharmaceutical background and are aware of the term Biosimilar. They have basic knowledge and understanding about the bio-similar drug but for the more practical aspects and learnings, there is a need of evidence-based education. And there was overall positive perception towards bio-similars amongst youth.

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Keywords: Attentiveness, Acquaintance, Perception, Youth, Bio-similar Drugs.

Innovative Practices in Green HR-Case Studies from The Industry

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ABSTRACT

Green management initiatives are becoming an increasingly important element for competitive advantage in businesses around the world today. The Industry today needs a high level of technical and management skills in employees in order to develop environmental initiatives and programs that are innovative and thereby ensure efficient, sustainable business practices. There is also a need for strategic green HRM initiatives which calls for an integration of environmental

management into HRM practices. It is seen that a significant gap exists today in the availability of literature on HR practices for sustainable business. This paper therefore seeks to review the literature on HR aspects of environmental management, including innovative concepts such as assessment-based HR Interventions, environmental management system, green intellectual capital and corporate environmental citizenship. Today, Green HR has become a key business strategy for large Organizations where Human Resource Departments play an active part in going Green at the office.

Keywords: Green HR, Environmental Conservation, Innovative Practices, Green Intellectual Capital

A Study on Understanding the Business Model of the Consultancy Firm

Foram Mehta* and Rangana Maitra**

ABSTRACT

The Recruitment Industry is going through a lot of change owning to the current rapidly changing business world. Companies have started to outsource the entire recruitment process to third parties to reduce the company's cost and concentrate on their core functions. This is where the recruitment consultancies come into the picture as they play a vital role in providing the company with the desired talent.

This study is therefore carried out to understand the 'Business Model' of the 'Recruitment Consultancy' to get an in depth knowledge of how they manage to provide the companies with the desired candidates and manage the revenues and expenses. The study will also help to understand the challenges faced by the Recruitment Consultancies and the various ways in which they can expand their business.

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Keywords: Recruitment Consultancy Firm, Business Model, Recruitment and Selection.

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Industry 4.0: Implementation of Green HRM Practices to Build Corporate Social Responsibility in Mediation of Employees Green Performance In The New Normal

Shiva Rani* and E. Binodini Devi**

ABSTRACT

The COVID attack in human life is a signal to rethink the organizational practices with perspective to nature. There is also an increasing awareness about industrial wastage. There is an international pressure for implementing environmental laws, demanding security against environmental hazards from manufacturing industries. As a result, green human resource management is gaining prominence. However, Green HRM has not been accepted in India so far. Even most of the people are

unfamiliar with the term in the corporate sector. Green HRM practices is incorporating green initiatives by frontline employees; employee's engagement in environment protection plan, deliberate utilization of resources, green performance related pay, employee's health programs and green promotions with the support of top management. The study analyses that practicing Green HRM activities influences green job performance & CSR. This research is intended to investigate mediating role of green job performance on corporate social responsibility performance.

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Keywords: GHRM, Green Job Performance, Corporate Social Responsibility Performance, New Normal

Understanding Psychological Contract and its Impact on Organizational Citizenship Behaviour

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ABSTRACT

It discusses about the indistinct sets and related concepts of Psychological Contract including its notion, content, dimensions, formation, and measurement. Psychological Contract is not a term discussed most often, however gaining importance among the OD practitioners since last few decades. This review paper examines and integrates the existing literature and their findings on Psychological Contract

and Organizational Citizenship Behaviour. The major objective of this study is to understand the impact of Psychological Contract on Organizational Citizenship Behaviour. Psychological Contract is a set of perceived obligations of employees and the employer and their expectations from each other. Understanding Psychological Contract can help reducing organizational stress. This puts the employer and employees both under tremendous pressure to work for a same objective.

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Keywords: Psychological Contract, Organizational Behaviour, Organizational Development, Organizational Citizenship Behaviour

FinTech Companies in India: Analysing their Performance during the COVID 19 Pandemic

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ABSTRACT

COVID 19 had hit the world in the beginning of 2020 causing lockdown almost all over the world which resulted in huge decline of movement between cities, states or countries affecting all economic activities. That made people more

dependent on technology and digital communication to work, for shopping, paying bills and other daily life issues. Financial Technology or FinTech is the term used to refer to developments in cross-border financial and technical space, and to companies or services that use technology to offer

financial services to businesses or customers. It is also used to help businesses, company owners and customers better control their financial activities, processes and lives by using advanced software and algorithms that are used on computers and increasingly on smart phones. Based on secondary data, this paper will critically analyse the situation of FinTech companies in India during the COVID 19 pandemic and to find out whether they were able to help people managing their lives during the pandemic time. It will also examine the effects of FinTech adoption and usage.

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Keywords: FinTech, Financial services, Technology Adoption, COVID 19

Business Incubation Centers: A Catalyst for Startup Development

Jumana N.P* and K.SamsudheeN**

ABSTRACT

Startups are young company which are just begin to develop. Initially it is funded by group of people having some innovative ideas. As these are newer firm, they are facing too much challenge at an initial stage including financial, managerial, technical etc. Business incubation centers are those agencies which are able to convert their idea into product. As per previous studies it is found that incubated startups have more chance of survival than those firms which are not receiving these facilities. So the study aims to identify the role of business incubation centers in promoting startups. In this

study primary data is collected from 125 incubated startup companies in Kozhikode district, samples were selected by using non probability convenience sampling method... Reliability was measured by using Cronbach alpha. Both univariate and multi variate analysis are applied for data analysis. Correlation, Regression and Factor analysis are measured by using SPSS software 22.0. It is found that business incubation centers are able to create networking opportunities among startup companies. Similarly there is perfect correlation exist between the various services provided by business incubators and performance of startups.

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Keywords: Networking, Business Incubation, Financial Assistance

Rebuilding Organisational Culture for Progressive Tomorrow: Proposing the SDCMC Scale

Partha Naskar*

ABSTRACT

At the heart of all excellence at organizational domain it is the degree and extent of human involvement that matters most. The collective talent and culture of an organization is embraced by human element in today's business hemisphere. The literature of the study hovers around aspects, dimensions, reinvention, impact of job satisfaction and stress on organizational culture. The paper attempts to find out an appropriate scale in the name of 'SDCMC' scale with its

domains and items and its applicability which entails that certain organizational cultures lead to superior organizational excellence. The implication of the study is that it throws considerable light on the impact of organizational culture a quite relevant for continual progression for present day business houses. The paper concludes with the outcome portraying the prominent areas of organizational culture as a revitalizing element for organizational development for progressive tomorrow.

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Keywords: Culture, Organization, Human, Progress

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Youth Customer Loyalty in Online Retail: Gauging the Mediating Influencers

Pavleen Soni*

ABSTRACT

COVID has imparted impetus to online activities of Indians including online payments, entertainment and purchases. Online retail in India is witnessing double digit growth and is expected to attain seven percent of the total share of the retail markets. Competition amongst online retailers is intensifying which necessitates that retailers focus on key retail attributes viz. merchandise assortments, brands and service quality to build customer satisfaction and loyalty. Lifestyle changes that

have ushered in due to COVID are pressing upon marketers to more carefully understand consumers' needs and service experiences. The present study contributes by identifying the role of web store attributes and service quality dimensions in creating flow, satisfaction and loyalty for Gen Z customers. The study finds that online retail customer loyalty is a five-dimensional construct with — word of mouth, commitment, willingness to purchase, purchase intention/switching behaviour and complaint redressal as its dimensions.

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Keywords: Online Retail Store Attributes, E-service Quality, Customer Loyalty

Development of Marine Economy and the Growth of Shipping Industry during the Outbreak of COVID-19

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ABSTRACT

The outbreak of COVID-19 has affected the shipping industry as well as the global economy both directly and indirectly. China, along with the USA, UK, France, Japan and many other developed countries have drawn up new blueprints for the development of a marine economy . The logistics chains are undergoing unusual and massive losses from the disruption caused by the COVID-19 pandemic. The disruption is both from supply and demand side. Shipping industry transports 90% of

the goods worldwide and plays a key role in world's economy. The shutdown of factories and scarcity of manpower to de-stuff cargo as well as drivers to operate trucks for cargo evacuation has derailed the trade and smooth functioning of the logistics industry. Businesses are coping with lost revenue and disrupted supply chains as factory shutdowns and quarantine measures spread across the globe, restricting movement and commerce. Reduced economic activity in retail sector likely to reduce demand for shipping and cargo turnovers.

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Keywords: Global Economy, Shutdown of Factories, Scarcity of Manpower, Reduction in Demand

Financial Resources of Startups: An Empirical Analysis of Selected Indian Companies

Jumana NP* and K. Samsudheen**

ABSTRACT

Startups are young companies which are just beginning to develop. Initially, it is funded by a group of people having some innovative ideas. As per report, India continues to be 3rd largest startup ecosystem in the world, even this is the case startup's exit rate also increase, which may be due to different factors. Among factors finance plays a tremendous role in the survival of an enterprise. Now there are many innovative

measures are available for startup financing such as bootstrapping, crowd funding, mezzanines finance etc and its proper deployment is considered as the base for further development. There must be proper care regarding investing in various stages of its operation. So this paper attempt to provide an awareness regarding what are the various modes of financing available for startups and also to evaluate is there any relation exist between startup funding and stage of operation.

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Keywords: Bootstrapping, Mezzanine Finance, Crowd Funding, Startup Hub, Seed Capital

Nostalgic Consumption: Exploring the Role of Nostalgic Intensity and Nostalgia Advertising

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ABSTRACT

In order to connect people to their past, marketers using nostalgia as effective way to communicate with consumers. Also to examine the relationship between nostalgia advertising and nostalgic consumption. The findings of this research confirms that nostalgic intensity has significant influence on nostalgia advertising and nostalgic consumption. The aim of this study is to investigate the role of nostalgic intensity on nostalgia advertising as well as nostalgic consumption.

Correlation, simple regression and one-way ANOVA were performed to analyze the data using SPSS 22.0. Furthermore, the results indicate that there is significant positive correlation between nostalgia advertisement and nostalgic consumption and nostalgia advertising act as a significant predictor of nostalgic consumption. The present study is based on primary data elicited from 129 consumers in Kozhikode district, samples were selected using non- probability convenience sampling.

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Keywords: Nostalgia Advertising, Nostalgic Consumption, Nostalgic Intensity

A Study on Capital Budgeting with Reference to Jio Network

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ABSTRACT

The main focus of this research is primarily on capital budgeting at Jio Network. This includes: understanding how bank management sets its performance targets; whether these targets are appropriate from the standpoint of maximizing bank value and whether they appropriately reflect banks' business and financial risks; and how robust the targets are over the business cycle. The classic approach to capital budgeting is premised on the idea that a company's incremental investment decisions should be independent of its pre-existing capital structure. That is, the hurdle rate for any

new project should depend only on the characteristics of that new project, and not on the inherited financial policy of the company evaluating the project. Similarly, the hurdle rate should also not be influenced by the company's risk management policy, or by the nature of any previous (physically unrelated) assets it already has on the balance sheet. The researcher has used both primary and secondary data to accomplish all the objectives. The researcher has used structured questionnaire to gather the primary data. This study is descriptive in nature as the study is based on questionnaire survey.

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Keywords: Capital budgeting, Investment pattern, Capital structure

Effectiveness of Online Marketing on Integrated Marketing Communication

Ramya Chavali* and Thallapelly Akhila**

ABSTRACT

The American Association of Advertising Agencies defines Integrated Marketing Communication (IMC) as a concept that recognizes the added value of a comprehensive plan that evaluates the strategic roles of a variety of communication disciplines, and combines these disciplines to provide clarity

consistency and maximum communication impact. IMC blends various promotional tools and communication/marketing/advertising services and techniques to maximize profit. IMC is ultimately achieved through concise and consistent messaging that fosters familiarity and consumer affinity. Online Marketing is art and science of selling products and/or services over digital networks, such as the Internet and

cellular phone networks. Online marketing uses internet to deliver promotional marketing messages to consumers. It includes advertising media, online advertising frequently involves both a publisher, who integrates advertisements into

its online content, and an advertiser, who provides the advertisements to be displayed on the publisher's content. Other potential participants include advertising agencies, ad server and advertising affiliates.

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Keywords: Online marketing, Integrated Marketing, IMC, Digital Marketing

Consumer Behaviour in Unforeseen Situation

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ABSTRACT

With the COVID situation consumers are becoming self-aware and make a purchasing decision only after second thought. The unforeseen situation has eradicated the marketing myopia and companies are forced to be considerate with the consumers. This paper will project the conflict within a consumer during unforeseen situation and how the behaviour of people decides the purchasing behaviour of the same.

This has brought the companies to target the consumer, segment them and position themselves as per the need of the situation. This paper will elucidate and find the behavioural pattern and changes with respect to the products and the needs of the same. The findings would also reflect how the sellers can take advantage of the psychology of the consumers and sell their products in the most efficient way possible.

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Keywords: Consumer Behaviour, COVID, Psychological marketing, Marketing Myopia

Reconceive HR Practices: Post Covid 19 Era

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ABSTRACT

The corporate enterprises have undoubtedly never anticipated the challenges that COVID-19 has dawned in the scenario. With the hasty spread of the COVID the national lockdown has crushed the economy but snarled all to abide by restriction while striving to keep business operations persist. The paper began with a literature review to identify published research on HR practices during COVID 19. Attempts were made to limit searches to Indian work published within current year only

(March – September 2020). The search was only to draw attention to the main issues regarding HR Practices. An array of significant papers was identified, ranging from small-scale investigations of HR Practices, HR Policies, Measures and Strategies in different sectors. The literature reviews incorporated research papers and articles from peer-reviewed scholarly journals from prominent databases i.e. Science Direct, Google Scholar, SAGE Premier, UGC Listed, and other sources of literature include data and information from corporate and government websites.

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Keywords: COVID-19, HR Practices, HR Strategies, New Normal, Reconceive HR

Challenges for Human Resource Professionals: Post and During COVID-19

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ABSTRACT

Covid-19 has changed the world in the few months of its occurrence in China. It has affected the mind-set of the people across the globe; people are working from home with their team in isolation. This posed a challenge for the HR

professionals of every organization to keep a check on the physical as well as psychological health of its employees. Today all offices of the world are working distantly, the company professionals are not able to communicate face to face. This is increasing a sense of distancing between the top management and the employees. Also, it is raising insecurity

among the personnel about the job, fear of retrenchment, pay cuts, etc. The paper will discuss the challenges like keeping a track on motivation level since personal touch eroded, leading in polarized time, retention of key workers, the wellbeing of employees, etc. The paper will incorporate changing picture of business organization from the perspective of HR.

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Keywords: Motivation, Talent Acquisition, Retention & Wellbeing

Impact Analysis of ATM Usage in The Covid-19 Pandemic Situation and Challenges for Banking Operations

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ABSTRACT

At the time of demonetization (Nov, 2016), It was a massive effect and problem for ATM users to adopt the e-banking. ATM is performing a key role for banking frontend services. The customer always wishes to take service from the nearest ATM instead of visiting the bank for tiny transaction. As per the RBI statistical reports, from Jan-2018 to Mar-2020 financial year number of transactions (approx. 600 crores) for the ATM were

increased high compared to the earlier years. In COVID-19, there was a minimum usage of ATM customers had fear of getting infected in the ATM henceforth, customers are shifted to digital payment with online shopping. Hard money transactions were also dangerous for spreading of virus. It impacted banking sectors for unbalancing transactions and cash flow. The world is facing a tough time, banks ensured that ATM must be refilled regularly. As well there was minimum downtime for the internet and mobile banking.

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Keywords: COVID-19, ATM, RBI, E-banking

The Role of Tourist Safety and Security in India

Sushil Kumar* and Jai Sonker**

ABSTRACT

Hotel is defined as "Home away from the Home" This paper gives brief about the safety and security of foreign tourists in India. Tourism is one of the fastest growing industry because it gives lots of job opportunities and generates foreign currency, services, products, etc. India is one of the famous destinations among both the foreign as well as domestic tourists because of

its versatility. We can say India is the most visited destination in the world. Today Safety and Security has become one of the main concern which decides the future of the destination. A large number of fraud, miss-happening cases are being filed by the tourists at police station as compared to earlier. This paper, undertakes an in-depth study of safety and security of foreign tourists in India and with a view to overcoming these problems.

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Keywords: Safety, Security, Foreign Tourist

Impact of Covid-19 on Entrepreneurial Attitude

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ABSTRACT

Entrepreneurial activities are among the primary drivers of Industrial Dynamism and Economic Development representing research traditions, perspectives and methods. In the last few years, Entrepreneurship has gained recognition among economists and policy makers. In the face of the worldwide pandemic, Some Start-Ups have been more opportunistic pivoting their businesses through "Repurposing, Refurbishing and Rethinking" to the new needs that have

emerged, whereas most start-ups found it difficult to adapt amidst Pandemic. Every crisis has an end point. And this will be the clue for entrepreneurs to undertake something new and to replace the existing stuff with more Digitalization, Innovation and Disruption implemented in their business models in order to increase the touch points with their customers. Our Paper tries to throw some highlights into the shift of Entrepreneurial Attitude among 50 start-ups in Erode District with the help of Telephonic Interview.

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Keywords: Entrepreneurship, Attitude, Pandemic, Social Welfare

Exploring Propensity of Women towards Entrepreneurship Across Nations

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ABSTRACT

Women entrepreneurs have been perceived during the most recent decade as a significant undiscovered source of economic development. Nations with different income level seemingly offer different opportunities for entrepreneurial activity. The study analysis gender differences in Total early-stage Entrepreneurial Activity (TEA) across different nation with varied income level and also opportunities available for entrepreneurial activity. The propensity of women

entrepreneurial activity in low income countries have been ascertained to be greater but they have the least opportunity of TEA (0.89) among the three income groups of country. Regression result shows that factors like corruption and age dependency ratio have a statistically significant impact on the participation of female entrepreneurial activity while Female literacy rate shows insignificant impact. To make a woman a part of the development process each nation should intensify the ease of doing entrepreneurship by focusing on the various social, political and governance issue.

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Keywords: Entrepreneurship, Total early-stage Entrepreneurial Activity (TEA), Gender Dimension.

Non Cognitive Factors and Academic Performance

Abhilasha Agarwal* and Bhavana Arya**

ABSTRACT

There are several predictors for academic success in higher education, non-cognitive factors being one of them. Earlier a lot of attention has been given to the role of cognitive factors in academic performance but recently researches has been conducted to examine how non cognitive factors such as

academic mind-set, academic perseverance, academic behaviour, learning strategies, social skills etc. are responsible for academic success. To evaluate the same, several theoretical models have also been proposed by various researchers being supported by some empirical evidences. Several studies have proved the fact that non cognitive factors are equally important in predicting academic achievement.

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Keywords: Non-Cognitive Factors, Academic Achievement

Prioritization of Sustainability Criteria of Service Only Supply Chain: A Case Study of Indian Hospital

Ramji Nagariya*, Divesh Kumar** and Ishwar Kumar***

ABSTRACT

Service sector has seen a significant growth in recent years. Unlike manufacturing sector the growing service sector also need to adopt the sustainable practices for the benefit of the society and environment. In service supply chain, product service supply chain (PSSC) has gained significant attention but service only supply chain (SOSC) still has not attracted

sufficient attention. The aim of this study is to identify the key sustainable practices for the SOSC and prioritize these sustainable practices according to their importance in SOSC. For the identification of sustainable practices, the literature is reviewed critically further experts' opinion is also considered. The final key sustainable practices are then prioritized by fuzzy TOPSIS method. A case study of an Indian hospital is taken for

the validity and test the applicability of this study. The results of this study will help the managers in identifying the critical sustainable practices and will enable them to focus and

manage them properly for the infusion of sustainability and get a competitive edge in SOSC.

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Keywords: Service Supply Chain (SSC), Service Only Supply Chain (SOSC), Sustainable Practices, Operations Management.

Emerging Market Economies and the Global Crisis: How have they coped?

Prakarti Sharma* and Nidhi Sharma**

ABSTRACT

Just when the prospects of Emerging Market Economies (EMEs) looked bright and they were poised to play an important role in the world economy, the global financial crisis of 2008 hit them hard. The path to recovery was arduous, but as their prospects seemed to soar again, a massive jot in the form of COVID-19 crisis struck them unprepared. The crisis of 2008 highlighted the economic vulnerabilities of EMEs to the world

economic system, affecting the quantity of their growth. Whereas the current crisis highlights a deficiency in the quality of growth of EMEs. The policy actions of EMEs such as loosening of monetary policy and purchases of bonds are some of the unconventional measures in complete contrast to the measures taken during the global financial crisis. The current crisis of COVID-19 is still unfolding and the impact of these policy responses are yet to be seen. Nevertheless, this study is an attempt to initiate the enquiry.

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Keywords: Emerging Market Economies, Global Financial Crisis, COVID-19, Monetary and Fiscal Policy.

Trend of Integrated Reporting Disclosures: Evidence from Indian Listed Companies

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ABSTRACT

Integrated Reporting (IR) provides information about how organizations coordinate its strategies, prospects, performance, and governance with the external environment to create long term value for stakeholders. This study intends to examine the quality of IR practices in India. IR checklist is prepared based on the apprehension of IR guiding principles and its content elements. A sample of 60 integrated reports prepared by NSE listed companies has been drawn over a two-year period (2018-20). The results exhibit a significant

increase in the quality of IR practices and improvement in the value creation ability of the organization, availability of capitals, nature, and quality of organization's relationship with its stakeholders, its strategic decisions, risk management ability and business model. The results would help organizations to assess their own IR compliance with IIRC framework. It also pinpoints the area of improvement in disclosure practices by Indian companies and would assist investors in analysing IR disclosure policies to make investment decisions.

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Keywords: Integrated Reporting, Content Analysis, India, Guiding Principles, Content Elements

Corporate Social Responsibility with COVID-19

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ABSTRACT

All businesses are having the objective of profit as well as wealth maximization by doing business. This COVID-19 pandemic affected the whole nation in all means. This deadly virus damages both human and industries. In order to prevent the spread of the virus and protect people from this virus our Government announces the lock down for all Nation for more

than 40 days. All businesses are facing financial problem but many companies and industries are engaged in various CSR activities, for immediate help and assistance for the fight against the virus by donating funds, offering mask, medical kits, bedded facilities, free meals and so on. These CSR activities taken by corporate during the pandemic situation create good image, among their customers. These activities play a wide role in the fight of corona virus.

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Keywords: Covid-19, Corporate Social Responsibility, Industries

An Analysis of Behavioral Biases Influencing the Individual Investors Decisions in Post COVID19 ERA

Ramji Nagariya*, Divesh Kumar** and Ishwar Kumar***

ABSTRACT

Service sector has seen a significant growth in recent years. Unlike manufacturing sector the growing service sector also need to adopt the sustainable practices for the benefit of the society and environment. In service supply chain, product service supply chain (PSSC) has gained significant attention but service only supply chain (SOSC) still has not attracted sufficient attention. The aim of this study is to identify the key sustainable practices for the SOSC and prioritize these

sustainable practices according to their importance in SOSC. For the identification of sustainable practices the literature is reviewed critically further experts' opinion is also considered. The final key sustainable practices are then prioritized by fuzzy TOPSIS method. A case study of an Indian hospital is taken for the validity and test the applicability of this study. The results of this study will help the managers in identifying the critical sustainable practices and will enable them to focus and manage them properly for the infusion of sustainability and get a competitive edge in SOSC.

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Keywords: Service Supply Chain (SSC), Service Only Supply Chain (SOSC), Sustainable Practices, Operations Management.

Marketing Practices during Pandemics: A Case Study of Rural Marketing in India

Rahul Kumar* and Shahnawaz Abdin**

ABSTRACT

Covid-19 pandemic has forced business houses and policymakers to come up with novel and innovative ideas to cope up with the situation. As such, taking Covid-19 as a case study, the paper tries to develop strategies that can be adopted

in marketing, particularly in rural marketing, to mitigate the effects of the pandemic. The present paper is an attempt to analyse the impact of the pandemic on the consumer behaviour in general and on rural consumers in particular in India.

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Keywords: Pandemics, Covid-19, Rural Marketing, Consumer Behaviour

Greenwashing in Marketing-The New Normal

Savita Panwar* and Sunny Dawar**

ABSTRACT

The heightened awareness among consumers regarding concern for environment has motivated the companies to lure customers with green claims. In the race to be greener many companies' claims appear dubious. Companies exaggerate and render false information about environment friendliness of their offerings, and this strategy has become a new-normal. However, consumers get influenced by the claims and buy the so-called green products while they themselves may be confused about the authenticity of the claims.

Revelation of the untrue claims may dishearten the consumers and influence their attitudes and perceptions towards green marketing as a whole. The paper, by the means of in-depth interviews as a medium for interpretive qualitative research, seeks to gain an initial understanding on the way consumers interpret greenwashing and the impact it has on their purchase decision making. A conceptual review was done to explore the rudiments of green marketing and the various aspects of greenwashing, consumer distrust and future purchase behaviours.

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Keywords: Greenwashing, Green-marketing, Consumer Distrust

Determinants of Brand Loyalty and its Relationship with the Demographics of Consumers: An Empirical Study on Selected Electronics Goods at Jaipur City, Rajasthan

Shreya Bhargav* and Shiwani Tanwar**

ABSTRACT

The Indian electronic goods market has grown in technology and innovations in recent years and customers have enough choices in this market. This type of drastic change in the market stimulates marketers to research how to retain their old customers and attract new customers as well. The main objectives of this study to find out the relationship between the consumer's demographic variables and various determinants of brand loyalty in the context of selected electronic goods. The

demographic variable such as age, gender, education, and occupation are used to investigate the relationship with brand loyalty determinants such as positive word of mouth, trust, and satisfaction. The results show that there is a significant relationship between the age and brand loyalty variable named recommendation to others and satisfaction with the purchase decision, education, and satisfaction with after-sale services, occupation, and feeling of brand security. This study concluded with the various managerial implications that must be used by the marketer to maintain their customer base.

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Keywords: Demographic Variables, Brand Loyalty, Satisfaction

Applications of Music Therapy in Everyday Life: A Review

Bhagyasree Chatterjee* and Prashasti Jain**

ABSTRACT

Music can be put into words as that element which makes a person feel into the moment and makes him or her feel energetic and sound. Music is that healing sound to our ears that creates a sense of stability in the mind of the individual, and so it is said that music is a therapy for individuals. As always said the dose of music always acts as a healer to the human mind. In the recent times music as a therapy has been in frequent use. Past researches done in the field of music psychology throw light on the fact that music is used to treat

chronic pain, increase concentration and attention, induce sleep and reducing stress while increasing relaxation and hence improving the mental health. Previous researchers indicate music therapy aids in reducing stress, alleviating pain, increase the level of attention span and treat other mental disorders. Apart from mental health, music also helps in treating physical health like blood pressure, heart and kidney problems, asthma, headaches. Music therapy is contemplated as one of the most feasible therapies as it can be utilized anytime and does not require any extra time from someone's busy work schedule.

Keywords: Music, Music therapy, Raga therapy, Stress, Pain, Mental Illness.

Bibliometric Analysis of Traceability in Food Supply Chain

Nainsi Gupta* and Gunjan Soni**

ABSTRACT

Traceability of food products is getting importance in food chain. Food industry has a major role in environmental change such as GHG emissions, water pollution due to unwanted chemical flow etc. Today, consumers not only want to know about their food ingredients but also like to know the sustainability of the food chain. Food traceability provides visibility to consumers about the information of whole supply

chain and can also help in tracing the food production practices. This study is performed to get an entire picture of literature related with food traceability and understand the evolution of food traceability. Following literature-review highlights the most significant authors, journals, documents, countries that have done a notable work in the area of food traceability including keywords used. This study also discusses about the technological advancement and challenges present with these technologies implementation.

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Keywords: Supply Chain, RFID, Food Logistics, Cold Chain Monitoring

Covid-19 Outbreak: The New Normal of Working from Home and Mental Well-being

Devanshi Sharma* and Suyesha Singh**

ABSTRACT

Covid-19 Pandemic took a heavy toll on all our lives in the year 2020. Things that were never imagined before took place. Major lockdowns in multiple nations hampered our day to day living. A lot of corporate firms adopted the work -from- home model. A lot of educational institutes and schools either went on online mode or got closed. These hard times needed us to change our ways of dealing with stress, it required us to

develop new coping strategies, execution plans as life was not the same as from Home culture considering covid-19 context. It also aims to focus on the aspect of stress and before. This paper aims to focus on adaptation of new strategies to deal with the New Normal- Work burnout at the workplace owing to this pandemic and changed scenarios of working. It will also discuss the pros and cons of this New normal context and working from home regime.

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Keywords: Work from Home, New Normal, COVID-19 Pandemic, Mental Health Well-Being

Impact of Technology in Group Teaching in Higher Education in India

Priyanka Bhaskar* and Savita Choudhary**

ABSTRACT

Education plays its role as a key factor of national progress. The role of teacher in the process of teaching learning has become challenging due to changes in time and circumstances. Normal blackboard and teacher-directed classroom are also considered old-fashioned teaching learning methods. If any ancient and non-modern technology is used for the teaching

learning to the present generation, then it seems "Odd boring" and "Out of Time". In co-student learning method, teaching is done by one student from the student group to the other students of the group. Co-students can become widely familiar with the use of technology in the teaching process. By using technology for group discussion method, we can recognize the usefulness and importance of making it more effective.

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Keywords: Online Teaching, Learning, Student-Centric, Education

Medical Tourism: A Comparative Study of India and Malaysia

Mayank Mishra*and Narender Singh Bhati**

ABSTRACT

Medical Tourism is the most popular term used for tourists from one country to another for medical treatment. Medical tourism is a phenomenon where people go to various countries for medical care and treatment. Medical tourism has recently emerged as a new area of services. In this paper, India and Malaysia, the most popular medical tourism destination countries, have been selected for the study.

Data from secondary sources, including books, magazines, research papers, e-journals, and websites, are gathered for the study. The finding shows the low cost of care while keeping with the International Quality Requirements, which are the most important reasons for patients' travel decisions in India and Malaysia. No waiting time, emergency services, and favorable exchange rates are other reasons for medical tourists. Further study also highlighted the important role of the Government as a regulator.

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Keywords: Medical Tourism, Sector, Destination, International Visitors.

A Study of Level of Organisational Role Stress in Education Institutions

Savita Choudhary*

ABSTRACT

Role is the place occupied by a person in an organisation as defined by the expectation of the other. In performance of that role, there are inherent problems due to which stress is inevitable. The busy schedule, over loaded, target based job etc. is some basis of imbalance work life. The study conducted by Band & Shah (2016) on role stress suggested that organisational stress is said to be the cause of all those factors in the organisation that causes stress to an individual employee and have negative organisational ill effects. Based

on Udai Pareek (2010) study on Organisational Role Stress of the employees in the IT Companies it can be conclude that Role Overload, Role Isolation and Self Role Distance are having insignificant influence on the stress level of the employees. With all above mention studies and other, researcher found a gap and keen to study about the level of Organisation Role Stress in Education Institution of Jaipur city. The present study is focus to unveil various factors that affects the work life balance and creates role stress.

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Keywords: Role Stress, Organisation, Work-Life Imbalance, Organisational Role Stress

Effect Of Covid on Hyperlocal Market and its Customer's Perception

Tejasvee Tandon* and Lokesh Vijayvargy**

ABSTRACT

The hyperlocal market has been a very niche segment at just Rs 2306 crores as compared to e-commerce total market value estimated at around \$64 billion for the year 2020. The time during the lockdown was very critical for the hyperlocal applications. Initially, the hyperlocal companies collaborated with state government to ensure that they have the required permission to work and keep the product flowing. This research aims to understand the change in perception of the

hyperlocal application in the mind of the customer in 3 phases: Pre-COVID era, During the COVID era, and post COVID era. The research of the customer's perspective gave some key insights about their opinion towards the hyperlocal market and how they envision the market in the time to come. Quality and safety have become the key metrics over and above the service provided by the companies. Largely, the customers are positive about the hyperlocal market and intently look forward to success and making them part of their everyday life in the time to come.

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Keywords: Hyperlocal, E-commerce, Pandemic, COVID-19

The Study of Ready to Eat Food Segment: A Case of Food Processing Industry

Muskaan Jain*

ABSTRACT

Food processing industry ranks fifth in terms of production, consumption, export. The Indian food market is estimated at \$182 billion and is growing at 14% per annum in India. Between March to June, several companies in the ready-to-eat category have claimed of rise in business by 25% to 30% compared to pre-COVID period. This research paper briefs the readers about the growth of ready to eat food market both

before and after COVID. It discusses the SWOT analysis of this market. It will talk about the major producers like Haldiram, ITC, Amul etc. and their strategies, the growth drivers and the current trends along with the challenges ahead in the way are also explained in details. This research was conducted with the help of questionnaire via Google form to find out the preferences of the consumers. In addition, some retailers and distributors has also been questioned to know the insights about the sales of ready to eat products.

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Keywords: Food Processing Industry, Food Market, Ready to Eat Products.

Study on Impact of COVID-19 on PepsiCo

Rishab Jain*

ABSTRACT

PepsiCo is a big Brand in the Beverage Industry, and it is the key player in the Beverage industry. In this research, I am going to collect what strategy PepsiCo adopted to overcome the COVID-19 impact on their business. I will analyze all the products mix offered by PepsiCo,

we will also see the distribution channel market strategies and selling techniques that PepsiCo used in this pandemic to overcome. In addition, the study also covered how PepsiCo is bringing innovation in his products, work culture and how it is maintaining an edge over his rival brands.

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Keywords: COVID-19, Pepsico

Work Life Balance among Women Faculty Members in Select Higher Educational Institutions in Jaipur - A Literature Review and Future Research Agenda.

Malvika Singh*

ABSTRACT

Work-life balance can be described as the 'fit' between multiple roles in a person's life (Mccartney 2002). The fundamental theory behind the concept of work-life balance is that individuals have varying and sometimes mutually exclusive demands on them due to the roles that they play in the different facets of their lives for example, mother versus

worker (ford et al. 2007). The main objective of this paper is to present an extensive and systematic literature review of relevant, conceptual and empirical studies which analyse the work life balance of women faculty members in higher educational institutions. By using content analysis method, this paper attempts to explore, analyse and present a literature review by studying approximately fifty research papers on work life balance published in last decade.

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Keywords: Work Life Balance, Higher Educational Institutions, Literature Review

Changing Business Situation due to Covid-19

Aastha Sharma*

ABSTRACT

Pandemic has contributed to the shrinking of global economy and has left most businesses struggling for sustainability. Majority of the sectors are facing numerous challenges. In this study, we will analyse five topmost economically important sectors that have been impacted severely:

Retail & E-Commerce, Automobile & Transportation, Restaurants and eateries, Education sector, Tourism & hospitality. We will conduct impact analysis on these sectors through secondary data and will provide recommendations for sector specific remedial measures that can be undertaken for their sustainability and upliftment.

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Keywords: Covid-19 Impact, Sustainability, Remedial Measures

Impact of COVID-19 on Business Innovation

Kushal Khattri*, Pallavi Jaiswa** and Sandipan Bhur***

ABSTRACT

COVID-19 has a great impact on corporate innovation. Many surveys say that the innovation budgets of the companies have decreased because of workforce layoffs and aggressive costcutting. Whereas most of the companies have seen it as an opportunity to take pause, reprioritize initiatives with little or no impact on investments. The large corporates who have suffered the most during the pandemic are businesses with higher capital expenditure. Therefore, the companies are:

Trying to cut down their unnecessary cost, while ensuring business activity in core business, adopting new ways of working, identifying what role will my company will play in shaping the industry. One of the most important sectors where the impact of COVID-19 has caused drastic changes in the IT Industry. Its negative impacts are comparatively more as compared to its positive effects. When the lockdown hit all the companies were forced to give employees work from home facility keeping the concern of their public health issues.

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Keywords: Corporate Innovation, Distraction, Telehealth

Customer Democracy V/S Customer Meritocracy: Customer's Perception for Axis Bank

Shefali Srivastava* and Navya Siddhi**

ABSTRACT

Understanding customer perception of customer meritocracy v/s customer democracy: axis bank. This Project highlights the picture of a Banking Industry with Axis Bank being one of the private firms which comes under it. Banks are the financial institutions providing financial services to its customers including public sector banks, private sector, foreign banks, urban rural banks as well as regional banks all regulated by the Reserve Bank of India.. The major objective of the project is to understand the customer's perception in relation to Customer

Meritocracy v/s Customer Democracy for the Axis Bank. Customer Meritocracy is basically a practice of showing a preferential behavior towards the customers of Axis Bank based on their high net worth i.e. Account Balance. This research paper basically highlights the customer's perception and analyze the practices which are more accepted by the customers in terms of customer satisfaction. This study will help the Axis Bank to improve in terms of the earlier services being offered and to upgrade to a more effective service model to sustain in the market and keep evolving with the changing market trends.

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Keywords: Private banks, Axis bank, Customer Democracy

Behavioral Sciences in Business Management

Mansi Pant* and Somya Agarwal**

ABSTRACT

A man is known for his words but remembered for his behavior. This becomes the very basis of our attention towards studying behavior, when it comes to Business management, given the relevance of interactions that take place across the business environment. It is what drives an organization towards growth and prosperity; an amalgamation of all the variables affecting business is primarily affected by behavior (individual, group, organization). On a regular day at business, we interact with

innumerable people and all of them have a perception of us. This perception is a determinant of how many deals we close, how happy and satisfied our employees are, how well we are performing as an organization. This study is backed by auxiliaries to harness a propitious behavioral approach by bringing about big and small changes in the nitty-gritty of organizations' culture. Such changes would not only act as enablers of effectiveness but shall also improve job satisfaction across all domains.

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Keywords: Behavior, Perception, Satisfaction

Impact of Green Marketing and Social Media Marketing on Youth

Vedika Gupta*

ABSTRACT

Environmental issues play an important role in current business scenario. In plenty of countries the government is also taking initiatives to resolve the global issue of environmental hazards which makes environmentally sustainable development a key issue. Thus Green marketing comes in the role as a strategy that a firm can adopt. Green Marketing involves strategies to sell products and /or services based on their environmental benefits, they can either be

produced in an eco-friendly way or it can be in itself eco-friendly. As the world is becoming socially aware and environmentally conscious the word "Green" has become a buzz. The increase in popularity of Green causes has encouraged not only organizations but end users as well to Go Green. Green Marketing study would include the positive and negative aspects of marketing actives on our environment such as depletion of energy. Under this study the assumption is based upon the potential that consumers would be willing to

pay more than before. In the paper the attempt is to understand the awareness and willingness of the end users/

consumers to buy green products.

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Keywords: Green Marketing, Consumer, Youth, Advertisement, Social Media.

Industry 4.0 and Industrial Sustainability

Satyam Saxena* and Tauseef Khan**

ABSTRACT

In the current world, there is a buzz across the industries regarding sustainability and industry 4.0. In today's world, globalization has led the companies to face challenges such as catering the worldwide uncertain demand for Capital and Consumer Goods and ensuring sustainable approach has been taken into for the growth of the business. The objective of the paper is to evaluate and understand the relationship between Industry 4.0 and Industrial Sustainability and discuss

the impact of adopting sustainable approaches while working on Industry 4.0 in the scenarios such as deployment, operation and technologies, integration and compliance with the sustainable goals, and long-term situations. We will meet our goal by mapping the existing researches in this domain and locating the gaps and opportunities which are available for further research. This paper will help in implementation of Industry 4.0 and its application in the industries in a manner such that the sustainable goals by WHO are achieved.

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Keywords: Globalization, Technology

Impact of Micro, Small and Medium Enterprises on Economy and Society

Sonam Gupta* and Tanya Yadav**

ABSTRACT

As COVID-19 has taken racing world on standstill and affected supply chain severely. In the day of multinational production, interruption in Supply chain affected MSME adversely. After one and other crisis on MSME like demonetization then GST and now COVID has shaken MSME that contributes 30% of

India's GDP and employ 110 million people across the country and represents economic growth of country. The data taken for our study was from primary sources and secondary sources. The results of the study will show the Revised definition of MSME which must include business continuity, labor force, revenues and occupational health and safety have been.

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Keywords: MSME, Demonetization

Khadi in Kids Wear: Analyzing Parental Views

Sweta Bhutra* and Vibhuti Goval**

ABSTRACT

Khadi industry is a major segment of textile in Inj@dia. The parameters like income, age, type of buyer, preferences etc. are used to evaluate the current level of acceptance of khadi products for which exploratory research methods like survey and observations are used. The perspective of the consumers,

in this case, parents, towards the khadi industry and its products. The study shows what the consumer thinks about the KVI (Khadi and Village Industries). The paper evaluates the current value of the khadi industry in terms of the economic and social environment in India. The statistic tool we used for this study is ANOVA.

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Keywords: Consumer Behaviour, Khadi and Village Industries, Consumer Preference.

Green Practices of Business and their Impact

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ABSTRACT

Green practice are any practice that companies adopt to cut down their negative impact on environment and take appropriate measure like reducing utility costs, recycling and reusing the products. Green businesses are shifting their paradigm to have no negative impact on global or local environment, community, society and economy. A green business aspires to meet the triple bottom line of three P'S – People, Profit and Planet. Greening the business not

necessarily means that you can cut down on entire material or supply production but means to mitigate the uses of natural resources and energies. Green business practice have become a way to show consumers that you care and think about them and are thoughtful how environment friendly you produce their products. In 2012, Rio DE Janerio, united nations conference was held on achieving sustainability development and implementation of green economy at all levels. Energy giants like BP and total which have centuries of experience in oil and gas business have started transforming rapidly

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Keywords: Green Practice, Environment Friendly, Sustainability, Development

Association between Resilience, Pre-Traumatic Stress and Anxiety During Pandemic: Structural Equation Modelling (SEM) Approach

Anju Singh* and Ruchi Jain*

ABSTRACT

Resilience is the ability of a person to respond towards traumatic and stressful situation. It is a well-known fact that during emergencies, resilience is low and negative emotions like anxiety tends to over power. The present study is an effort to analysis the association between anxiety, resilience and pre traumatic distress among general population during the pandemic in the lockdown period. The study was conducted on 343 respondents from Jaipur. Validated questionnaire scale was used to collect the data on Psychological resilience,

anxiety, and somatization symptoms. The investigation was made during the epidemic peak of coronavirus disease 2019 (COVID-19) (May to June 2020). The research explores the relationship between psychological resilience and mental among general public in Jaipur using structural equation modelling. Negative correlation was found between anxiety and resilience. The study also concludes that there is a significant impact of resilience on pre- traumatic stress. However, there is no significant impact of anxiety on pre-traumatic stress but when resilience is mediated the impact becomes significant.

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Keywords: Psychological resilience, Anxiety, pre-traumatic stress, Mental health, Epidemic

Adoption of Electronic Banking Services in African Countries post COVID-19

Tina Jain*

ABSTRACT

With revolution in digital technology, Africa has emerged as the second largest banking market in terms of growth and profitability as per study of international consulting firm McKinsey and published in 2018. Nowadays banking sector is facing poor performance and sluggish growth, the African banking sector is in stark contrast as it is growing rapidly and is profitable at twice the global average. Countries like Ethiopia, Uganda, Tanzania have less than on one bank branch per 1, 00,000 people. People don't have bank accounts but have

mobile phones. They are moving more towards mobile banking. African countries are not seeing the rapid growth of Electronic Banking. The study of 52 banking customers from countries like Namibia, South Sudan, Zambia, Zimbabwe, and Nigeria reveals that there are issues faced by customers in terms of poor internet connectivity and low bank access, weak network of ATM and less number of bank branches. Banks are moving toward digital solutions. This paper aims at understanding adoption of E banking in African countries through primary and secondary data.

Keywords: Electronic Banking, Internet Banking, African countries, Technology in Banking.

Asteria- A Way to Go Green

Akshita Gupta* and Shubha Johri**

ABSTRACT

This case is about a full service dine in restaurant, Asteria, based in Jaipur, Rajasthan. The restaurants are four yrs old and operating in a highly competitive market. This case presents an overview of the inception and operations of the restaurant. These are various process which were installed

and departments were set up for the smooth functioning of this service venture. Right from procurement, Marketing, HR to various green initiatives and activities are detailed in this case to expose the reader to a wide range of information about the company. The analysis of these operations gives an insight into the guiding forces behind the organization's success in short span of time.

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Keywords: Process, Green initiatives, Marketing

Consumer Preferences for Product Attributes of Smart phones Identified with Different Demographic Segments

Kapil Agarwal* and Rohan Kumar Jha**

ABSTRACT

Regular technological advancements in the product attributes of mobile phones have marketers perplexed regarding the target segment of each attribute. In this paper we have identified 14 popular mobile phone attributes and tried to find,

out of 6 demographic segments, the most appealing attributes for each segment. For this a sample of 371 consumers were taken from 3 places in Rajasthan and AHP technique was used to prioritize each attribute according to the sample ranking. A combination of top five attributes for each segment has been designed to elucidate mobile phone managers about it.

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Keywords: Smartphones, Mobile Phones, Product Attribute, AHP, Brand, Consumer Perception.

Change in Online Buying Behaviour of Senior Adults Towards E-commerce Platforms in India: A Study Using the UTAUT, IRT & TAM Models

Swati Mathur*, Rahul Meena** and Anshu Agarwal***

ABSTRACT

This Pandemic situation and widespread of Corona-virus has influenced the online shopping behaviour of customers globally. The restriction on movement of people during lockdowns and as well as the hesitancy among customers to shop physically has been favourable for Indian e-commerce industry. Previous research has done study mainly on the youth market and study of online behaviours of older adults have been paid little attention. This study will analyse the

current online buying behaviour of customers falling in 2 age categories, less than 40 years & greater than 40 years, residing in the urban area of India. This study will use the model including the unified theory of acceptation and use of technology (UTAUT), Innovation Resistance Theory (IRT) and theory of reasoned action (TRA). Data will be collected from 200 respondents through online/offline questionnaire survey. Phase one of the survey is the pilot study of 50 respondents to check the feasibility of the proposed framework with the help of statistical tools like factor analysis and regression.

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Keywords: Pandemic, Online-Shopping, Senior Adults, Web-Based Platform, TAM, UTAUT, IR

Determinants of Cryptocurrency Returns - A Review

Vinay Khandelwal* and Anurag Singh**

ABSTRACT

Cryptocurrency has turned out to be most sought after digital payment system in recent scenario in many economies. The functionality of the cryptocurrency solely depends upon the use of advanced technology and resulted in the emergence of a number of crypto currencies like Bitcoin, Ripple, Ethereum, etc. The evolution and growth of cryptocurrency have been tremendous during the last 10 years and has revolutionized

the whole financial sector. Literature of past studies indicate impact of factors such as crude oil prices, investor sentiments, gold prices, public searches on Google etc. in forecasting crypto currency returns. This study aims to provide knowledge on determinants of cryptocurrency and their impact on its returns. This study also helps researchers in understanding growth, opportunities, and future prospects of crypto currency in an adequate manner.

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Keywords: Cryptocurrency, Bitcoin, Literature Review, Factor Model, Investor Sentiment

Case study on Sceno Tiles

Kapil Agarwal* and Rohan Kumar Jha**

ABSTRACT

In today's competitive business environment getting a successful entry in a saturated market is one of the toughest job for any entrepreneur as there are already many established players who are serving the industry for a long time. This case discusses about how a small dream if rightly strategized could become a success story. Primarily, it discusses about different challenges and limitations that come across a small business with limited resources. It makes you understand the difference

between theory and ground reality of running the business. Readers would also sense, how finding the right gap (Service Gap) in the market worked for Sceno Tiles to enter and settle itself in the industry. Next, it gives you an idea how external factors like political environment and government strategies could hamper business performance and how changing strategies could make your business more sustainable in the long run. This case study also discusses components of biomatrix system theory.

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Keywords: Service Gap, Government Strategies, Biomatrix System Theory

Business Intelligence in Consumer Behaviour

Kumar Rajat* and Vaibhav Kapoor**

ABSTRACT

Business Intelligence (BI) has been widely used to describe the process of gathering, analyzing and transforming large amounts of data into information useful for decision making. And also helpful in to study the pattern of purchasing and consumer behaviour, BI is a tool where we understand by using this that to analysis the consumer need and take strategic

decision for a business, Our study shows how 'hard facts' provided by BI are used as a foundation for opening a dialogue and as a supporting instrument to make arguments seem more convincing during decision-making discussions and how this BI promote the sales of a company and the connection between the BI & CB.

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Keywords: Data Governance, Technology Adoptions, Decision Making, Big Data

Study on Consumer Perception towards Packed Fruit Juices in Jaipur

Dikshant Jain* and Pragya Gaur**

ABSTRACT

FMCG industry is vast industry and its products have the power to touch every aspects of human life. FMCG products are consumed by all the sections of the society from rich to poor and rural to urban and a considerable amount of income is spent on this sector. FMCG industry is fourth largest industry in India and has contributed enough in the economy. Under FMCG, beverage sector has shown huge potential in the

market in both carbonated and non-carbonated drinks and has shown growth in last five years. The future of this sector is very wide due to its inherent capacity and its dynamic nature in the environment. This paper discusses on the Study on Consumer perception towards packed fruit juices. The research study was conducted to learn about what makes consumers to prefer particular beverage and what factors affect the people to choose particular packed juice over other brands.

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Keywords: Artificial Intelligence, Recruitment, Technology, Employment, Youth Empowerment

A Study on Consumer Behavior towards Retail Industry with Special Reference to Van Heusen

Arpita Jain*and Mohit Agarwal**

ABSTRACT

The Indian retail industry is one of the fast emerging industries across the world. Initially, the Indian retail industry is not well organized but with the changing preferences of customers, there has been a significant shift. Today an industry comprises more of organized sector. When consumer buys apparel they tend to focus on many things ranging from design, quality and current trend to brand image. Most of the customer prefers VAN HEUSEN brand because of its product design and quality

of the product and most of the customers are satisfied with product offered by van heusen so there is also customer loyalty with brand. We have conducted our research on buying behavior of VAN HEUSEN brand and collected 124 responses through floating questionnaire as well as through offline feedback. Research contains different questions to understand the buying behavior of consumers towards premium brand like VAN HEUSEN. In research, most of the responses are from students and working professionals.

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Keywords: Buying Behavior, Changing Preferences, Current Trends

A Study on Students' Perception towards Online Classes

Amit Dutta* and Riva Sahu**

ABSTRACT

Currently, E-learning is a primary mode of teaching for different learning institutions since the whole world is affected by the lockdown imposed by COVID-19 Pandemic, and in the meantime, delivering knowledge should continue online through e-learning methods and processes. There are certain factors such as technical glitches, absence of practical experience, Adaptability Struggle, Computer Literacy, Instructor's attitude and Time Management that affects the

learning of students during online classes. The overall purpose of this research is to know about the perception of students towards their learning in online classes. Also, to know the benefits and challenges of online classes experienced by them. So, the research problem of our study is – A study on Students' Perception towards online classes in context of the challenges and learning during COVID-19 period. For this research, we will use the primary method for collecting the samples through a questionnaire survey and on the basis of that we will do the hypothesis testing using SPSS.

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Keywords: Online classes, E-Learning, Students' Perception

A Study on Consumer Behaviour towards E-banking Services

Astha Agrawal* and Suyash Sharma**

ABSTRACT

In the financial industry, information technology has led to remarkable improvements. The new banking system, called e-banking, was implemented by Indian banks using the latest advances in technology. Even if both private and public banks offer their customers e-banking services, they still have to rely more on their satisfaction. The key purpose of this particular

study is to examine the degree of customer satisfaction with e-banking services. Also, the attitude of the customers towards the e-banking is studied. Online/Internet banking, mobile banking and ATM and debit cards are the e-banking systems adopted for the analysis. The questionnaire is the key method used for the processing of results. Necessary primary data and secondary data were obtained for the purpose of the analysis and numerous statistical tools were used to obtain the output.

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Keywords: E-banking, Consumer Behaviour, Internet Marketing

A Study on Consumer Perception towards Natural Products and how Social Media is Influencing It.

Anushka Soni* and Vidushi Bhandari**

ABSTRACT

The purpose of this study is to identify which variables are responsible of customers purchasing natural/organic/herbal products now a days. Indian industry has now introduced many green products and to our surprise customers are very much interested in buying these new range of products. After the pandemic, the consumers are much more concerned towards their health and the benefits and side effects they are getting from consuming products in their daily lives. Call it food items, beauty products or any other range of products, the interest of

customers is shifting towards the range of natural products available in various ranges. In this study, we will be considering various factors to analyze the purchase intention of the consumers, like age, gender, purchase tendency, income, and other variables as well. The data is collected through both primary and secondary sources and various researches are also considered to justify our study. This study also includes various statistical data analysis to prove the impact of variables on purchase intention and consumer perception towards various natural products.

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Keywords: Consumer Perception, Natural/Herbal Products, Purchase Intention, Social Media Influence.

A Research on the Impact of Covid-19 Lockdown on Mental and Physical Health of Women/Housemakers

Astha Jain*, Vinisha Jain** and Bharti Govindani***

ABSTRACT

Women are an integral part of society. Just like her overall development and growth decides the future of that country similarly her living conditions, health and social status reflects the mentality and health of that society. With a view to find out what was the mental health status of women in the pandemic of COVID-19, this study includes the home makers as majority of the Indian women played important role in COVID-19 Lockdowns especially in the age group 24 to 54 years, living in

Jaipur city. "Home makers" who are the backbone of the family yet remain unnoticed and are mistreated by our societies. From general observation, it can be interpreted that mood disturbances seem to be a chief mental problem in the case of women. Despite being healthy, normal, and nor suffering from any disease, these homemakers showed psychological waves which should be considered alarming from the point of view of mental health. This research paper will emphasize the life uncertainties psychological distress and economic worries that prevail genuinely the mental status of housewives

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Keywords: Homemakers, COVID-19 lockdown, Mental and Physical Health, Psychological Waves

Impact and Role of Artificial Intelligence in E-commerce

Rahul Patnaik*, Aryan Singh** and Shivangi Singh***

ABSTRACT

With the era of Robotics and Artificial Intelligence in Today's scenario, the humanity of the industrial age has entered a long time ago from the early 1990s which majorly focus on the primitive mechanization and production of machines which are majorly used in place of humans for the production of goods and services. There were some discussions done by the world economic forum and economists regarding the usage of robotics and artificial intelligence which majorly focuses on the agenda of the impact of the usage of artificial intelligence on E-Commerce as well as the economy of the Country.

Artificial Intelligence (AI) refers to the simulation of human intelligence in machines that are programmed to think like humans and mimic their actions. Nowadays AI is enabling companies to sense, predict, and automate. There are vast opportunities for capitalizing artificial Intelligence on E-Commerce. The main aim of the research is to find out the impact and role of AI on E-commerce. The purpose of the study is to find how online buying is better than manual buying for customers with the help of AI in choosing the right product from a pool of products which was not possible in manual shopping.

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Keywords: Artificial Intelligence, E-commerce, Manual Shopping, Big Data

A Study on Factors Influencing Adoption of the Internet Banking in India

Mansi Pareek* and Prachi Agarwal**

ABSTRACT

This research is conducted to identify the importance of internet banking in the Covid-19 phase and whether there are any factors that influence their intention to adopt online banking. Different respondents were having their own point of view for internet banking but in this phase the usage of internet banking has increased because of the lockdown, now everyone prefers to make transactions through online payments. Various influencing factors were recorded along with different demographic data of the respondents. We have founded three different variables: Awareness, Perceived ease

of use and Perceived usefulness and the demographic data includes: Age, gender, marital status, occupation, income level, educational level, experience of using internet services and the name of their bank. We have applied various tests like T-Test and Annova to identify the significant difference in their means. Result appeared shows that the main influencing factor is Gender which depicts male and female have their own perception and way for usage of online business. This result shows that AU Company should build up strategies in respect of gender so that a greater number of internet adoptions could be there.

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Keywords: Internet Banking, Lockdown, Demographics

An Empirical Study on Impact of Food Behaviour and Consumption Due to COVID Pandemic

Tejasvee Tandon* and Shruti Singh**

ABSTRACT

The nearing end of 2019 brought the excruciating Corona Virus spread, disrupting the normal course of life worldwide. Normal life styles of people were affected along with their occupational and educational needs. Preventive measures like country wide lockdown were taken in order to protect the mankind, which led to difficulties in manufacturing and supply chain management of various products including the food and beverages industry. The research talks about changes in

consumption pattern with reference to: Opting for healthier diets, increaseddomestic products and homemade food consumption, change in purchase behavior stockpiling of food. The change in behavior and purchasing pattern along with the observation made during the collection of primary data will be monitored for consumer as well as industrial outlook in preand post-pandemic situations. The conclusion of the research will be based on the short term and long-term food related consumption pattern, strategies and supply chain

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Keywords: Food Habits, Eating Behaviour, Food Behaviour, Consumption, COVID, Pandemic

Augmented Reality in Schools for Evolvement in Learning Methods

Sanskar Saxena* and Mansi Khandelwal**

ABSTRACT

This project is based on the organization named as Entab InfoTech, India's first company who comes up with unique technology for teaching and learning by using augmented reality. For increasing efficiency of schools and enhance the education system they come up with the new Idea or they call it as a tanks of K-12 Academic world. This research is all about the augmented reality and the title of this study is "Augmented Reality in Schools for Evolvement in learning methods" and the

major objective of this research is to know the scope of augmented reality in education sector, to understand the best and effective way of teaching and learning's and to understand the major problems which are faced by the schools in their teaching and learning process. The basic research tools which we've used in this research is Graphs, Pie charts, Word cloud, correlation and hypothesis also by using SPSS as a tool to show the current market position about augmented reality which will help the company make some good decisions.

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Keywords: Augmented reality, Evolvement

Impact of Supply Chain Management on the Financial Performance in the Manufacturing Sector

Tejal Chitte* and Vaishali Singh**

ABSTRACT

It is widely known that the supply chain should be managed efficiently otherwise it will lead to poor financial performance and will ultimately decrease productivity at an increased cost. The paper presents the financial impacts of supply chain management in the manufacturing sector to improve

productivity at a reduced cost which will directly impact the net income of the company. The study aims to find: is there a significant impact of supply chain management on financial performance? The study focuses on the important factors to measure the performance of the company and suggest strategies and solutions to maintain efficiency.

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Keywords: Supply Chain Management, Supply Chain Performance, Financial Performance, Supply Chain Finance

Impact of COVID-19 on Consumer Behavior towards Online Shopping

Neha Jain* and Juhi Jain**

ABSTRACT

Pandemic has changed the way people perceive things and life. One of such major change can be seen in the buying behavior of consumers. Markets have observed impulse buying and large increase in online sales. Before COVID people used to prefer offline shopping more than the online but post COVID consumers are preferring online shopping. The aim of the study is to research about the change in consumer buying behavior during the COVID-19 pandemic and study what factors have led to this change. This research will help us to

know consumer perception about online shopping before Covid-19 and during the same. It will study the factors that could affect the behavior of consumers while purchasing offline and online. Factors that might be responsible for more online purchasing could be awareness regarding COVID-19, social distancing norms, safety and health issues, work from home facility. How this has affected the economy and impacted the life of retailers and created boom for ecommerce. The findings from the study will help us to know whether these changing shopping behavior will continue even after the end of the pandemic

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Keywords: Online shopping, offline shopping, consumer perception, Covid-19

A Survey of the Impact of Augmented Reality on Marketing Experiences

Priyanka Rohatgi* and Twinkle Gupta**

ABSTRACT

In this research, we will study the engagement of AR in marketing. Here is the new era of digital marketing technology techniques. It is a combination of the real world and virtual world where a wide range of audiences is being targeted in "Big Idea" and Augmented reality allied with amusement of digital marketing in the whole world. Also, we will see in the field of advertising area, the way augmented reality has created an impact with their latest digital technology. The brands have

found a unique and interactive way to engage with their audience which is known as Augmented Reality in Marketing advertising (ARMA). In other words, our primary intention of this project is to check and raise awareness of augmented reality in the present and future especially in the marketing and advertising field. For this research, we would be using various statistical tools. The outcome of this research will help us to know that our consumers willing to accept augmented reality, and in which sector it is outstandingly performing.

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Keywords: Augmented Reality, Marketing Experience, Digital Marketing, Augmented Reality in Marketing

A Study of Customer's Perception regarding the Rise of Shop on Wheels Concept during the COVID Pandemic

Yogesh Sudan* and Upasana Das**

ABSTRACT

With the onset of spread of Corona Virus, the government of India took strong containment measures to prevent the spread of Covid-19, This measures taken by government led to change in regular pattern and behavior of public with respect to purchase made. A new concept called as Shop on Wheels was launched by brand Levi, brand factory etc. to name a few. Under this concept sales were made by using a truck/bus of

brand product around various societies. The research talks about Customers perception of Shop on Wheels concept with reference to: Service Quality Dimensions (Reliability, Responsiveness, Empathy and Tangibility), Impact of in store experience (Price, Product, Environment), Safety associated with regards to COVID. The outcome of this research work will also provide us insights about the effect of this concept on the online purchasing behaviour of the customers.

Keywords: COVID, Pandemic, Shop on Wheels, Perception

A Study of Consumers Buying Behavior during COVID-19

Roopal Biyani* and Montu Sharma**

ABSTRACT

It is no surprise to anyone that sudden outbreak of COVID-19 has changed consumers' behavior towards buying things whether they are daily need items or the fancy ones. The purpose of this research paper titled "A study on consumers buying behavior during COVID-19" is to understand the

consumers' attitudes, behaviors and purchasing habits that got changed due to the occurrence of this global pandemic. This research would also conclude the major factors that are responsible for such changes in the buying behavior. The data for this research is collected through primary sources. The basic tools used for this study are Graphs, Charts and Hypothesis testing using SPSS.

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Keywords: Consumer Behaviour, SPSS

Women Empowerment through Micro finance - A Case of Rajasthan

Roshni Satwani* and Nishtha Jain**

ABSTRACT

The liberation of women is a requirement for the economic expansion and social upliftment of any nation. In India, women aggregate to almost fifty percent of the total population and can play an instrumental role in the development of human resources. Women, an economic resource, are contemplated as a spur for the poverty alleviation process. Women are a critical determinant of expenditure, consumption, savings, and investment factors of the economy. Most of the

underdeveloped economies emphasize women as a crucial economic factor of production. The social and skewed income distribution makes it unable to enhance the status of women in the economy. This system not only provides credit to the unfortunate section of society, but it additionally strives to produce the capability of women. To identify, the performance of microfinance and its model of empowering the women and poverty alleviation some statistical tools have been undertaken to verify and analyse the relations and the working model of women empowerment and microfinance

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Keywords: Upliftment, Underdeveloped

A Comparative Study on Investor's Perspective towards Mutual Fund Viz-a-viz other Investment Options

Arpita Dashora* and Mahima Goyal*

ABSTRACT

During recent years, role of Mutual Funds can be significantly seeming to increase. Average assets under management of Indian Mutual Funds for November are 29,83,420 crores. Assets Under Management crossed the landmark of 20 lakh crore this November. Within five years from 2015 to 2020, Indian Mutual Fund industry increases by two and a half fold. Also, in November the Mutual fund account holders seems to cross the mark of investment done in other things like equities, etc.But also, there is small fall in number of folios in November

by 40000. This paper will help us in identification of Mutual Fund Investment performance as compared to other investment options. 100 people have been surveyed on their behavior towards different investment options. Sample includes people of all genders, retail investors, age greater than 18 years. To identify people's behavior towards different investment options, this study used statistical tools. The outcome of the research will help learn analyst to understand people's perception, their satisfaction, their future preference towards different investment options, like, mutual funds, gold, fixed deposits, post office savings, etc.

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Keywords: Investor's Behavior, Retail Investors, Mutual Fund, Satisfaction Level

Ethical Leadership

Anvay Bhargava*

ABSTRACT

Leadership has been talked about since ages and is believed to do wonders with followers. It is believed that a good leader can bring about organizational change and make it more effective. They have a capacity of bringing the organizations in the league of, "Great Place to Work" too.

Different types of leadership have been discussed in literature and most of them involve the ethical perspective of leader. This paper explores literature on the growth of ethical leadership over the last 20 years and the interpretations of ethical leadership suggested by researchers.

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Keywords: Ethics, leadership, role model, followers & faith

Some Reflections of Youth 2025















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