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***EXPLORE***

**Proceedings of 7<sup>th</sup> International Conference  
on **Contemporary Issues in Management**  
held on 22<sup>nd</sup> & 23<sup>rd</sup> February 2019**



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## **About the Conference**

The changes faced by modern day business are distinctly different than those of past years. The world is undergoing change and facing challenges on various fronts for the growth and development of the country and making it a better place. Some of the issues are to promote sustainable agriculture by adopting efficient business models for achieving food & nutrition requirement, creating new jobs to provide opportunity for the unemployed & the millennial who will seek employment in coming years.

The macro environment factors such as political economy affecting global economy are playing a key role in the world of business. The backlash against globalization as witnessed after Donald Trump's new trade barriers and trade wars with China and the rest of the world, rising crude oil prices, the US Fed's series of rate increases are a few examples.

Conversely, the micro-environment is also significantly influencing the macro-economy. For instance, the tech start-ups and disruptive technologies are redefining the macro-economic environment. Disruptive innovations due to internet have redefined the trade and business through e-commerce, digital payments and new ways of delivering products and services.

The challenges faced by the modern-day business today are radically different and very complex compared to the past. There is a paradigm shift across all sectors including manufacturing, agriculture, and service spheres in the face of digital disruption. Given this scenario, business needs dramatic transformation in order to tackle larger sustainability related issues such as, shifting demographics, rural-urban digital divide and global warming.

The dynamic nature of Technologies like Artificial Intelligence, Big Data, Machine learning, Internet of Things, and Robotics is bringing in significant changes in our lives. These new technologies will transform every functional area of business and help us manage resources more efficiently and sustainably. Organizations need to have new business models to seize the opportunities offered by these new technologies.

It is in this context, ISME is organizing an International Conference on "Contemporary Issues in Management" which would be providing a platform for academicians, thought leaders, research scholars, entrepreneurs and industry professionals to share ideas, deliberate and generate new knowledge.

We thank all the Participants of this Conference.

*Team International Conference*

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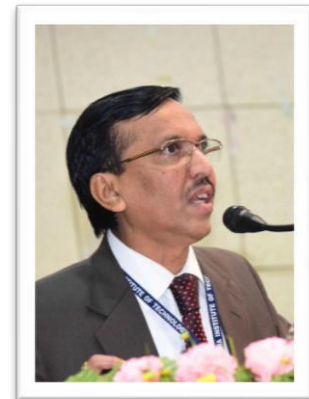
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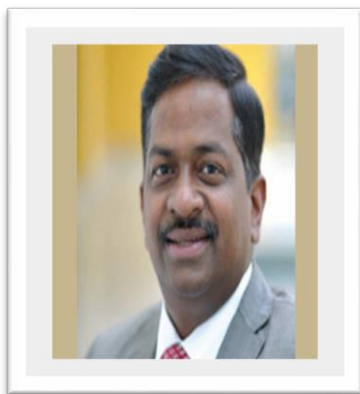
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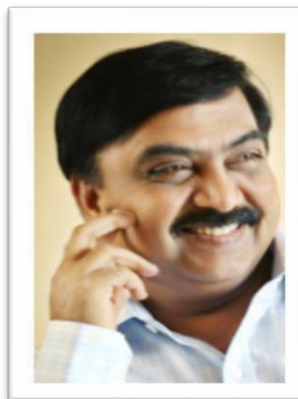
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# **FACTORS INFLUENCING SUCCESSFUL ADOPTION AND USE OF HUMAN RESOURCE INFORMATION SYSTEM: AN EXPLORATORY STUDY**

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## **ABSTRACT**

Of late, Human Resource Information System (HRIS) is slowly gaining prominence in Nepal. Last decade has witnessed virtually a HRIS wave in a majority of Nepali organizations. It was implemented in some nascent form since early 90s by mid to large-sized firms largely due to individual, organizational, environmental, and technological factors. However, adoption of an Integrated HRIS is an exception rather than a reality. Information was elicited through interviews with 18 key informants working for MNCs (multinational companies) Government, and Private sector representing education and development domains. After the coding process, different HRIS themes emerged and they were further grouped to form sub-themes. The exploratory study could unearth not only the conditions necessary for successful adoption and implementation of HRIS but also the factors that pose as stumbling blocks in the process. The limitations of the present study are mentioned and practical/research implications of the same are discussed towards the end. The researchers are of the opinion that the findings of this preliminary study can be taken up to the next level for carrying out quantitative research in HRIS domain in the context of Nepal.

**Keywords: Human Resource Information System (HRIS), Adoption and Use, Conditions, Qualitative research, and Grounded theory**

# INDIA AND SMART CITIES IN NEAR FUTURE

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## ABSTRACT

*Purpose:* The study explores how smart cities intend to relate the infrastructure, operational functioning, planning through management, control and optimization to ensure equity, fairness for realizing better quality of city life. The paper also attempts to review how informed participation creates shared knowledge for democratic governance. Discuss the practical details and dynamic factors in developing smart cities with focus on India and attempt to appraise the genesis of smart city to develop a better understanding of urban problems to ensure equity and sustainability.

*Design/methodology/approach:* In depth literature review and grounded theory approach with content analysis including experience sharing.

*Findings:* The paper establishes the positive impact on development and India's stride to superpower with its envisaged plan for establishing smart cities. It also highlights the anticipated paradigm shifts that will occur in this area of research and the expected impacts in developing and planning smart cities in general and in particular the steps being taken in India in development of smart cities is delved into.

*Implications:* Useful for policy makers and planners to get the deeper understanding and practicalities in establishing the smart cities in largely populated countries. Apart from that it also provides insights regarding the future of society with smart city development and the social implications in terms of social fabric.

*Originality/value:* Current thinking, strategies and approaches to smart city development and the role government and policy makers play in this initiative.

**Keywords:** Approaches, City, Development, Growth, ICT, India, Infrastructure, Policy

# **EMPLOYEES PERCEPTION TOWARDS ARTIFICIAL INTELLIGENCE AND ROBOTIC PROCESS AUTOMATION AND THEIR PREPAREDNESS ON SKILL DEVELOPMENT – AN EMPIRICAL STUDY**

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## **ABSTRACT**

Survival of the fittest and fastest through disruption and adapting new technologies for the seamless service delivery has become the new norm in business. After The Global Financial Crisis-2008, reduction in headcount, processing time, overall cost, ease of use and maintenance systems, with accurate deliverables to the clients have become the key driving forces for strategic decision makers in winning deals. In lieu of the above, the impact on service industry is immense and it is critical for nation's development as IT (Information Technology) and ITES (Information Technology Enabled Services) are contributing up to 78.2% of total export revenue for India and more importantly quality employment. In order to gain competitive advantage in low cost service delivery, business organizations have resorted to various options like moving the delivery centers from Tier 1 to Tier 2 and Tier 3 cities across the country, thereby tapping the low cost resources and talents. The mere lift and shift concept of BPO (Business Process Outsourcing) industry had to undergo changes and were forced to eliminate repetitive tasks; Standardize processes; Optimize resources and think of automation and Robotics. As process improvement initiatives, organizations are now resorting to newer technologies like Robotic Process Automation (RPA) and use of Artificial Intelligence (AI) for lit delivery excellence and to capture a major market share in the industry. This has led to fear in the workforce, whether Robotic Process Automation will take away my job? This paper attempts to measure and evaluate the perception of employees towards automation and the



skill sets required to adopt to the change. In addition, this also identifies the kind of training required for the employees' readiness to adopt Robotic Process Automation. Employees opined that RPA is just a technological transformation and will not take away their jobs.

**Keywords: Artificial Intelligence, Robotic Process Automation, Qualitative Employment, Technology transformation**

# ATTITUDE OF COLLEGE STUDENTS TOWARDS ENVIRONMENTAL SUSTAINABILITY IN TOURISM DESTINATIONS

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## ABSTRACT

In the past few decades, environmental issues such as Climate change has affected several tourism destinations globally. Although several adaptation and mitigation measures are in place, these destinations have found it difficult to overcome these impacts. Earlier studies have found that sustainable tourism can help reduce these environmental impacts (Moreno & Becken, 2009; Scott, 2011). According to Dolnicar & Grun (2009), sustainable development in tourism destinations is a global issue and sustainable behavior of tourists' is closely linked to attaining sustainable development goals. Since college students are becoming the main tourism consumer population (Student and Youth Travel Association, 2014), it is vital to understand their take on environmental issues affecting the tourism industry and their attitude towards environmental sustainability. This study approaches from the perspective of awareness and perceptions of environmental issues and probes college students attitudes to facilitate sustainable tourism development. Additionally, it also constructs a sustainable tourism development model by integrating environmental awareness, perception and, attitude towards sustainability. Hypothesis of the study is that higher levels of tourists' Environmental awareness and perception triggers positive attitude towards environmental sustainability. Data for the study will be collected through survey questionnaires. Approximate sample size for the study is 400 units. Bi-variate Correlation analysis and Two-way Anova test will be used for testing the hypothesis. Based on earlier studies, the expected results might indicate that college students are more likely to incorporate sustainable practices in their travel plans if they have a strong awareness and perception of environmental issues in tourism destinations.

**Keywords: Environment, Sustainability, Tourism, Environmental Attitudes, Sustainable Tourism**

# **AGRARIAN ECONOMY AND RURAL DEVELOPMENT- REALITIES AND CHALLENGES, A CASE STUDY OF MENHAT (SMALL VILLAGE IN MADHUBANI, BIHAR, INDIA)**

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## **ABSTRACT**

The sector of agriculture is the backbone of the Indian economy, providing employment to a whopping 48.9% of the entire workforce in the country. The number of population working under agriculture is near about 70%, in which the rural population is 80%. This also contributes 17-18% of India's gross domestic product (GDP). A lump-sum portion of Indian budget is allocated to the agricultural sector. Contrary to these facts, in an agro-based country, in 2015 as many as 8007 farmers and 4595 agricultural laborers committed suicide (national crime records bureau). The agricultural sector in the country bogged down by several challenges that pose high risk to the growth of industries. Low capital formation, high input cost, lesser productivity, lack of connectivity to food processing units, bankruptcy or indebtedness are some of the major issues. The national crime records bureau introduced chapters on motives for farmer suicides from 2015, which include farming related issues (accounting for 19.5% of the total suicides) and bankruptcy or indebtedness (accounting for 38.7% of the total suicides). This paper is aimed to identify the present agricultural condition and challenges of Bihar state and the steps taken by the government to improve the agricultural condition of the BEMARU (sick) state Bihar to bring it at par to developed states will be discussed in detail.

**Keywords: Agriculture, rural, development, farmers, Bihar**

# **E-GOVERNANCE IN ANDHRA PRADESH: A STUDY OF REAL TIME GOVERNANCE SOCIETY (RTGS)**

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## **ABSTRACT**

Electronic administration or e-administration is the utilization of information and communication technology (ICT) for conveying taxpayer driven organizations, trade of data, correspondence exchanges, incorporation of different independent frameworks and administrations between government-to-citizen (G2C), government-to-business (G2B), government-to-government (G2G), government-to-workers (G2E) and also back-office procedures and communications inside the whole government structure. Through e-administration, taxpayer-supported organizations are made accessible to natives in an advantageous, productive, and straightforward way.

The state of Andhra Pradesh (AP) in India has been a pioneer in receiving innovation to assist its 53 million residents. The leader of the state, Chief Minister Chandrababu Naidu, is compared to an organization CEO as opposed to a main priest in the manner in which he oversees. A key component of his administration practice is the CORE (CM Office Real-Time Executive Dashboard) that gives a constant depiction of the execution of different divisions over the legislature. The Chief Minister (CM) needed to take the administration's execution to the following dimension—coordinating information from IoT (Internet of Things) gadgets, reconnaissance and body-worn cameras, picture and video investigation alongside the continuous information from the divisions so as to empower "constant administration" (RTG) in the state.

In this paper, we examine about adequacy and productivity of e-administration in Andhra Pradesh, one of the states giving most noteworthy rate of significance to digitalization of government works all in all and plans', programs for open specifically. This Research is finished by doctrinal sort and used secondary sources that are fundamental and crucial for information examination. The secondary sources are gathered from the Internet, articles, other research diaries, books and uncovered acts in light of the subject. The research used rates for huge examination of the results.

**Keywords: e-Governance, Real Time Governance Society, Technology, Administration**

# A STUDY ON RECENT GROWTH & CHALLENGES OF MEDICAL TOURISM IN INDIA

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## **ABSTRACT**

Over some undefined time frame Medical the travel industry, which is on the other hand called well-being the travel industry or health the travel industry, has picked up parcel of energy. India's rise of one of the world's quickest developing economy, combined with Government arrangements for advancing generally speaking monetary development, therapeutic the travel industry has developed in to l a wide margin in India. It is a quiet upset that has been clearing the social insurance scene of India for right around 10 years by making critical commitment to Indian economy. The travel industry of India is financially critical and developing quickly. Indian human services part is viewed as one of the biggest as far as both income and workforce business. Indian therapeutic the travel industry is relied upon to reach \$6 billion by 2018, with number of individuals touching base in the nation for medicinal treatment set to twofold over next multi year. An extensive and developing populace, a blasting economy, quick urbanization which has extended the white collar class, rising illnesses and expanded mindfulness level has empower the segment to develop at a lot higher rate. This exploration paper endeavors to comprehend purposes behind the development of restorative the travel industry in India, partners and their job in advancing Medical the travel industry, future prospect of the medicinal the travel industry of India.

**Keywords: Medical Tourism, Health Tourism, Medical Visa, Growth, Challenges**

# IS CONTEMPORARY MANAGEMENT MORE THAN MANAGEMENT OF TECHNOLOGY?

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## ABSTRACT

Traditionally, management as a concept has western origin; although Indian spirituality also talks in terms of having known the same principles by way of Bhagwat Gita. To be precise, these concepts came to India, along with the Britishers. For the first decade after independence, we were perhaps still managing the things with Hindu management’.

Liberalization of 1991 opened doors for us to look at west for managing the complex competitive environment, which we could say was the beginning of understanding ‘contemporary management’. The major part of today’s contemporary management scene in India involves managing technology driven businesses. In fact, technology has reached to the Government level also, since the government itself is trying to bring technology while dealing with its citizens.

Research at Harvard shows that, almost 50% of the companies in the Forbes list of last 20 years, today no longer exist and today’s top 10 companies were nowhere in the Forbes list then. Similarly, in India, companies like HMT, Ambassador, Premier automobiles, even the recent ones like Nokia no longer exist today. The technological breakthroughs like AI (Artificial Intelligence) and Business Analytics have come up with companies like Uber and Ola, who with just a software have changed the travel market scenario.

Based on this history, there could be lessons for Management practitioners to learn from, before they decide the new framework of ‘Contemporary Management.’ Besides the inevitable role technology, every business needs to think seriously about the UNO’s sustainable goals (SDGs) and need to adopt them in their contemporary management practices. As far as doing business in India is concerned, the issue of dealing with urban customers and rural customers by way of technology needs different treatment, since the technology adoption by customers in these two areas is different. The further advanced framework for Contemporary management will also differ according to the type of industry (Manufacturing, service, MSMEs, NGOs), type of Product and its customer’s readiness for technology adoption and their origin (Urban/Rural)

# LEVERAGING TECHNOLOGY AND DIGITIZATION FOR IMPROVED QUALITY OF LIFE AND SUSTAINABLE DEVELOPMENT OF SMART CITIES

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## ABSTRACT

Globalization has not only paved the way for development of economy but has brought transformational change in development of various sectors including rural and urban areas. Cities are emerging as a major dwelling place for more than 60 % of the population because of better education, job opportunities, health facilities, and an advanced lifestyle. As per the studies it is estimated that 2.5 billion new residents will be added by 2050 the Government has come out with major policy decisions for transforming the urban ecosystem represented by the four pillars of comprehensive development-institutional, physical, social and economic infrastructure through smart cities mission the government aims to promote development of cities by providing world class infrastructure and technology for improving livability of people by promoting quality of life, creating employment and creating avenues for increased revenue to the poor in the city. To achieve its mission there needs to be planned implementation of policies and schemes for improving quality of life and sustainable development of smart cities. This paper makes an attempt to identify the type of technology and its application on improving the quality of life for the people; it also aims to study the digitization and application of data intelligence to make cities function efficiently and by creating value chains for improving the standard of living of people through development of industries. An attempt will also be made to study the expectation and perception of stake holders in the development of cities.

**Keywords: Smart Cities, Quality of life, sustainable development, technology**

# A STUDY OF CONSUMER AWARENESS FOR GREEN MARKETING

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## **ABSTRACT**

At present, environmental issues plays an important role in business. In most of the country's government is concerned about the environmental issues. In today's business environmentally sustainable development has become a key problem. Thus, green marketing is one of the best strategies a firm can adopt to achieve.

Green Marketing refers to the computing of selling products and/or services based on their environmental benefits. Such a product or service should be eco-friendly or produced in an eco-friendly way. In today's environmentally aware world the word "Green" has become a buzz word. Green influence is increasingly popular with public making green marketing good for public relations and sales.

Green Marketing has defined by AMA as "The study of the positive and negative aspects of marketing activities on pollution, energy depletion and non-energy resource depletion".

However, one of the basic assumptions of green marketing is that potential consumers would be willing to pay high for a "green" product. This paper makes an attempt to examine the awareness and willingness of the consumer to buy green products.

**Keywords: Green Marketing, Awareness & Willingness.**



# **GUERRILLA MARKETING AND THE CHALLENGES FACED BY THE LARGE BUSINESS**

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## **ABSTRACT**

Marketing has become very important to every business regardless of its size. This paper talks about the most prominent technique which is used among the world which doesn't want to keep much efforts physically and financially to make the business viral. Guerrilla marketing is an unconventional marketing technique which is used mostly by small businesses to enter into the market. The main objective of this paper is to identify how it will help the businesses to retain the information in the mind of customers and will it be a bomb scares to the large business if the technique is used.

# **INNOVATIONS IN HOTEL GUEST ROOMS - IDENTIFICATION OF THE INNOVATIONS THEMES AND TYPES**

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## **ABSTRACT**

The present study aims to examine the innovations in Hotel guest rooms to identify the innovations themes and types. Innovations in hotel guest rooms play a vital role in improving the quality of the products and services. Innovations are also required to provide positive accommodation experience to the guest. The study followed convenience sampling approach to collect the secondary data available in hotels website, online magazines, and other publications. The study also collected primary data through an interview with the accommodation professionals in the hotel industry. List of innovations introduced in the guest rooms was compiled and analyzed to identify main innovations themes and the types of innovation. The findings of the study indicate that most of the guest room innovations was based on service innovations when compared to product based innovations. The innovations theme is focused on technological oriented innovation. Studies examining innovation in hotel guest rooms are evolving. The present study significantly contributes to this particular area of research. The results identified in the study can be used as a framework to conduct further empirical research. The insights of the present study will be beneficial for the accommodation practitioners to understand the concept of hotel guest room innovations to improve the existing products and services. This study examined innovation themes and types from extensive innovation introduced in hotel guest rooms. The current study provides both theoretical and practical value for the researchers and practitioners.

**Keywords: Innovation, Guest Rooms, Hotels, Innovation Themes, Innovation types**

# PERCEPTION OF SOCIAL MEDIA USERS TOWARDS ONLINE ADVERTISEMENTS

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## **ABSTRACT**

The utilization of social networking sites by advertisers is more important and the trend goes on increasing. The concept of adopting social networking sites fits marketers' objectives to reach and communicate with potential customers and users with applicable advertisements. This approach is likely to raise advertising value for both marketers and users in terms of return on investment and profit. However, research studies on social networking sites and how they are recognized by its customers are comparatively less, literally how online factors impact users feeling and behavior towards advertising on social networking sites. A total of 100 respondents participated in the study. The results conclude that many respondents find it irritating and not if their area of interest. They also find many problems while seeing pop up ads some find it not relevant, some consider it as danger of virus while some consider it as obstruction.

**Keywords: Perception of social media, Online advertisement, Pop up ads.**

# **E-BUSINESS OPPORTUNITIES AND CHALLENGES FOR RURAL-URBAN SYNERGY: AN INDIAN PERSPECTIVE**

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## **ABSTRACT**

Although over the past five years e-commerce in India has grown unprecedentedly but it has not warmed rural lives in any big way. Experts believe that the real e-commerce boom will come with increased participation of rural consumers. Almost half of all Indian internet users will be from rural areas in 2020, according to a recent article from The Boston Consulting Group (BCG). The number of connected individuals in rural India is expected to grow from 120 million in 2015 to roughly 315 million by 2020, an average increase of 30% per year. Rural India accounts for two-thirds of the country's population, or 807 million people, and their migration to the internet will be a driving force behind the country's e-commerce growth. India's e-commerce economy is on pace to triple in size by 2020 to \$200 billion. However, e-commerce activity in rural areas is still quite small. Only 15% of connected users in rural India use the internet to either research a product, purchase a product, or submit a product review, estimates BCG.

While big e-Commerce players like Flipkart, Snapdeal and Amazon have been trying to get inroads in rural markets, some e-commerce startups like iPay, StoreKing and Inthree solely focus on rural markets. In three's consumer facing platform Boonbox acts as a vehicle to enter the rural markets for merchants. IPay work creatively with determination to "empower commoner with E commerce" by providing pure customer centric services using intelligence gathered from customers and ground reality using its patent pending technology solution. Storeking launched in Tamil Nadu, Kerala, Andhra Pradesh with 800+ stores covering 500 towns and villages with 800+ stores across these states.

A new breed of Millennials is using advanced technology with new ideas to connect brands with villages. No one can deny that Indian villages are fully dependent on agriculture and its produce. Agriculture is an information intensive industry that is spatial in nature. To be successful today, our farmers must be well versed in the latest farming technologies and also wise enough like any businessman who are technologically savvy to get the benefits from his farm produce.

**Keywords: e-Business, e-Commerce, e-Retail, Synergy etc.**

# **IMPACT OF SELF-SERVICE TECHNOLOGIES: CHANGING PARADIGMS OF SERVICE MARKETING**

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## **ABSTRACT**

With the continuously changing environmental fabric, services have carved a definite place for themselves. In today's era, the gamut of services is ever increasing, whether it is about services available in the market or about those which occupy consumer perceptual space as essential services. Along with this growth comes the challenge of service operations. In the experience economy, while consumers seek creative solutions to their problems, they also seek to be involved in service delivery. Technology-based solutions are aplenty; however the realm of self-service technologies or SSTs has also been evolving. Simple internet services, ATMs, vending machines, online applications for e-retailing- are a few examples of SSTs. SSTs present a lean structure for usage by the customer, as technology or equipment play a pivotal role. The implication is that the service principal has the onus to plan about various marketing tools, in a departure from operational issues. This also implies that the customer plays an enhanced role in service delivery (and often design). The present research has been structured with this background of changing roles of companies and customers with respect to SSTs. The paper presents an exploratory framework to bring out the changing marketing variables for companies offering SSTs. As the usage of SSTs increases, the paper highlights the parameters which are required for delivering highly reliable, customized services with built-in response systems to combat failure. Consequent changes for the firm environment, customer education and recovery themes have also been brought out.

**Keywords: self-service technologies, service scope**

# **IMPACT OF SOCIAL MEDIA ON SOCIAL RELATIONSHIP AMONG TARGETED YOUTHS IN BENGALURU- AN EMPIRICAL STUDY ON SOCIAL MARKETING**

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## **ABSTRACT**

Social marketing, the primary aim is influencing behavior that will contribute to societal gain. Social marketing typically wants to influence target audience to do one of four things: a) Accept a new behavior, b) Reject a potentially undesirable behavior, c) Modify a current behavior and d) Abandon an old undesirable behavior.

Social media has an extensive impact on social culture and social relationship among youths. Today's generation is using various social media such as Facebook, Orkut, Whatsapp, Instagram, Snapchat etc. for making new friends, chatting, sharing pictures and videos. Excessive use of these sites is affecting the social life style of youths.

In this paper we are analyzing the influence of target youths on rejecting a potential undesirable behavior of using various social media which has a major impact on their social relationship. Both Primary data and secondary data has been collected by the Target group, Journals, Articles etc. Random sample of 100 respondents were selected from different colleges for collecting relevant data. Questionnaire is used as tool for primary data collection. We are using the various statistical tools and techniques like Correlation, Regression, Charts, Frequency tables, Tests of Hypothesis etc for interpretation of data. The primary data will be analyzed by using the statistical software SPSS and Microsoft excel.

**Keywords: Social Marketing, Targeted youth, Social media, Social relationship**

# ROLE OF DIGITAL AND SOCIAL MEDIA MARKETING IN CONSUMER BEHAVIOR

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## ABSTRACT

Social and Digital marketing has contacted new statures with the blast in smartphones and tabs, to such an extent that the ones who were off by a long shot to this field are currently ready to utilize this for their image advancement. This time has nearly everyone with a web-based life account and the ones without such a record are truly looked downward on for business purposes. In this way, the question that emerges is of concentrating the purchaser conduct in computerized advertising. It is a well-known fact that online life and advertising have been joined together. In the course of recent years, promoting news frequently champions the significance of publicizing via web-based networking media locales. One reason for the expanding prominence of internet-based life advertising is how much time individuals spend on social destinations. Studies propose that the normal individual is via web-based networking media destinations for around two hours consistently. With web-based social networking ending up such a persuasive piece of numerous individuals' regular day to day existences, the innovation is likewise influencing purchaser patterns. Internet-based life impacts client conduct, changing how individuals are headed to visit destinations, make web traffic, and even make buys.

This article surveys as of late distributed research about customers in computerized and internet-based life showcasing settings. Five topics are distinguished: (I) buyer advanced culture, (ii) reactions to computerized promoting, (iii) impacts of computerized conditions on shopper conduct, (iv) versatile situations and (v) online verbal-word of mouth (WOM). All together these articles shed light from a wide range of edges on how customers experience, impact, and are affected by the advanced conditions in which they are arranged as a major aspect of their day by day lives.

**Keywords: Digital Marketing, Social Media, Consumer, Internet**



## A STUDY ON PREVENTING SEXUAL HARASSMENT IN THE WORKPLACE

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### ABSTRACT

The #me-too and #times-up developments have put an exceptional focus on the issue of lewd behavior as of late. News stories from the political, media, stimulation, and business segments have uncovered the dull reality that lewd behavior in the work environment is a scourge that has been permitted to hold on. Given these ongoing patterns, before the finish of 2018, all things considered, each industry will be affected by the #me-too development. Accordingly, associations are currently under gigantic strain to take a gander at their very own strategies and systems and adopt a zero-resistance strategy to this conduct. This, nonetheless, isn't as simple as it sounds, given there are such a large number of various meanings of inappropriate behavior around the globe. Inappropriate behavior/sexual harassment is a point of intrigue and a region of worry to the present period. The lewd behavior results infringing upon the essential thing privileges of ladies particularly ideal to uniformity under article 14 and 15 of the Indian constitution and her entitlement to life and to live with pride under article 21 of the constitution. The present investigation gives a concentrated foundation of lewd behavior of ladies in India.

The information for the present examination was inspired from both essential and secondary sources, investigation was finished by utilizing specific research technique and apparatus. The outcomes from this examination anyway show that in India inappropriate behavior is as yet pervasive in the work environment notwithstanding endeavors to kill it. At long last the present examination suggests that the need of hour is to investigate the issue and give the preventive estimates that could all the more likely survey the circumstance.

**Keywords: Women, Work Place, Sexual Harassment, Me-too movement.**

# A STUDY ON HR ANALYTICS FOR TALENT MANAGEMENT IN HEALTHCARE SECTOR

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## ABSTRACT

Healthcare has become one of India's largest sectors both in terms of employment and revenue generation. Indian Healthcare sector in India covers hospitals, medical devices, clinical trials, outsourcing, telemedicine, medical tourism, health insurance and medical equipment. The employment scene has changed its form due to the various factors like skill sets, employee engagement and job satisfaction. The healthcare sector is facing many talent management challenges including recruitment, development, compensation & retention of top talents, appealing to multiple generations and development of talent to meet future needs, succession planning, and engaging a diverse workforce, among other things. The adoption of HR Analytics is providing the differentiator advantage among their competitors to resolve various HR department challenges. The companies are gaining the competitive edge over their competitors. HR analytics is an area in the field of analytics that applies analytic processes to the human resource department of an organization in the hope of improving employee performance and therefore getting a better return on investment.

The research paper's main objectives are, to identify the necessities of managing talent in healthcare sector, to study the various challenges of talent management in health care sector and to analyze how HR analytics helps in managing talent in healthcare sector. This study will be based on secondary data and trying to focus on the existing position of talent management for health care and initiatives adopted towards HR analytics in healthcare sector is adopted to enhance their organizational success, reduce HR Costs, improve Patient Satisfaction & Patient Safety. This paper also focuses on the strengths and challenges faced by healthcare sector while practicing talent management in their organization.

# **ROLE OF MINDFULNESS ON ORGANISATIONAL ROLE STRESS LEVEL OF ASSEMBLY LINE WORKERS.**

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## **ABSTRACT**

**Purpose:** Research focus on role of mindfulness on organizational role stress level of assembly line workers. The paper begins with causes and consequences of organizational role stress and influence of mindfulness on Organizational role stress. Employee stress is a universal problem. It is necessary to prevent spiraling of stress to contain within a reasonable limit for harnessing its benefits, while avoiding its perils. Mindfulness encompasses dimensions like focus, patience, acceptance, trust, having beginner's mind, being non-judgmental and letting go.

**Methodology:** The present conceptual paper consists of reviews of research on mindfulness, Organizational role stress and influence of Mindfulness on Organizational role stress. The study outcome will be an enabler to form a conceptual diagram for the construct of Mindfulness with its sub dimensions.

**Organizational implication:** Since most the study is in the field of Psychology, especially in clinical settings, the study of mindfulness in a regular work setting in the context of organizational role stress will be of advantage to organizations.

**Keywords:** stress, organizational role stress, mindfulness

# A STUDY ON THE SIGNIFICANCE OF WORKFORCE ANALYTICS IN TALENT MANAGEMENT

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## **ABSTRACT**

The inclusive purpose of human resource management is to ensure that the organization able to achieve objectives through its manpower. The aim of this study is to provide a framework with the basic concepts of workforce analytics in talent management at the organization. Workforce analytics uses statistical models and other techniques to analyze worker-related data, allowing leaders to improve the effectiveness of people related decision making and human resources strategy. While people analytics focuses on the personnel aspects, workforce analytics focuses on the workforce. Workforce analytics can be used to help refine and improve assessments that potential candidates for employment and current employees should take. Workforce analytics can be used to quantify employee emotions, sentiments, relationships, interactions, decisions, company culture and more. Workforce analytics can be used proactively manage workforce talent. There are many ways to use workforce analytics in talent management, although the best uses must be driven by a strategy that requires dedication to skillful execution. Workforce analytics can measure efficiency of workforce, provides correct information for decision making and improve the productivity of forms through identification of the loop holes of the workforce management process. The objective of this paper is to identify the significance and ways of improving talent management with workforce analytics tools. This paper mainly discusses workforce analytics tools as the best practice of workforce management. This study is conceptual in nature and secondary data is used from different research works for understanding the workforce analytics concept and its necessity for talent management. Talent management plays a vital role to improve organization's efficiency. The findings of this paper are talent acquisition, talent management through workforce analytics.

**Keywords: Workforce analytics, Talent acquisition, Talent management**

## ISSUES AND CHALLENGES OF SKILLS DEVELOPMENT

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### **ABSTRACT**

The skill development has been a hot topic in current times in our country. The challenges in skills development is the current state of education, skills development, and employment for Indian youth, and considers the challenges facing India's skills development system. Education, vocational training and lifelong learning are central pillars of employability, employment of workers and sustainable enterprise development. Skill development is critical for economic growth and social development.

- One of the biggest issues is to constantly update the trainer about the new technological innovations in its field.
- Quality training must provided by the skill development instituted related to each and every course which in offer by under skill development program.
- People are not aware about the skill development program; it's also a part of issue of skill development.

There are several challenges which have been identified in skill development of the Indian youth. For instance, increasing the capacity of the existing system to ensure equitable access.

For all and at the same time maintaining their quality and relevance is a big challenge. However, country is facing a paradoxical situation where on the one hand young men and women entering the labour market are looking for jobs; on the other hand, industries are

complaining of unavailability of appropriately skilled manpower. This paper focuses on such challenges in detailed manner the current state of education, skill development, and employment for Indian youth and considers the challenges facing India's skill development system. The purpose of this paper is to present the findings and an analysis of a literature review. It also includes studies of the implementation of skills development and acquisition of skills.

**Keywords- vocational training, education, technical education, skilled manpower, social development**

# MANAGEMENT OF THE MILLENNIAL WORKFORCE THROUGH MENTORING WITH SPECIAL REFERENCE TO BUDDIES OF INDIAN BANK

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## **ABSTRACT**

Challenges of managing the Millennial has become the order of the day not only to IT sector but also to Banks in the present context. In the plethora of engineering students getting into Banks due to job security, digitalization and specialization, it calls for an “all-new” way of handling them. Absorption, retention and engagement throws open challenges that need a different outlook. Banks had followed the informal way of maintaining good inter personal relationship with new recruits and now it is time to enter into a formal mentoring process as in IT sector. The expectations of this predominant generation is very high, demanding and different and it has become a Herculean task for any organization as a lot of modeling and process change has to be done for absorption, engagement and retention. This might have been tried out in some of the public sector banks in India. However, systems are to be streamlined. This paper is an outcome of the initiative, effort and experience with the process followed in the age-old Indian Bank.

**Keywords: Millennial, Mentoring, Organizational perspective, personal development, professional development**

## **SKILLS DEVELOPMENT FOR YOUNGSTERS IN INDIA: CHALLENGES AND OPPORTUNITIES**

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### **ABSTRACT**

Monetary development is an impression of occupations made and skills and information are apparent prerequisites for any activity. Both created and creating nations are concentrating on providing skills individuals and India is the same. New occupations require new aptitudes which either does not exist or the populace is the specialty. Building a skilling framework to coordinate the new prerequisites, a framework that reacts well to business needs, while opening open doors for all individuals is the need of great importance.

This paper surveys the present condition of training, abilities advancement and work for Indian youth, and considers the difficulties confronting India's abilities improvement framework. The paper examines late activities to encourage youngsters' change to the universe of work. In India, youngsters who will before long be entering the work advertise, comprise the biggest fragment of the statistic structure. The larger part of youngsters has restricted access to instruction and preparing, and most look for some kind of employment in the casual division. In later a long time India has quickly extended the limit of instructive foundations and enlistments, yet dropout rates stay high, and instructive achievement remains low. While India has an all-around organized arrangement of professional preparing, it has not adequately arranged its childhood with the abilities that the present businesses require.

This study also endeavors to think of the proposals to limit the current contrasts in the demand and supply of skills in the Indian economy. The methodology received includes breaking down the skills and assessing the current ability improvement activities in India. It further investigates the difficulties confronting the abilities advancement framework in India and proposes arrangements that could be embraced to determine such difficulties.

**Keywords: Skill Development, Education, Challenges, Training**



# HR TRANSFORMATION IN MANAGING SEXUAL HARASSMENT IN THE WORKPLACE

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## ABSTRACT

In the present era, sexual harassment in the workplace is an area of concern. Nowadays, sexual harassment allegations are rapidly making headlines and led to the resignation or firing of many prominent male executives, celebrities and politicians. The main rationale of the study is to highlight the challenges faced by modern day HR in managing and resolving the complaints of sexual harassment. Through this research paper, an attempt has been made to understand the transformational role of HR in modern businesses today which are very complex as compared to the past. As, new technologies transforming every aspects of business and facilitate human resource to work more efficiently and sustainably in implementing preventive measures which helps next generation also to cope up with these issues. In recent months, the #MeToo movement have put an intense spotlight on the issue of sexual harassment. As a result, organizations are now under immense pressure to take a zero-tolerance approach to this behavior. As an HR manager, it is vital to see sexual harassment prevention as one of major task and needed to be proactive at all time. The primary and secondary data collected from various sources and systematic review has been conducted based on prior research studies. Further, research articles, conceptual studies, review papers and other relevant content were accessed and reviewed through web sources and databases such as Proquest, EBSCO host and Google scholar to achieve the objective of the study. However, this study contributes to the existing literature by elaborating the transformation role of HRM in managing the sexual harassment in the workplace which will be in the context of competitive digital environment. Further, finding of research focuses on minimizing risk by developing strategies and implementing digital solutions to a pervasive problem which guarantee a safe workplace for all.

**Keywords: Sexual harassment, Workplace, HR transformation, #MeToo movement**

# **AN EMPIRICAL STUDY ON ORGANIZATION CULTURE AND ITS INFLUENCE IN TALENT ACQUISITION AND BUILDING A SOUND REPUTATION**

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## **ABSTRACT**

**Character is like a tree and reputation like its shadow. The shadow is what we think of it; the tree is the real thing." — Abraham Lincoln**

Richard Sheridan, co-founder and CEO of software design firm Menlo Innovations, delineates the practical steps he has taken to create and maintain a corporate culture that makes people “excited to come to work every day.”<sup>1</sup> Increasingly, business consultants, scholars, and executives are concluding that culture is the prime driver of organizational performance. Great companies worry about the way they conduct themselves not about reputation.

It is well stated that employees and the culture they create go a long way in building the reputation for them. A great culture creates happy employees, drives customer loyalty and leads to a profitable business.

**“Culture eats strategy for breakfast”- Peter Drucker**

It’s important to turn culture into a competitive advantage. It is what binds people to the organization thereby increasing employee loyalty. To ensure an organization’s survival, it is important for an organization to sell itself to a specified target group and attract talent. And to do this, an organization must follow good culture practices.

Actively engaged employees are more productive, more customer-focused, more loyal, and ultimately, more committed to business success. These loyal, proactive and productive employees create a brand for the organization. Such reputation or brand created by the organizations attract the top and best talent and design strategies that go a long way in retaining the same. Talent acquisition is a strategic function and takes a commendable time

on part of the CEO and CHRO as it has moved away from the traditional to the competency based structured function<sup>3</sup>.

This study moves further to deliberate the affiliation between culture, talent acquisition and the reputation created, to identify elements that lead to augmentation of the above and finally to assess its significant addition to employee productivity and organizational performance.

**Keywords: organization culture, reputation management, brand, competitive advantage, innovative companies, talent acquisition and identity creation.**

**References:**

1. Strategy+business Article, November 6, 2014
2. Blog on Reputation Management, 10<sup>th</sup> January 2016.
3. The changing paradigm of Talent Acquisition, Chandan Chattaraj, People Matters

# **DIVERSITY AND INCLUSION: AN EMPIRICAL STUDY IN CONTEXT TO INDIAN TELEVISION INDUSTRY**

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## **ABSTRACT**

The constructs of Diversity and Inclusion have generated considerable interest among academics and practitioners and have been widely investigated. Diversity encapsulate every kind of individual with different race, culture, languages, religions, values, abilities, socioeconomic status, gender, social class, occupational status, income, ability, inability religion, education and any other aspect that makes people different from one another. Inclusion is the involvement & empowerment where the dignity & inherent worth of people are recognized & valued that promotes and sustains the sense of affection and belongingness as well as respect for talents, beliefs, values and background. Television is the vital medium of media vast spread enabling the Indian television industry to reach and impact the enormous populace simultaneously. As a mirror to the society it displays the embellishment facts and actualities and also has the power to guide and help the society battling against the social tribulations, empowering and educating masses about innumerable ways to facilitate progress. With increased workforce diversity Indian television industry is recognizing the need and emphasizing on the aspects of inclusion as

the blend of both the construct leads to creativity & innovation. This study examines the nature of the relationship & presents empirical evidence which suggests that there is strong linkage between the two constructs. The present study is the empirical study using primary data collected through Simple random sampling. 100sets of structured questionnaires were distributed to the targeted respondents. The population pool of the study is the employees working in Indian Television industry in Mumbai. To the best of the researchers' knowledge, very few published studies have discussed the two constructs in context to Indian Television industry. The paper concludes the number of implications for theory & managerial practices.

**Keywords: Diversity, Inclusion, Innovation, Encapsulate, Indian Television Industry**

## TOWARDS WISDOM LEADERSHIP APPROACHES

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### **ABSTRACT**

The purpose of this study is to describe the type of leadership inherited by women managers across three sectors, namely Government, NGO and Corporate. Based on the review of literature, a Conceptual framework was derived for the study, understanding Theory T, WISE and Work life Balance among the women managers is the essence of this study. The paper focuses among these three, on what kind of linkages are prevailing and how these three constructs vary in the mentioned three sectors. This is an unexplored area for research and the analysis will be relevant to aspiring women managers and academicians.

**Keywords: WISE elements, Theory T, Work Life Balance**

# MANAGEMENT OF NON - PERFORMING ASSETS IN INDIAN BANKING – A STUDY

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## **ABSTRACT**

Management of non-performing assets is the most important factor for the basic viability of the banking system. The banking system in India has been facing the severe dilemma of the growing NPAs. In fact, there are more problems that PSBs (Public Sector Banks) are facing than the private sector banks. The external and internal factors are affecting the NPAs of the PSBs which are showing increasing trends. This has created major challenges before the PSBs to manage the NPAs. This high level and increasing NPAs is affecting the entire performance of the banking system of India. The asset quality of banks is an important indicator of their financial health which also reflects the efficacy of their credit risk management and recovery environment. Rising NPAs are not just hurting banks' profitability but are also reducing the amount of funds available for fresh lending as banks need to make higher provisioning for bad debts. In an attempt to study the management of NPAs in Indian banking system, this study discussed conceptual framework of NPAs and analyzed the trends of NPAs in PSBs and private sector banks. It was observed that containing NPAs has been in focus since the Indian banking sector reforms were initiated in 1992. The banks have been making efforts to contain the NPA level. Even, RBI (Reserve Bank of India) has also tried to develop many schemes and tools to reduce the NPAs.

**Keywords: Non-Performing Assets, external and internal factors, Indian banking system, Management, credit risk.**

# **ECONOMETRIC ANALYSIS OF CAUSALITY BETWEEN COMMODITY FUTURES AND FOREX FUTURES – EVIDENCE FROM INDIAN MARKET**

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## **ABSTRACT**

Commodities such as food, energy, metal are an important part of everyday life. Initially, the commodity trading began with hedging. At that time, the investors were farmers, dealers, and businessperson but now the investors involved in commodity trading are the individual investors (retail investors). Commodity trading provides a wide variety of investment options such as Metals, Energy, and Agricommodities. Over a period of years, the investors' interest in commodity market has increased. Forecasting commodity prices with accuracy has become complicated because markets are not efficient. The purpose of this study is to analyze the relationship between Commodity and Forex futures. The study also investigates in detail the causal relationship between the Bullions, Energy, Base metal and Forex market. Another aim is to explore causal relationship between commodity future prices and forex future prices and to find whether the commodity prices affect the Forex prices. Dollar, Euro, Yen, Pound are selected as dependent variable and Bullions (Gold and Silver), Base metals (Copper, Aluminum, Lead, Zinc, Nickel), Energy (Crude oil, Natural gas) are independent variables in this research. Daily data of last 2 years (1 June



2016 to 29 June 2018) has been used in this research. Time series analysis (using Eviews) is conducted to examine the causal relationship between the dependent and independent variables. The tools in time series that are used in this study include Augmented Dickey – Fuller test (ADF – Test) and Granger Causality Test. Software used in this study is Eviews. From the entire study of impact of Commodity market on Forex market reveals that USD, GBP, and EUR has emerged as a key foreign exchange currency traded in the world market, leaving behind YEN. The biggest impact of price change relationship is seen in Gold against all Forex studied.

**Keywords: Forex market, Base Metal market, Energy market, Bullion Market, ADF-Test, Granger Causality.**

# EVOLUTION OF GREEN ACCOUNTING AND CLOUD ACCOUNTING

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## **ABSTRACT**

Accounting, being the language of business, has been serving every trade ever since its beginning. The practice of accounting has been improved significantly by the emergence of accounting. Meanwhile, responsibility towards environment has become one of the most crucial areas of social responsibility. The appearance of sustainable development as the complex perception of social and environmental issues which must be addressed as it has growing influence in the accounting practices. The main purpose of this paper is to identify how green accounting and cloud accounting can be able to contribute for ensuring sustainable development.

Recent years have witnessed rising concern for environmental degradation, which is taking place mainly in the form of pollution of various types, viz. air, water, sound, soil erosion, deforestation, etc. All these can be eradicated through cloud recording the technique which deals with cloud accounting. The purpose of environmental issues can overcome with green accounting evolution which is interlinked to cloud accounting.

**Keywords: Social responsibility, environmental performance, environmental accounting, accounting software, cloud, cloud accounting, cloud technology.**

## CROWD FUNDING AND CHALLENGES OF NBFC

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### ABSTRACT

Crowd-funding is a sunshade term describing the use of small financial contributions, obtained from a large number of individuals or organizations, to fund a any project, a business or personal loan, and other needs through an online web-based platform.

The paper main focus on FR crowd-funding, analyzing FR crowd-funding business models stressing on the major difference between the peer-to-peer lending models, the client segregated account model and the notary model.

The sincere effort to investigate how crowd-funding is helping entrepreneurs to raise funds as a form of market-based finance without giving up large packages of equity interest. The major risk factors associate with investors. Additionally, how venture and seed capital are highly difficult to access and how crowd-funding alternatives provide a reasonable and realistic choice for raising funds.

The paper focusses on how Non-banking financial sector has emerged significantly in terms of their operations, variety of products and instruments, technological superiority etc.

NBFC's role in state building and financial inclusion by complementing the banking sector in reaching out credit to the unbanked segments of society, especially to the micro, small and medium enterprises (MSMEs), which form the crib of entrepreneurship and innovation. NBFCs' ground-level understanding of their customers' profile, their ability to innovate and tailor products as per their clients' needs. This makes them the perfect stream for delivering credit to MSMEs.

The major challenges of NBFCs operate under certain regulatory constraints by RBI, which put them at a disadvantage in respect of banks. NBFCs still do not enjoy a level playing field. This needs to be addressed to help NBFCs realize their full potential and thereby perform their duties with greater efficiency.

The paper mainly focus on Primary data collection on the recent challenges of NBFC and Crowd funding.

**Keywords: FR crowd-funding, Entrepreneur, innovative product , Risk, MSME, NBFC, RBI, Customer profile, Recent Challenges.**

# EVOLUTION OF GREEN ACCOUNTING: ITS CONCEPTS, ISSUES AND CHALLENGES

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## **ABSTRACT**

Green accounting also known as environmental accounting was first introduced by economist and Professor Peter Wood in the 1980, a part of accounting which emphasis on inclusion of environmental cost into the financial results. Green accounting majorly focuses on resource management and environmental impact in addition to company's revenue and expenses. It is very much useful for the organization to identify the resource utilization and incurred cost.

The objective of this paper is to understand the various concepts of green accounting viz., history, major areas in it, importance, issues and challenges of it. The data and information is majorly collected through secondary data like books, journals, and research papers of other authors, so through this one can understand how different authors have explained the concept of Green Accounting.

**Keywords: Green Accounting.**

# A STUDY ON CUSTOMER'S PERCEPTION ON INSTITUTIONAL AND NON-INSTITUTIONAL HOUSING FINANCE

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## ABSTRACT

Housing is the single largest investment of an individual. The housing finance is growing at a rapid speed. The major sources of finance for housing for both buyer as well as builders have been largely the unorganized sector (Dangwal, RC 1998). In India most of the employees depend on their provident fund and gratuity amounts received after retirement for buying a house, besides relying upon the housing finance institutions (both banks and housing finance companies). The housing finance institutions fulfil the reduction in shortage of housing in India. The demand for housing loans is rapidly increasing in recent years. The reasons for this are easy affordability of housing, reduced interest rates and attractive tax incentives. Until recently, the typical Indian was debt-averse, social borrowing stigma attached too. Borrowing from the formal sector was only a last resort (National Housing Bank, 2011). In India, money spent on housing was mostly from own savings, sale of assets, borrowings from relatives, friends or the money lenders. However, in the recent years the mind-set has changed with more individuals opening to a credit culture. This is reflected in the rapid growth of housing loans, credit cards, auto finance and personal loans. The objective of the present study is to investigate the sources of housing fund for individuals and their preferences between institutional and non-institutional fund and its impact on customer satisfaction. The study would shed light on the housing finance institutions practices and non-institutional sources availability and dependence on it by the loan customers.

**Keywords:** Housing finance, Housing finance procedures, Non-institutional fund, Customer's satisfaction.

# **BEHAVIORAL FINANCE: A CONTEMPLATION OF ANGEL INVESTOR – ENTREPRENEUR SENSIBILITY**

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## **ABSTRACT**

Behavioral finance studies how people make investment decision and influenced by internal factors and bias. The main purpose of the paper is to understand the perception of the Entrepreneur on Angel Investor in India, to analyze the perception of Angel Investor on the Investment Climate in India, to examine the impact of SEBI regulations on Angel Investor. Further, the study also examined the relationships among angel investor-entrepreneur relationship conflicts, task conflicts, and goal conflicts on the one hand and their intentions to exit and also analyzed factor influencing on Angel Investor to Investment in India. The concept of angel investment is a new topic especially in India as not much information is available on this topic which is specific to the Indian scenario as most data has been collected form USA & UK and most studies have concentrated on these regions. This novel concept would be a great value addition to students and I evaluate the hypotheses with survey and data for the analysis has been extracted from 600 angel investors and 200 entrepreneurs belonging ventures located in Bangalore, Hyderabad, Chennai, New Delhi, Kolkata and Mumbai. Chi-square, factor analysis is used to validate the data and regression analysis indicate that entrepreneurial intentions to exit are higher for entrepreneurs who face more task and goal conflicts. Angel investors' intentions to exit are only increased when faced with more goal conflicts. Together, these results indicate the importance of taking into account investor-entrepreneur relations when studying their respective exit processes.

**Keywords: Introspection, Angel Investors, Entrepreneurs, Conflict, Exit.**

# IS RETIREMENT PLANNING A PRIORITY FOR INDIVIDUALS? A STUDY IN BENGALURU CITY

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## ABSTRACT

India has population of 1.3 billion people with median age of 28 years and sixty-five percent of the population is below the age of 35 years. India is enjoying demographic dividend. These young Indians should be prudent during their work life and must do financial planning so that funds are available when it is required. In absence of such plan, individuals would face financial difficulty and in extreme cases may face bankruptcy. Financial plan helps in matching the demand for funds with adequate supply of funds. Financial plan should be goal oriented and it should take care of needs in the most crucial period of life – retirement life. As per the Reserve Bank of India (RBI) report (2016) on household finance, 77 percent of Indians do not save for retirement. Therefore, financial planning for retirement should be essential part of financial planning during the working years. Individual's financial behavior is influenced by many factors which can be divided into demographic and psychological factors.

This paper aims to evaluate relevance of demographic and psychological factors in making saving and investment decision with focus on retirement financial planning. The study will be based on primary as well as on the secondary data. To understand theoretical framework and predictor variables, research papers and articles would be referred. Primary data on demographic and psychological variables would be collected through structured questionnaire. Data would be collected from the individuals working in private sector, between the age group of 25 to 45 years, in the city of Bengaluru. This research would be relevant in getting insight into factors and issues faced by the individual while making financial plans for retirement.

**Key Words: retirement planning, attitude towards retirement, financial goals.**

# **IMPACT OF SECURE TRANSACTIONS ON SELECTION OF PAYMENT PLATFORM – A CONSUMERS VIEW POINT**

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## **ABSTRACT**

Electronic Payment Systems (EPS) have been enhancing people's personal satisfaction through giving ease of payment to online exchanges. The effects of trust and security on the use of EPS have for some time been recognized in e-commerce literature. However, very few studies have examined these two concepts from the viewpoint of users. This paper has developed a conceptual model to examine the determinants of perceived security and trust and also the effect of perceived security and trust on the use of EPS. A sample of 100 respondents were analyzed, the discoveries indicate that both perceived security and trust have a critical influence on EPS use. Technical protection and past experience have been observed to be the basic determinants of perceived security and trust.

**Keywords: Electronic Payment Systems (EPS), e-Commerce, Security & Trust.**



## IMPACT OF GST ON AGRICULTURE SECTOR

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### ABSTRACT

Goods and Services Tax (GST) is a single and a broad-based tax levied on goods and services consumed in an economy. Agricultural sector has been the root of Indian economy and it contributes to around 16 per cent to GDP. About 52 per cent of the total rural livelihood depends on this sector as their primary means of livelihood. GST directly or indirectly affects all sections of the economy. Agriculture industry is too not an exception. Transportation is one factor that has a direct impactful effect on agriculture. The GST rate levied on agricultural products is 5%. GST has affected on both input side and output side of agriculture. The GST rates agriculture usages like Fertilizers, pesticides, tractors, rubber, plastic pipes are high which affected on the monetary return of agricultural output. The main objective of the study is to find the input side and output side on agricultural products.

**Keywords: GST, CGST, SGST, Agricultural inputs and Agricultural outputs.**

# FINANCIAL LITERACY AND ITS INFLUENCE ON YOUNGER EMPLOYEE DECISION FACTORS

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## ABSTRACT

Drastic changes in the economic environment, especially regarding financial markets creating the necessity to develop financial skills for the people who are residing in the society. Despite the large number of different initiatives in this field, the financial education level around the world is rather low. This state is influenced by many factors and differs in particular target group of financial education. The paper is going to focus on the younger employees as the most important group for further development of societies. The purpose of this paper is to verify the influence of financial knowledge and skills on financial decision factors. It is going to research at the turn of 2018 and 2019. The survey assesses the level of younger employees' financial literacy, examines young employee decision factors and correlation between them and basic financial knowledge and skills.

**Keywords: Financial Literacy, Financial Education, Younger Employees, Financial Needs, Financial Behavior.**

# ISSUE AND TREND IN MERGER AND ACQUISITION WITH RESPECT TO FUTURE PERSPECTIVE

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## ABSTRACT

The corporate sector all over the world is restructuring its operations through different types of consolidation strategies like mergers and acquisitions (M&A) in order to face challenges posed by the new pattern of globalization, which has led to the greater integration of national and international markets. The intensity of such operations is increasing with the de-regulation of various government policies. M&As have been found to be beneficial in the sense that Indian companies grew in size, and attain better market share which is substantiated by empirical analysis. Throughout the period of study, turnover increased after the companies experienced an M&A. Further, M&As did not have any impact on return on net worth for the period of study. The nature and pattern of M&As strategies adopted by the Indian companies reveal mostly horizontal and vertical types. This gives strength to the argument that Indian companies are focusing on their core areas and expanding mostly in related areas of strength which is helpful in realization of synergistic benefits.

**Keywords: Merger and Acquisition, past trend in India, technological update**

# DIGITAL PAYMENTS AND BANKING-A REVOLUTIONARY WAVE

Rakshitha R, Swathi Mehra

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## ABSTRACT

Banking industry is fastest growing with use of Technology in form of ATMs, online banking etc. Growing security being concern. This drastic change in technology would lead to change our lifestyle in coming years. The objective of this paper is to determine the impact of payment banks on consumers and effects on future, benefits and drawbacks, evolution and introduction of new payment methods overtime. Data in the category will be collected through personal participation and observation and secondary data would be collected through review of literature, newspapers and sources from internet.

Apart from traditional business, a bank nowadays provides wide variety of services to satisfy the financial and non- financial needs of all types of customers, company or individual account holders. The range of service offered differs from banks to banks depending on certain factors.

Information and Communication Technology being one of major factors of development of mankind. Technology is major advantage in all fields which is used for access, process, storage and dissemination of information electronically.

Digital banking journey started over 38 years ago when telephone was medium of communication between customers to interact with their banks using phone with absence of travel to the branch. In dynamic business environment, the Banking and Finance industry is known to have biggest change in recent times due to evolution of Technology. Banking in its traditional form is concerned with the acceptance of deposits from customer, lending of surplus deposit to who wish to borrow and transfer of funds.

This paper provides an overview of evolution of banking technology and its development mainly focused on Indian financial payment ways.

**Keywords: Business intelligence, FinTech, RegTech, Cryptocurrency& blockchain, Artificial intelligence, Technology enabled service (TES), payment banks, payment system.**

# MERGERS AND ACQUISITIONS IN BANKING INDUSTRY

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## ABSTRACT

Mergers and acquisitions are the trend setting tools in the current scenario of the banking industry. Since the different waves of mergers and acquisitions it is observed that the banking industry could grow better with these strategic decisions of M&A process. The M&A process could gain importance during 1980s onwards.

In India, we can see this uptrend for amalgamation of different banks from 1990s onwards. During this merger and acquisition process the stages both pre-merger and post-merger the shareholders of both the companies have to be looked from the angle of wealth maximization. Most of the research studies across globe have pointed that it is beneficial for the shareholders of both the acquired and acquiring companies. Different studies have focused that after amalgamation it is the wealth of the new company which has gone to the higher heights.

In India, amalgamation can be seen at commercial banks and also at Regional Rural Banks (RRBs). Especially in case of the RRBs it is more concentrated during 2005 to 2010 and this is continued till date. The initial focus of establishment of RRBs was to serve needy and poor at the rural areas. As the competition increased the focus changed towards providing the new and better services both at the rural and urban level.

The present study wants to bring the opinions of earlier works on the banking industry's merger and acquisitions. The pre-merger and post-merger benefits for the banks to be analyzed from the existing works.

**Keywords: Mergers, Banking, Strategy.**

# IMPACT AND SATISFACTION OF USAGE OF DIGITAL PAYMENT-A STUDY WITH SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT

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## ABSTRACT

Digital payment can act as an accelerator to financial inclusion. This research paper focuses on the impact and satisfaction of usage of digital payment in Thoothukudi district of Tamil Nadu. The objectives of this study are:

1. To study the socio-economic outline of the sample customers.
2. To know the various reasons for these of digital modes of payments.
3. To analyze the impact of customers income on the usage of digital payments
4. To examine the satisfaction of usage of digital payments among the sample customers.

The present study is carried out in Thoothukudi district of Tamil Nadu, and 150 consumers selected by using simple random sampling method. The averages, standard deviation, t-test, Garret ranking method, and chi-square test are done to inspect the difference between the socioeconomic status of consumers and their perception towards digital payment. The secondary data collected with the help of e-books, magazines, newspapers, research article, research journal, e-journals etc. The field survey was conducted by personal interview method during the period from May 2018 to September 2018. In order to test the connection between income and impact the use of digital technology of the customers, the Chi-square test was applied to examine the null hypothesis, and the calculated value is higher than the table value. Hence, the null hypothesis rejected. Therefore, it could be inferred that the usage of digital payments does not depend on the income of the customers. The present study has attempted to understand customer perception regarding digital payment. The study examines the effect of adopting digital payments impact on consumers of the banking sector of India. The result put together gives us a vital policy direction towards what can enable the country to increase cashless payments. The results indicate that the deployment of technology for digital payments have improved the performance of the banking sector and able to achieve the motive cashless country. It found that the growth of users of smart phone and internet penetration in such area also facilitated the adoption of digital payment. The study emphasizes the percentage of awareness on maximum utilization of technology. Banks should take effective measures in creating awareness of the effective use of technology and security.

**Keywords: Demonetization, Digital Wallet, digital payment, financial inclusion, convenience, accessible.**

# AN EMPIRICAL STUDY ON CAMELS ANALYSIS OF PRIVATE BANKS IN INDIA AND EFFECT OF ECONOMIC REFORMS

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## ABSTRACT

The Banking sector in India has seen a variety of successive changes since year 1991, with the view of making it more efficient, transparent and successively promoting savings, growth and investment. But in recent few years, a rapid change has been observed in the banking sector such as mergers of banks, economic changes, introduction of new practices, innovations and technology and new banks. CAMELS analysis framework is a framework to analyze these changes and performance of the banks on basis of the five parameters i.e. Capital adequacy, management, asset quality, earnings and liquidity and ranking them in order of performance. Not only this, effect of major events like demonetization and implementation of GST (Goods and Services Tax) on the banking based on CAMELS has been studied. The present study compares the performance of the top 10 Private banks listed on the NSE. The data used for the study were the audited financial statements of these private banks over the last five financial years. The result shows a varied difference in performance of these banks due to financial reforms and also notes down the ranking of performance of the Banks in past 5 years.

**Keywords:** CAMELS Model, CAMELS, Capital adequacy, Asset quality, Management, Earning, Liquidity, Sensitivity, Average of industry.

# A STUDY OF ONLINE CUSTOMERS GIVING A RUN FOR THEIR MONEY TO RETAIL BUSINESSES IN AURANGABAD, MAHARASHTRA

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## ABSTRACT

Internet is a platform that has evolved with time and arrived at everyone's mobile with improved speed and access. This in turn has made online business a reality which has magnanimous impact on customer's purchasing habits. Today, online shopping is in vogue and offers tremendous variety at just one click. 24/7 availability, heavy discounts, many apps to compare range at home's comfort, door step delivery are few of many reasons that are attracting customers away from small retailers. Also, there are many stores who run both retail outlet and online store for customer's convenience. Shop keepers mostly are retailers who have to physically stock items for disbursal on customer's demand. Getting to touch-n-feel the product, immediate delivery, trust are few advantages on shop owners posse but why is it then that online purchasing is growing day by day and traditional shopping is taking a back seat? These storekeepers are facing threat of being obsolete and future seems to be slowly approaching towards doom for them.

This study is based on empirical evidences collected to determine impact of digital platforms on small retailers and its current situation that predicts future of traditional stores.

**Keywords: online, retail business, customers, e-commerce, brick-and-mortar store.**



# **ANALYTICAL STUDY ON SEGMENTATION AND PENETRATION LEVEL OF HDFC BANK IN HSR LAYOUT CATCHMENT AREA OF BANGALORE**

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## **ABSTRACT**

The growth of the Indian banking industry is imperative for the economic development and banks have become customer-centric. Also, customer relationship management (CRM) has become a key component of the service provided by banks. The HDFC Limited (inc.1994) was amongst the first to successfully engage its customers and to receive an 'in-principle' approval from the Reserve Bank of India. HDFC Bank, HSR Layout, Branch in Bangalore is a relatively new suburb, a gateway to Electronic City, Jayanagar, and Koramangala (3of the most revenue generating catchment-areas) in Bangalore. HSR Layout, being a highly attractive catchment area for businesses and start-ups, has the market volume of approximately Rs.5000 crores.

HDFC Bank-HSR Layout branch, Bangalore has competition from 33 branches of various nationalized banks, to serve the banking requirements of all the businesses. Though HDFC, India's No. 1 Bank, provides a wide range of best in class banking services, the comparative performance of a particular HDFC branch in a specific catchment area is not easily measurable, hence the decision making is complex when it comes to customer acquisition and retention.

This study was done with a sample size of 200 merchants in and around HSR layout catchment area-Bangalore. It was aimed to find out the HDFC business solutions' (like: Business loan, EDC, Credit Card etc) penetration level and make recommendations to improve the level of customer acquisition and retention strategies. The research was intended to assess the increase shareholding or share percentage of market, cross sell other banking products along with acquiring merchant, target segmented business as per the master initiative program of HDFC Bank, i.e. Education segment, Healthcare, Localized segment, Top customers of competition, Entertainment Segment, Association/Trust and Government

Segments and to ensure that HDFC Bank have maximum business customers from various B2B segments basis their potential and credibility and to ensure that merchant initiative adds value towards the overall liability value to the HDFC Bank/Branch.

The primary data collected through the questionnaires & interviews with 200-merchants-clients (created for customer profiling) was tabulated and analyzed meaningfully. Finally, findings & recommendations are presented in the paper, which promote sales of financial services within HSR Layout catchment area.

**Keywords: HDFC Bank, Segmentation & penetration, Customer engagement, Urban Banking strategies.**

# **A STUDY ON ASHOK LEYLAND UNIVERSITY (ALU)'S CORE CURRICULUM-2018 WITH GETS AT ASHOK LEYLAND MDC-HOSUR UNIT**

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## **ABSTRACT**

India became the 4th largest auto market in 2017 with sales (excluding 2wheelers) increasing 9.5 per cent year-on-year to 4.02 million units in 2017. Overall domestic automobiles sales increased at 7.01 per cent CAGR between FY13-18 with 24.97 million vehicles getting sold in FY18. Ashok Leyland (Estd as Ashok Motors on Sept.7, 1948) has 11,835 employees and total revenue of INR 2,652,451 Lakhs, which has a vision to become Global Top-10 in M&HCV Trucks and Global Top-5 in M&HCV Buses (Annual Report, 2017).

Ashok Leyland is building a contemporary curriculum in line with Competency Framework (viz., Leadership Development and the Functional Capability Building), with every curriculum is being built at 3 levels – Junior, Middle and Senior Leadership roles. Ashok Leyland University (ALU) will have the foundation of a “CORE Program (14 months)” will immerse the new joiners (with 2months Pre-engagement, 8months CORE-Training, 4months of Function-specific Training) on all aspects of AL Way of Working, AL Businesses, AL Processes, AL Skills which help succeed in the organization

A primary study was undertaken with 100 GETs (Graduate Engineer Trainees) of ALU during July-Aug2018 through a questionnaire consisting of young trainees at Management development Centre-MDC (98% are 18-24years; 2% are 25-34years) & mixed gender (66%male & 34%female). The study on 1(low) to 5(high) scale indicated higher satisfaction of CORE Training (52% 5-scale; 45% 4-scale; 5% <3scale); higher satisfaction of CORE Curriculum (45% 5-scale; 45% 4-scale; 10% <3scale); Facilities at MDC (68% 5-scale; 28% 4-scale; 5% <3scale); accommodation at MDC (69% 5-scale; 25% 4-scale; 9% <3scale);

meeting training requirements at MDC (72% strongly agree; 26% agree; 2% undecided); suitable training-methods (65% Outbound Training; 19% video methods; 16% class room methods) and communication methods between Trainees and different-departments (40% very-satisfied; 47% satisfied and 13% neutral). On the overall, it can be found that CORE curriculum has been effective in making GETs as useful assets for Ashok Leyland through rigorous training over 14 months, to meet the business demands.

**Keywords: Graduate Engineer Trainees (GETs), Ashok Leyland University (ALU), CORE Program and Training effectiveness.**

# THE IMPACT OF RUPEE VOLATILITY ON FOREIGN TRADE AND BALANCE OF PAYMENT

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## ABSTRACT

Depreciation in rupee has become a big worry for the Indian government as this is hampering the economy. Rupee has declined to its peak in the month of July 2013 and its value is still falling down as against US dollar. As per International Monetary Fund (IMF) the potential solution for all developing nations spending more on imports than they earn in exports is devaluation of currency. A fall in value of home currency will raise the price for imports and will make exports cheaper. It will also make interest payments on international debt more expensive, if the debts are in foreign currency.

Each country has its own currency and when one currency is converted into another country's currency it is known as conversion or exchange rate. In simple words, the exchange rate means how much one currency is worth in terms of another currency (\$1 = Rs. 69). The exchange rates are of two types - Fixed and Floating. Some countries follow fixed exchange rate systems and some follow floating exchange rate. The fixed exchange rate is fixed due to government intervention in this while the floating exchange rate on the other hand keeps on changing constantly like the stock market. India follows a Managed Floating Exchange Rate System which means that the Indian government intervenes only if the exchange rate seems to go out of hand by increasing or reducing the money supply as the situation demands. When rupee is appreciating, it means that our currency is gaining strength and its value is increasing with respect to dollar while when rupee is depreciating, it means our currency is getting weaker & its value is falling with respect to dollar.

Exchange rates are constantly fluctuating based on supply and demand. The value of rupee has been depreciating continuously in the country against US Dollar.

# **EMPLOYEE SATISFACTION OF FOOD DELIVERY BOY-EMPIRICAL STUDY BASED ON BANGALORE**

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## **ABSTRACT**

The gig economy is great for consumers, and those looking for flexi-employment. But a harsh incentive - driven system that pushes the men in red, orange and black shirts to work 14-hour shifts and take risks on the road is taking a toll.

The ease of getting our Biryanis and Brownies delivered home with a few taps on our smart phones renders invisible the thankless and strenuous nature of these jobs. Incentives that depend on how many hours you work and how many meals you deliver make delivery persons take risks to meet their targets.

# **CROWD FUNDING: A COMPARISON OF GLOBAL SCENARIO WITH INDIAN COMPANIES**

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## **ABSTRACT**

According to the recent analysis, 94 percent of new business usually fail during their first phase of operations or find it so difficult to survive in the existing market. The common reason for this is lack of adequate funds. Money is the bloodline of any kind of business. The long painstaking yet exciting journey from the idea to revenue generating business needs a fuel named capital. That's why, at almost every stage of the business, entrepreneurs find themselves asking – How do I finance my startup? Now once a businessman has realized his requirements, another major question arises about the different sources available to raise funds along where there should be a tradeoff between cost of raising funds and sources available.

The various sources which can benefit an entrepreneur can be venture capital, private placement, loans etc. But along with these, even crowd funding is one of the newer ways of funding a startup business that has been slowly gaining lot of popularity. It is like taking a loan, pre-order, contributions or investment from more than one person at the same time. The crowd can be defined as a multitude of individuals gathered in one place and in this case, the place is Internet. According to Kappel (2008) defines the new phenomenon as “the act of informally generating and distributing funds, usually online, by groups of people for specific social, personal, entertainment or other purposes”. The purpose of this dissertation is to provide a clear understanding in the concept of crowd funding and even to know the actual scenario of the global market. The other objective is to compare India with the global market and to find out its position in this sector. To implement this study, the data collected was from secondary source which comes from reliable websites, books, journals and magazines. The literature review aims to provide proper explanation of crowd funding, a brief history, its

types and a comparison of Indian platform with global scenario. The results of this study show current situation of India and a vast future ahead.

**Keywords: Entrepreneurs, venture capital, private placement, crowd funding, Internet, online funding, global market.**



## A REVIEW PAPER ON SENTIMENTAL ANALYSIS

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### **ABSTRACT**

A literature review on applications of sentiment analysis in deriving actionable insights from social media.

Decision-making has always been a multifaceted and complex process while many factors contribute to decision making, opinions and suggestions from an individual's immediate network is often is considered a significant influencer. With the advent of web 2.0 and social media, the individual's network has grown multi fold and with it the access to a deluge of opinions. Today, online social media such as Twitter, Facebook, and Reddit etc. have become the primary reference for alternative viewpoints, reviews, critiques and general sentiment which shapes the collective social opinion. At the same time such a trend presents significant opportunity for businesses, institutions and even the government to derive insights and to customize their strategy. In this paper we discussed sentimental analysis which is the process of deriving general sentiment based on social media posts. Specifically, we did a literature review on analyzing sentiments in three broad areas: Stock market, political campaigns and finally product reviews. We discuss the problem contexts, outcomes and challenges across these three broad areas. The insights derived from the article would help to understand the potential of 'sentiment analysis' as a technique in shaping consumer behavior.

# **SOCIAL MEDIA PROMPTING MILLENNIALS TOWARDS POLITICS**

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## **ABSTRACT**

Social media has become a significant part of people's life, especially among young generation. Now-a-days any layman has more resources from which he can gather more information about any political group, from group discussions to rallies, but the most vital thing that influence the decision-making ability of the voter, is the platform of social media which majorly consists of Facebook, Twitter, Instagram and many others. For this research, we have selected, among these applications, Facebook & Twitter, as these social media platforms are considered as the most influential social media platforms. Political parties use these platforms to reach and create awareness about the current ongoing campaigns in different parts of the country. Youngsters show more interest in the advertisement being shown on these platforms and these ads also has positive influence on their political interest. The survey was conducted using online questionnaire (survey monkey), starting from the age of 18 years. This paper describes the design and interprets the results of a survey up to 100 data points, concerning the attitudes of this mainly millennial population towards politics with the reference of the material effects of information technologies.

# **ORGANIZATIONAL STRUCTURE CHANGE FROM CLASSICAL TO NEOCLASSICAL ERA AND IMPACT OF INTERNAL, EXTERNAL AND TECHNOLOGICAL FACTORS IN MODERN ORGANIZATIONAL STRUCTURE**

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## **ABSTRACT**

In modern era of organizational structures, it is very important essential to identify ways to build a model which enables people and machines to work together. We should also able to implement maximum usage of technology and organizational change in small business also. A traditional model of organizational is changing drastically. With full time, part time employee's organizations also utilizing freelance professionals and professional service firms to meet their business needs. The organizations who used to have resistance towards engaging with contract workers are now changing their hiring strategy. Organizations are utilizing technological advancement. The objective of just minimizing the risk is been transformed to optimization of risk with help of latest technology. Effective communications top-down and two way communications, survey, recognition and advanced analytics will help to identify how organizational change strategy is functioning. Making employees more flexible and adaptable to modern organizational structures is very critical task. Strategic planning is playing key role in modern organizational structure to survive and gain competitive advantage.

Building efficiency and effectiveness is very essential for organizational development. With the help of artificial intelligence and robotics in work place organizations are changing the way they used to operate. The biggest challenge in front of organizations is how they will convince employees to overcome the fear of losing their job which they feel will be replaced by advanced machine or robot. Modern organizational structures will build an environment where humans will be utilized more in areas like ideas generations, change and innovations. And repetitive tasks will be automated. The development and evolution of management thoughts are analyzed. The contributions done by classical and neoclassical thoughts are analyzed in detail. What are the major contributions by each management school of thought which come under classical and neoclassical approach? What are their key contributions in management development? What are their limitations? How different school of management is interrelated and how the limitations of one school of thought given rise and opportunity to other school of thought to do further development.

While studying the historical development of management, two basic phases have been identified. These phases are Taylor, Fayol and Weber composing Classic Term; Hawthorne experiments, human relation movements, and behavioral movements composing Neo-classic Term. This study examines the greatest impact of the classical and neo-classical school to the organization on today 's management. Important theories suggested by classical and neoclassical theorists. Evaluations the impact of these theories on management thought.

**Keywords: modern organizational structure, artificial intelligence and robotics, Classical approach, neoclassical approach. Strategic planning.**

# **A COMPARATIVE STUDY ON AR&VR ENGAGEMENT AND PROBLEMS FACED BY USERS WITH TADA TIME APP OF AUGRAY PVT. LTD., BANGALORE**

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## **ABSTRACT**

The IT & ITeS sectors have transformed India's image on the global platform and fueled economic growth in India (since-early1990s) and AR&VR technology is the new trend. Augmented Reality (AR) is the application of technology to superimpose information on digitally rendered images into real world environments to give a sense of virtual reality or create an illusion. AR takes the real world of the present and projects digital imagery and sound into it & the future of AR is brighter at this moment. Though mobile devices are the primary avenues for IR/VR currently, there are lot of developments, enhancements and innovations are taking place in the industry. Virtual reality (VR) means experiencing things through our computers that don't really exist (which are believable, interactive 3D computer-created, both mentally and physically). In discussing the latest and future technologies, VR&IR are often mentioned in the same breath. And oftentimes, they're used interchangeably, despite all of the differences between them.

The market growth for VR is 44.5% and that of AR is 85.4%. Augray Pvt. Ltd. enables brands to redefine consumer experience, with informative, explorative and multi-sensory Extended Reality solutions, which combine AR, VR & Mixed-Reality technology.

Augray provide service to organizations & has product like TaDa Time (World's first AR chat application and social network) to enhance user's experience.

A study on “the comparative study of customer engagement and problems faced by them while using the TaDa Time app”, was undertaken with 70 TaDa Time users to track the unlisted problems faced by the users and gave the developer a particular direction towards app improvement. The major findings were that 64% of the users are young (20-30years), 70% are android users, 78% think 81mb size of the app is good for content, 92% gave 3+ rating for registration process, 60% think the app is easy-to-use while rest feels it require technical knowledge, musically is the most used competitor product (48%), users demanding (front camera, timer, video filter and smoothness) in the app, 60% gave 3 or below rating for the smoothness of the app, overall the app got a rating of 8.06/10. Thus, this study benefitting the marketers, developers and the testers. The followers of curators are expecting the content to be in international languages. This study will help marketer to understand user's preference and develop content according to the users demand TaDa Time, by taking valuable inputs from the users directly about the enhancing the features of app.

**Keywords: Information technology Enabled service (ITeS), Augmented Reality (AR), Virtual Reality (VR), TaDa Time (Augray social media product).**

# **A LITERATURE REVIEW OF THE APPLICATION OF DATA MINING TECHNIQUES IN CRM – A PRE BIG DATA ERA PERSPECTIVE**

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## **ABSTRACT**

Data science as a domain has been getting considerable attention in the recent years for deriving insights from big data. While data science has imbibed some engineering and mathematical concepts its foundations are firmly based on ‘good-old-fashioned’ statistics. For example, classification algorithms in machine learning are directly derived from statistical techniques such as logistic regression, clustering and decision trees. These techniques have been used by business analysts across several sectors now for more than two decades and form the core of the ‘Business analytics’ domain. In this paper we explore the use of these techniques in marketing, specifically in customer relationship management. The objective is to understand the use of traditional statistical classification techniques in the context of customer relationship management through comprehensive literature review of articles published in 2000-2006. The perspective that emerges from the review will help to understand the nuanced differences between analytics and data science.

# **BEHAVIOURAL FINANCE: AN CONTEMPLATION OF ANGEL INVESTOR – ENTREPRENEUR SENSIBILITY**

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## **ABSTRACT**

Behavioral finance studies how people make investment decision and influenced by internal factors and bias. The main purpose of the paper is to understand the perception of the Entrepreneur on Angel Investor in India, to analyze the perception of Angel Investor on the Investment Climate in India, to examine the impact of SEBI regulations on Angel Investor, also to study examines the relationships among angel investor-entrepreneur relationship conflicts, task conflicts, and goal conflicts on the one hand and their intentions to exit and also to analyze factor influencing on Angel Investor to Investment in India. The concept of angel investment is a new topic especially in India as not much information is available on this topic which specific to the Indian scenario as most data has been collected form USA & UK and most studies have concentrated on these regions. This novel concept would be a great value addition to students and I evaluate the hypotheses with survey and data for the analysis has been extracted from 600 angel investors and 200 entrepreneurs belonging ventures located in Bangalore, Hyderabad, Chennai, New Delhi, Kolkata and Mumbai. Chi-square, factor analysis used to validate the data and Regression analysis indicate that entrepreneurial intentions to exit are higher for entrepreneurs who face more task and goal conflicts. Angel investors' intentions to exit are only increased when faced with more goal conflicts. Together, these results indicate the importance of taking into account investor-entrepreneur relations when studying their respective exit processes.

**Keywords: Introspection, Angel Investors, Entrepreneurs, Conflict, Exit.**



## IMPACT OF SEBI MEASURES TO DISCOURAGE F&O SPECULATION: AN EVENT STUDY

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### ABSTRACT

Financial derivatives are most effective tool for risk management in various asset classes. But these assets are not wisely used by Indian retail or individual investors. Various studies including market regulators SEBI shared their concerns about trading technique of retails or individual investor. The recently said individual investors many of them not financial fit to bear the loss caused by equity derivative market due to various factors associated with derivative segment. In order to curb the retails trading volume SEBI has done various changes in equity derivative segment. This research paper is an attempt towards studying the impact on such events on individual investor's volume. Event study methodology has been used along with T-test. The data for the study has been taken from SEBI and NSE official website from 2015 to 2018. The results showed that most events of the SEBI have not brought any significant change on individual investors' volume.

**Keywords: Equity derivative, Individual investors, SEBI Events, Hedging, Event Study.**

# THE ANOMALY OF UNIVERSAL BASIC INCOME SCHEME IN INDIA

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## ABSTRACT

The objective of this paper is to examine the challenges posed by the proposed introduction of Universal Basic Income Scheme (UBIS) in India and its subsequent implementation. The scheme while addressing the issue of abject poverty in the country, needs a critical examination of a volley of associated issues spanning across financial implications on the central and state government, seamless execution, behavioral patterns of the beneficiaries and not the least, its sustainability.

Internationally, the economies lay a good deal of emphasis on equitable economic structures. Their conventional policy measures and subsequent economic growth have little meaning without a certain level of parity between the economic structures. Hence, the issue of social security has attracted attention on the international policy agenda. The idea of Universal Basic Income has remained popularly controversial worldwide for almost a decade now. Its implementation across countries has had protagonists and antagonists in the form of economists, analysts, political parties, the voters' base, the tech entrepreneurs like Elon Musk, Mark Zuckerberg, even Richard Branson and all the relevant stakeholders.

The pilots run so far have been an assortment of successes and failures but interestingly, even the successes have not been integrated into the economic system by the respective governments. Apparently, all those nations grieving over general unemployment and pondering over technology replacing human force in the next 20-30 years also want a better conviction on the feasibility of UBIS in the long run.

UBIS, on its implementation in India, is suggested to encapsulate approximately 75% of India's population counting the top 25% out. The scheme comes through as a revolutionary measure to alleviate abject poverty in the economy and has received considerable support from economists. While it has its own set of universally acclaimed benefits, the policy makers need in-depth country specific quantitative and qualitative research.

The paper attempts to study a link between the idea of Universal Basic Income and creation of a Welfare Trap in the economy. Various studies worldwide have shown that any government assistance in the form of payments or cash transfers act as a disincentive for people to work and leads them into a poverty trap.

Sustainability of the basic income program is also attributed to the behavioral pattern of beneficiaries, especially the poor. Some of the research suggests that the very low/ low income groups tend to behave more irrationally when given multiple choices. If they overestimate the expanse of present benefits to the ones at a distance, the benefits harm them more than working for their advantage. Any cash gifts from the government amplify this tendency even more. (Scott Beaulier and Bryan Caplan, 2007).

Despite the conflicting research findings, the scheme comes through as a big support for the extremely poor, the destitute, senior citizens and the challenged who need some minimum financial support to make their ends meet. While the scheme serves as a social safety net for the extremely poor, the research emphasizes on policy making by the government such that the strategies encourage the incentives to work and continually promote animal spirit.

**Key words: Universal basic income, entitlements, welfare scheme, welfare trap, behavioral economics, animal spirit.**

## HR ROLE IN VUCA SCENARIO

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### ABSTRACT

Every business requires a person who can lead, adapt, think with confidence through the changing business prospect. HR personnel can help commence succeed in today's VUCA environment by emerging leaders who can counter VUCA with vision, understanding, clarity and agility.

The VUCA framework recognizes both internal and external state affecting organization's today. It now interprets the competitive territory of the digitalized economy in which business must adapt structures to match rapidly changing and more complex scenario. IT'S VUCA WORLD! "We are moving from a world of problems that demand speed, analysis and elimination of uncertainty to solve, to a world of dilemmas, which demand patience, Sense making and an engagement of uncertainty".

HR's role in change management is to support the organization through the development of change competencies and capabilities in its people. HR re-imagination can happen at multiple levels to empower employees and the organization and form the bedrock of a new organizational culture. HR personnel can underline the importance of leverage the benefits of network and emergent technology.

**Keywords: HR in VUCA, change management, technology, trends, HRM.**

# **HIGH PERFORMANCE WORK SYSTEM AND TURN OVER INTENTION: THE MEDIATING ROLE OF HAPPINESS AT WORK PLACE**

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## **ABSTRACT**

This paper is an effort to identify the relation between High Performance Work System and Turnover intention. Researcher wants to understand the mediating role of happiness at work place and its effect on the behavior and attitude of the employee for quitting the organization. The three pre-requisites of happiness at work place in the culture of any organization are, job satisfaction, employee engagement and organizational commitment. The effort is to draw an insight between the high-performance work systems and turn over intention while mediated by HWP. The paper is conceptual in nature, which includes literature review from various journals, reports and research papers. Researcher has also identified a few examples from the corporate world, which worked as a trigger point for the research work. The study tries to provide help in dealing with attrition rates and studying the behavior of employees in any organization.

# MEASURING EMPLOYER'S EXPECTATIONS ON SKILLS FOR HR ANALYTICS ROLES

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## ABSTRACT

Human resource (HR) analytics is increasingly considered the next frontier in the larger business analytics spectrum. There is an evolving consensus in the industry about the role of HR analytics in optimizing human capital, improving overall performance and in contributing to competitive advantage of the organization. While organizations have started adopting HR analytics processes the details are often grey. There is very limited body of work in the literature that explores HR analytics from a practice perspective. Specifically, skills and competencies required is a grossly under researched area. This article tries to understand the skillsets that are expected by employers by applying text mining techniques on 200 job descriptions extracted from a popular job aggregating website. The results provide insights into curriculum design and development that can help business students to be 'industry -ready'.

# THE DIFFERENT AVATARS OF INVOLVEMENT IN ONLINE SHOPPING

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## ABSTRACT

In the recent few years, consumers have evolved significantly in the way they are making a purchasing decision. In the current digital age where there is constant dissemination of information, which is proving very useful to the consumers and they are making more informed decisions. Consumers being always connected with technology are involved much more in purchasing decisions. Involvement levels can significantly differ from the online and offline shopping situation. The research paper attempts to identify the different kinds of involvement that can be seen in the context of online shopping and the factors that influence these different kinds of involvement. The methodology used is a comprehensive literature review of peer-reviewed papers from renowned journals. Many marketers consider involvement to be an important construct, as it directly or indirectly influences many of the post-purchase constructs like satisfaction, repurchase intention etc. By trying to understand, the construct of involvement from multiple perspectives marketers can influence the consumers in a positive way. A better understanding of involvement also leads to better merchandising strategies in the context of online shopping. The different avatars of involvement in online shopping provides an overview of varying degrees of involvement of a consumer across the continuum of purchase decision making and post purchase experience.

**Keywords: involvement, product involvement, consumption involvement, website involvement, online shopping.**

# **BANKRUPTCY PREDICTION USING ANN- AN EVIDENCE FROM USA RETAIL SECTOR**

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## **ABSTRACT**

The number of retailers filing for bankruptcy protection continues growing, and 2018 could finish up with the highest number of retail bankruptcies ever in USA. These numbers will in all likelihood keep on increasing as buyers make more purchase online for necessary items and shift discretionary spending income to different things like travel. In this paper, a general framework for understanding the role of artificial neural network for bankruptcy prediction in USA retail sector is presented. Scaled Conjugate Gradient Back propagation –classification model is algorithm used for this study. A sample of 146 firms were collected and five major variables which affect any firm solvency position is chosen. The five variables are: Working Capital Assets / Total Assets, Retained Earnings / Total Assets, Earnings before Interest and Tax / Total Assets, Book value of Equity / Book Value of Liability, Sales / Total Assets. The performance measured through Crypto- Entropy is implemented to evaluate the performance of model developed. The results show that predicted are nearly accurate with target value. With the proper bankruptcy prediction, it helps shareholders and other stakeholders to do proper risk management.

**Keywords: Bankruptcy, ANN, Prediction, Scaled Conjugate Gradient- feed forward back propagation, Cross-Entropy.**



# **“CUSTOMER IS THE KING” - A FACT OR MYTH? AN EMPIRICAL RESEARCH BASED ON BENGALURU**

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## **ABSTRACT**

With the advancement of modern technology and social media in hand, Indian customers are becoming more informed about their need and want. They scout around for best product, brand, quality, service support and above all great experience. Marketing has thus, undergone a paradigm shift and has become more challenging. This exploratory study is aimed to-

- Are Indian customers treated like king? How far they are happy and prefer to stay with current organization?
- How far Indian companies have shifted their focus from being product-centric to customer-centric?

This research is planned to use scheduler method with judgmental sampling. An empirical study will be done with the data collected by intensive interview of Bengaluru customers across genders income groups and product/ service. Also, the research would be based on extensive literature review and secondary data sources about customers' experiences shared in social media.

**Keywords: Customer is the King, Customer-centric, Service encounters.**

# “I SAW IT IN THE WEB SERIES”: AN EVOLUTION OF PRODUCT PLACEMENT

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## ABSTRACT

Product placement in the entertainment industry has been constantly going through a change and has become one of the most lucrative forms of advertisement. With the increase in the tech-savvy consumers there's a remarkable shift from Product Placements in movies to the web series. The substantial portion of entertainment consumption in India is currently through Web series, although this doesn't mean that product placement in movies has reduced. In the era of Digital Renaissance, the techniques of product placement have become more vivid. Ever since video streaming platforms like Youtube, TVF, Netflix became prominent, the idea of Product Placement has taken different forms. A huge research gap is there in the context of product placement in web series, an effort is made to address the gap by reviewing relevant papers and content on various websites and provide an overview.

This paper investigates the factors that led to the growth of Product Placement in Web series in India and distinguished itself from the way the majority of entertainment production houses operate. The paper specifies the basic reason for the growing popularity of Indian Web series over movies and the ways Brands are being associated with the trend by sponsoring them and giving rise to a whole new field called Branded Entertainment. This research can provide insights for organizations to build upon metrics and models to leverage Brand integration in order to enhance brand effectiveness and formulate cost-effective strategies for advertisement.

**Keywords: Brand integration, Web series, Product placement, Advertising.**

# FORECASTING FOREIGN EXCHANGE AND ITS IMPACT ON THE INDIAN IT INDUSTRIES PROFITABILITY

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## ABSTRACT

Exchange rate fluctuations are seemingly influencing the profitability of multi-national corporations, whose cash flows are generally in foreign currency. Over period, companies have found their own techniques to manage the exchange rate risk, both, internal as well as external measures, including hedging and other operational measures, yet, the impact exchange rate changes in the market have on the profitability of the corporations, especially, the Indian IT firms, keep coming out in open, at every quarterly results season. In this context, the objective of this study is set to determine the impact of the exchange rate movements on the short-term profits of IT companies in India. The top 10 IT companies of India (ranked on the basis of their market capitalization), are selected as sample. Their quarterly results for the past 10 years, and the respective exchange rates during such periods are related to obtain if there exists any statistically significant relationship. The 10 regression models, testing for 10 hypotheses, have revealed that 8 out of 10 companies profitability had a statistically significant influence of exchange rate changes.

# A STUDY ON “GUERRILLA MARKETING TECHNIQUE”- AN INNOVATIVE MEANS OF MARKETING

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## **ABSTRACT**

This study examines the relationships, similarities, and differences among traditional advertising applications, guerrilla art, guerrilla marketing, and guerrilla advertising, all of which are interrelated. Guerrilla advertising differs from traditional advertising in that it is creative and allows for maximum turnover while spending the least amount of money since it is able to benefit from innovative strategies and promotional tactics. Guerrilla marketing employs various techniques which keep costs at a minimum, and it is utilized for companies that have a say about their products. Guerrilla marketing is utilized not only by institutional firms but also by local and small businesses, and these low-cost advertising tactics allow them to compete with larger firms. Guerrilla forms of marketing offer businesses various opportunities to boost sales figures through the use of unusual strategies. While guerrilla marketing also focuses on increasing sales and profits, it differs from traditional marketing with respect to the strategies and methods employed. The paper gives an overview of guerrilla marketing. It describes and structures Guerrilla marketing.

**Keywords:** Guerrilla marketing, Traditional advertising.

# **ANALYZING THE EFFICIENT MARKET HYPOTHESIS OF INDIAN STOCK MARKET RETURNS: A SELECTIVE INDUSTRY ANALYSIS**

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## **ABSTRACT**

Efficient Market Hypothesis is a financial economics theory which was developed by Eugene Fama, who suggested that the asset/stock prices fully reflect all information available in the market. He further categorized the EMH into three forms: weak, semi-strong and strong forms of market efficiency. This paper investigates the market efficiency among India's top performing industries i.e. Automobile, Banking and Information Technology. Three companies, with the highest market share in each industry, were tested using both parametric and non-parametric test like Ljung-Box Autocorrelation and Runs Test, respectively. The tests were carried out on daily closing prices/returns for a period of 5 years ranging from 1 January, 2014 to 31 December, 2018. The analysis of both the Ljung-Box Test and the Runs test reveal that the market is inefficient in case of all 9 companies. The Ljung- Box autocorrelation test confirms that the time series data for the five-year period exhibits a series of trend in the daily closing prices for all companies at lag values 1 through 24. The Runs Test reveal similar results and it can be concluded that with adequate strategy and availability of information, an investor can incur abnormal returns and potentially beat the market.

**Keywords: Effective Market Hypothesis (EMH), Parametric and Non-Parametric Test, time-series.**

## MANAGING MILLENNIAL WORKFORCE

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### ABSTRACT

The purpose of this research is to provide a contextual overview towards managing millennials in a workplace. The study is to understand the relations between personality characteristics and emotional intelligence and how they are different from earlier generations. While many workplaces have tried make their organizations more millennial friendly, but various studies suggest otherwise. As this is the youngest generation in corporate world. As this generation's are rapidly taking over the organizations, which is pushing the management to learn more about work, commitments and social style.

The purpose is to find out different idea and techniques a manager can use to recruit, manage and retain this generation. The problem addressed in this research paper is this generation is addicted to technology and this existing workforce should realize this and update themselves and both of these generations can work in harmony in the highly competitive work place.

## PREDICTIVE MODELING OF BITCOIN PRICES

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### ABSTRACT

Bitcoins are traded securities. But they do not have a set of known variables that can define their price stability. Bitcoin markets are also inefficient, providing a lot of opportunities for those who are able to determine the inherent value. As the markets are inefficient, the first level of available information – historical trade data, that includes the price and volume data, are also not fully subsumed in the price. Chances are very high that the pricing of bitcoins are imperfect and there lies huge potential for abnormal gains. On the other hand, there are econometric models built to predict the next value of a time series data. These models, do not just consider the pattern or trend or the slope, they also consider the volatility. When the goal of the study is to analyze and forecast volatility, models like ARCH and GARCH have assumed greater importance, especially, time series financial data. (Engle, 2014). The problem this paper addresses is assuming bitcoin prices follow a pattern or a random walk, can a predictive model be built using ARCH, GARCH models to model the volatility of the bitcoin prices? Daily closing prices of bitcoins, collected from the official bitcoin website (<https://bitcoin.org/en/>) for the period between January-2010 to December-2018. Firstly, volatility of the price series has been measures and exhibited. The Bit Coin returns, then have been modeled using both symmetric and asymmetric GARCH techniques - GARCH, EGARCH and TGARCH. Further, the volatility has been forecasted for out of sample period while estimating various error coefficients. It was concluded that indicate that the asymmetric GARCH (1,1) model do perform better in forecasting conditional variance of the Bit Coin returns rather than the Asymmetric GARCH model, although confirming the presence of leverage effects.

**Keywords: Bitcoins, Predictive Modeling, GARCH, EGARCH, TGARCH, Volatility Modeling, Market Efficiency.**

# EXPLORATORY RESEARCH ON FACTORS DRIVING GLOBAL MBA RANKINGS

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## ABSTRACT

Technology has shrunk the world in many ways. For aspiring MBAs, it has dramatically increased access to global business schools as compared to a few years ago. As a result, global rankings have come to play a very significant role in students' decision-making process. Thus, it becomes important for schools to focus and manage their rankings and use it as a strong tool for marketing. This paper intends to look at underlying factors which influence b-school rankings. We specifically focus on the financial times (FT) rankings. The insights generated have direct relevance for b-school management looking to sustain or improve their global rankings. The article is broadly organized as three sections. The first section is a brief commentary on the FT methodology and underlying factors which influence rankings. In the second section we further conduct exploratory data analysis on ranking and other related parameters with the objective of detecting underlying trends if any. Findings indicate that age and geographical location of schools have a telling influence on overall ranking and its stability over the years and thus act as entry barriers for other schools. Finally, we conclude with a discussion of some schools which have bucked these entry barriers with a focus on the key parameters that were identified in the earlier analysis.



# NOTES



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