

AN EMPIRICAL STUDY OF TWO MODIFIED BLACK-SCHOLES OPTION PRICING MODELSON INDIAN IT STOCK OPTIONS

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ABSTRACT

We use classical Black-Scholes (B-S) model to find theoretical option prices for Indian Stocks and Indices options. We all know that, B-S model depends on some non-realistic market conditions such as log return of stock prices should follow normal distribution, volatility should remain constants, etc. In literature many researchers have stated the modified model of B-S model by removing one or more assumptions of original B-S model. In this paper we have done the comparison of B-S model with two modified B-S model for five actively traded stock options from Indian IT sector.

Keywords: Option prices, Black-Scholes option pricing model, Risk-free Interest rate, truncated normal distribution, IT sector.

EFFECTIVITY OF FINANCIAL PERFORMANCE ON EMPLOYEE COMPENSATION & WELFARE WITH SPECIAL REFERENCE TO INDIAN PUBLIC SECTOR PETROLEUM REFINERY UNITS

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ABSTRACT

Employees are the backbone of any organisation. In order to keep employees satisfied, compensation and welfare plays a crucial role. In the present scenario, employee attrition has also seen to be picking pace. There has been a lot of research dedicated towards this. We have tried to find out how the financial performance of an organization affects employee compensation and employee welfare. We have studied this with reference to the Public Sector petroleum refinery units in India. These factors also contribute to the reputation and making of an attractive employer. In short, compensation and welfare also decide the recruitment and retention strategies for any organization.

Key Words: Compensation, Employee Welfare, Attrition, Recruitment, Retention

EARNINGS QUALITY: A BIBLIOMETRIC ANALYSIS

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ABSTRACT

Despite the multidimensional orientation and importance of earnings quality, none of the studies were found to have been conducted on exploring this topic from scientific publications perspective. This study is, therefore, an attempt to employ bibliometric analysis to identify the global literature output on earnings quality. Bibliometric analysis means using quantitative analysis to measure the research output of authors of scientific publications, institutions, journals and countries, to identify national and international networks, and to map the development of new fields. This study, through bibliometric analysis has examined the patterns of Earnings Quality research of 921 publications indexed in Scopus from the year 2000-2020. Using publication count, the study has made an attempt to identify the research in the field classified by authors, journals, institutions, subject category and country. Results identified that the Earnings Quality domain is in development, demonstrating exponential growth in the volume of publications occurring between the years 2000- June 28, 2020.

Key Words: Bibliometric, Earnings Quality, Scopus.

JOB SATISFACTION OF HOTEL EMPLOYEES: A CASE STUDY OF CHANDIGARH

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ABSTRACT

The paper focus on the comprehensive level of Job Satisfaction among the Hospitality industry workers. Special emphasis have been laid on Hotel employees that to what level they have achieved satisfaction in their job. Satisfaction level have been measured through factors like Salary, Superannuation benefits, Job turnover, delay in salary and Training & Development etc. To be more specific in the study universe i.e. the study area have been confined to Chandigarh, a city serving as capital for two states i.e. Punjab and Haryana. The research is basically descriptive in nature and the data collected is both primary and secondary data with focus on the above said factors providing the overall holistic picture.

Keywords:-EPF, Hotel, Job turnover, Job hopping, Salary, Superannuation

BEHAVIOURAL BIASES OF INDIAN INDIVIDUAL EQUITY INVESTORS: EVIDENCE FROM HARYANA STATE

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ABSTRACT

Behavioural finance combines the insights from psychology, sociology and finance and explains how the biases and rule of thumb affect human financial decisions. Behavioural biases can be expressed as emotional or mental shortcuts used while making financial decisions. These biases includes- Overconfidence, Risk aversion, Excessive optimism, Anchoring, Representativeness, Mental accounting, Illusion of control, Hindsight bias, Familiarity/ home bias, Availability, Confirmation, Disposition effect, Herding, Self-attribution bias, Loss aversion and Gambler's fallacy. The present study is an attempt to find out the existence of these behavioral biases among individual equity investors of Haryana. Existence of behavioral biases is tested using one sample t test. To the authors' best knowledge no such study has been conducted on investors of Haryana. This is the first study of behavioral finance that studies 16 biases in a single study and also first in this geographical area. Results of the study confirmed that behavioral biases such as overconfidence, risk aversion, representativeness, confirmation, loss aversion, illusion of control, familiarity/home, and self-attribution and disposition effect exist among individual investors of Haryana while making investment decisions in stock market. The study will be helpful for investment advisors, stock brokers and individual investors; because most of the investors are even not aware about their own behavioral biases and knowledge about behavioral biases of their clients can help investment advisors and stock brokers to provide them better investment advice.

Keywords: Behavioral finance, Behavioral biases, Investment decision, Existence, Haryana

PERCEPTION OF WORKING WOMEN REGARDING RISK IN INVESTMENT

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ABSTRACT

Financial management is imperative for everyone. It is valuable not only for an individual but also for the whole nation. In the past, only male were engaged in the financial decisions but now the involvement of women is accelerating in the management of finances. In new India, women are educated and have assumed high positions. Their knowledge level has been amplified. Their attentiveness towards numerous investment choices in the market has increased.

Financial behaviour varies from person to person. It depends upon their psychology. Some are risk taker or some are risk averter. Women have different perception and objectives of investment than men. Their investment pattern depends on income and expenditure. They face a lot of inconvenience while investing. Financial literacy is an essential aspect which has an effect on the investment decision and in order to gain more one should have involvement in the area. Women have less awareness regarding risk and returns of different investment options. This study reveals the risk perception which persuades the investment decision of working women.

Keywords: Financial Management, Working women, Awareness, Risk, Financial Literacy.

E-DELIVERY CHANNELS-A BOON TO BANKS: A STUDY IN URBAN PUNJAB

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ABSTRACT

Modern era is era of e-age. Banks in e-age are providing a number of services to its customers. E-delivery channels include ATMs, debit card, credit card, RTGS, EFT, Internet banking and Tele-banking, Mobile banking. Present paper is an attempt to explain the underlying reasons to choose e-delivery channels by the banks on the basis of empirical data, collected from bank employees in Punjab. Five point Likert scale is used to collect data from employees. Chi-square test is applied to data for analysis purpose. It also explains the benefits of e-delivery channels to banks.

Key words: Banking, E-delivery Channels, Chi-square test.

MEDIATING EFFECT OF FASHION PRODUCT KNOWLEDGE ON THE RELATIONSHIP BETWEEN FASHION INVOLVEMENT AND SELF CONFIDENCE OF YOUNG INDIAN FEMALES

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ABSTRACT

This study provides new insights about young Indian females and examines the influence of fashion involvement and fashion product knowledge on self-confidence of young Indian females. The study also tries to examine the mediating effect of fashion product knowledge on the relationship between fashion involvement and self-confidence of young Indian females. Data was gathered from Indian females in the age group of 20-24 years using a self-completion questionnaire. Two research models were hypothesized and were tested using AMOS, a covariance-based structural equation modelling (SEM) technique. The results indicate a statistically significant relationship between fashion product knowledge and Self-confidence. Fashion Product Knowledge was found to mediate between Fashion Involvement and Self-confidence. The researcher did not find any similar study focused specifically on young Indian females involving all these factors. The study not only contributes to the body of knowledge but will also help the marketers in formulating their marketing and communication strategies.

Key words: Young females, Fashion, Fashion Involvement, Fashion Product Knowledge, Self-confidence, Structural Equation Modelling, Mediation.

COMPARATIVE STUDY OF GROWTH TRENDS, RETURN AND VOLATILITY OF LSE AND BSE AND THE ASSOCIATION BETWEEN THE VALUES OF THE TWO EXCHANGES

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ABSTRACT

Business operations and capital flows are now becoming globalized. Though majority of companies prefer to list on their domestic stock exchange, business leaders are now considering the pros and cons of accessing public capital in a foreign market. The study is undertaken to make a comparative analysis of London Stock Exchange with the Bombay Stock Exchange. The growth trend, return, volatility and the association between the movements of index values of LSE and BSE from 2015 to 2019 were analyzed. Arithmetic mean, standard deviation and semi logarithmic trend equation were used for analysis. Econometric tools were used for assessing the association between the movements of index values. Independent sample t test was used for testing the hypotheses. The study revealed a significant difference in the return and volatility of the two indices but the difference in the growth rate is statistically proved insignificant.

Key words: index values, growth trends, association, daily return, volatility, Bombay stock exchange, London stock exchange

AN INSIGHT INTO CONSUMER DECISION MAKING PROCESS WITH RESPECT TO PURCHASE OF MOBILE TELECOMMUNICATION NETWORK AND TO DELINEATE THE PROBLEMS FACED BY CONSUMERS LEADING TO CUSTOMER ATTRITION

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ABSTRACT

Mobile telecommunication has replaced almost every other known form of telecommunication in mankind history. It has seen a splurge of popularity tending towards consumer obsession as never before. It is one gadget in our hands without which we cannot survive. It hosts a plethora of functions and services for consumers without which they cannot imagine their lives. Mobile telecommunication has become a huge source of revenue for telecom companies and as such deserves all the care and attention. However, in the modern scenario, competition in the business of mobile telecom is extremely cut throat. In no time, companies can bleed to death through revenue losses as a result of poorly implemented marketing campaign and strategy or extremely aggressive and innovative competition from competitors. As such, it becomes imperative for telecos to understand their consumers well and lay down properly formulated strategies. A sound understanding of consumer behavior with respect to the purchase and consumption of mobile network service is all the more necessitated in contemporary marketing scenario. Consumers today have the option of porting their numbers to a different provider without having to change their numbers which is termed as MNP (Mobile Number Portability). Thus, in no uncertain terms, it should be made clear that even the slightest mistake could snatch a consumer from you. And, it could so happen that he/she may never come back to you. And, as we know that it will be far more expensive and difficult to attract a new customer, it will be much better off for telecom companies to hold on to their existing customer base. Although, it's easier said than done. This research paper tries to address some of these issues in the form of an innovative concept called "Gain Analysis". The Gain Analysis concept helps us to identify and address the problem of consumer attrition or consumer churn as some people call it. The research paper is a humble attempt in the direction of understanding consumer behavior in mobile telecom service and reaches out to accomplish desired marketing success.

Key Words: Customer attrition, consumer behavior, mobile telecommunication, MNP, consumer loyalty.

INNOVATION CLIMATE IN INFORMATION TECHNOLOGY INDUSTRY IN INDIA: A COMPARATIVE STUDY

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ABSTRACT

The comparative Study on Innovation Climate in Information Technology Industry found differences in the two different companies on the basis of all the nine dimensions (determinants) and 50 plus specific items which are the indicators of given climate .The study concludes that companies have to further promote the internal climate of innovation on enduring basis in order to remain competitive in the market and to improve their market share.

Key words: Innovation Climate, Involvement, Idea time, Debates, Conflicts.

ANALYSIS OF ATTRIBUTE BASED ENCRYPTION TECHNIQUES OF ACCESS CONTROL ON CLOUD ENVIRONMENTS

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ABSTRACT

In the recent era, due to various technological advancement like edge computing, IoT, fog computing and cloud computing, huge volume of data is being generated. To store this enormous amount of data various cloud storage services are being utilized, which are facing challenges in terms of several security and privacy issues. To solve these concerns, with the advancement of cryptographic techniques, the Attributes Based Encryption (ABE) is gaining huge attention of researchers. In this paper, a comparative analysis of two popular ABE schemes, known as KP-ABE (key policy) and CP-ABE (cipher text policy) is done on the basis of various parameters like authority, access policy, security models, Policy Hidden, Policy Update and so on. Moreover, a detailed survey has been conducted of these survey shows the progress done in these fields.

Keywords: *Attribute Based Encryption, Key Policy, Cipher text policy, Multi Authority, Access Structure.*

OUTCOME BASED BUDGETING AND REFORMS IN DEFENCE FINANCIAL MANAGEMENT

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ABSTRACT

As against traditional budgeting which is primarily input-output oriented with focus on expenditure management, Outcome Budgeting involves input, output and also the outcome. It is effectiveness oriented and is aimed towards meeting the objectives which are derived from the felt need of an environment. As one of the largest spenders of the national budget, onus is on the defence forces to ensure efficient utilization of the funds. This study is focussed on identification of large number of problems in the present system, as obvious from inability of fund utilization and non-creation of assets for capability enhancement in the desired manner to match our adversaries. Financial and procedural reforms are required to overcome the existing problems and make system more responsive. One such reform is the implementation of Outcome Budgeting. Other government organizations and ministries have already implemented OBB since the past almost ten years now, and it may be made applicable to defence forces also. Present system lacks addressing of targets that are required to be achieved keeping objectives in mind. The role of armed forces therefore demands measurement of the effectiveness of output and quantification of subsequent outcomes. In this study, an analysis of relevance of OBB and possibility of its implementation has been carried out, based on perception among personnel handling finances and using statistical tools to arrive at certain conclusions to recommend reforms to overcome problems in existing problem areas which are an impediment to efficient and effective financial management.

IMPACT OF GLOBAL GEOPOLITICAL EVENTS ON STOCK MARKETS: AN EVIDENCE FROM INDIA

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ABSTRACT

A lot of studies have been conducted for measuring volatility of stock market indices and macro-economic variables, especially crude oil, in some of the developing countries like Philippines, Nigeria, Thailand, etc. India is a growing economy and has made a lot of allies, enemies and trading partners over time. Therefore, the economy gets affected by what happens geopolitically around the globe. This paper tries to measure the impact of such events on the Indian stock market. The paper is an exclusive contribution to the prevailing literature of developing economies as no research has explored the possibility of a relationship between global geopolitical events and stock indices for the Indian economy.

Keywords: US China trade war, Saudi Aramco, Event study

DRIVERS OF LUXURY BRAND PURCHASE INTENTIONS OF YOUNG CONSUMERS IN AN EMERGING MARKET

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ABSTRACT

The luxury good market has become one of the fastest growing industry, especially in emerging markets of the world. Young consumers are the most potential target group for luxury marketers. The main objectives of this study is to evaluate the factor influencing the luxury brand purchase intention of young consumers and to explore the relationship of their luxury perceptions, social impact and self-regard with luxury good purchase intentions in an emerging market. The statistical methods used in this study are Exploratory Factor Analysis, Correlation, and Hierarchical Multiple Regression. The findings of the study showed that luxury brand perception, Social impact, Self-regard, gender and family income played significant role in influencing the luxury brand purchase intention of young consumers in an emerging market. However, no moderating effect of social impact and self-regard was found on the relationship between purchase intention and other variables.

Keywords: Luxury Brand, Purchase Intention, Young Consumers, Emerging Market

AN EMPIRICAL ANALYSIS OF THE ASSOCIATION BETWEEN TOURIST DESTINATION ATTRIBUTES AND NATIONALITY

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ABSTRACT

Destination management companies should attempt to keep their customers satisfied with all attractions, facilities, and services within the area to gain a high level of word-of-mouth recommendation. Satisfied people do not necessarily return, but they still can help the destination to attract new customers. To ensure successful destination management and planning, tourists' perceptions of the quality of a tourist destination, satisfaction with their experience, and the resulting behavioral intentions are of prime importance. This study is an empirical analysis of the association between tourist destination attributes and nationality. A structured questionnaire was developed consisting of various questions related to the demographic profile of respondents and perceived sacrifices variables. The findings revealed that the mean scores of the expectation in all categories were lower than the mean scores of the level of satisfaction. This implied that customers had high expectations and the tourist destinations need to enhance their service quality to lower the level of perceived sacrifices.

Keywords: Destination management companies, tourist destination attributes, perceived sacrifices, tourists nationality

FACTORS INFLUENCING SOY OIL IN INDIAN COMMODITY MARKET

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ABSTRACT

Sustained economic growth, higher level of income elasticity of demand and increased level of global integration is changing the food consumption pattern in India, consumers have become more and more consciousness about their health and are aspiring for consumption of high value nutritional food products, The consumption of Soy oil is growing at compounded annualized rate of 6% compared to growth of consumption of edible oil in general at 4% (SOPA 2016),. This demand led transformation is being catered primarily through import of Soy oil, since Soy oil is procured from international market macro factor is expected to play a significant role in price transmission in Soy oil.

The scholastic evidence from available national and international literature review indicated that the factors that play significant role in influencing the price of Soy oil are GDP, Crude Oil, Inflation, Money Supply and Exchange rate. This Study analysis if changes in the levels of idenfied macro factors affect the price of Soy oil

KEY WORDS: - SOY OIL, FACTORS, REGRESSION ANALYSIS, SIGNIFICACE TESTING.

NON-PERFORMING ASSETS AND ITS COMPOSITION: A COMPARATIVE STUDY OF SELECTED PUBLIC SECTOR BANKS AND PRIVATE SECTOR BANKS

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ABSTRACT

Indian economic system's main organ for its smooth functioning is the banking sector, and all stakeholders are concerned over its governance. The banking sector failure in any country may harm its other sectors. The major concern for banking failure is the increase in the NPA level. NPA's emergence has been a threat to the banking industry in our country for the past so many years and it is affecting the sustainability of banks. The bank's market value, its profitability, and the value of assets are directly proportional to the number of credit defaulters it has in its existing list. Economies across the world are suffering due to the increasing number of NPA's and this issue is being discussed and addressed too with serious dedications globally. Our country is too a victim of this disease that is NPA. The bank's performance in public and private sectors is being evaluated in concern with NPA management in this paper along with how well banking sectors are managing their level of NPA's with the use of tools from finance and statistics school. Kruskal Wallis test has been used as a tool in this paper as a result of which it is found that there are differences in the composition of sector-wise NPA of banks at public and private sectors, as well that public sector banks have more number of NPA as compared to private sector banks.

Keywords: *Non-performing Assets (NPAs), Sub-Standard Assets, Doubtful Assets, Loss Assets, Reserve Bank of India (RBI)*

EXAMINING THE INFLUENCE OF E-SERVICE QUALITY ON CUSTOMER SATISFACTION: EVIDENCES FROM INDIA.

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ABSTRACT

Due to development in e-retailing, service quality has become the important factor for deciding the success of the e-retailing companies. Consumers changing shopping habits led to increasing number of studies on satisfaction and service quality of online websites. The research paper is an attempt to identify the important e-service quality factors and their impact on customer satisfaction. The data is collected from 600 respondents to achieve the objective of the study. Confirmatory factor analysis was used for affirming construct validity and with multiple regression analysis; we arrive at the conclusion that e-service quality has positive and significant impact on customer satisfaction. Results of the study helps e-retailers can improve their website performance and satisfaction level.

Key words: e-service quality, satisfaction, e-retailers, online shopping

CAUSALITY RELATIONSHIP BETWEEN PLASTIC MONEY AND CURRENCY: STUDY OF PRE AND POST DEMONETIZATION PERIOD

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ABSTRACT

This paper is an attempt to find out a relationship between currency in circulation, debit card transaction volume and debit card transaction value. The paper also studies the relationship between currency in circulation, credit card volume and credit card transaction value. The relationship is studied in two phases one is pre demonetization phase and other is post demonetization phase. 60 months data was collected consisting 30 month pre demonization and 30 months post demonetization period. Toda Yamamoto Granger causality test is applied to study causality relationship. Maximum order of integration was found through ADF and PP unit root tests. The results show that causality relationship was found between debit card transactions volume and supply of money in post demonetization period. No evidence of causality relationship could be gathered between supply of money, credit card transaction volume and credit card transaction value in both pre demonetization and post demonetization period.

Keywords: Demonetization, Causality relationship, Credit Card, Debit Card

THE IMPACT OF PERCEIVED ORGANIZATIONAL SUPPORT AND LEADER-MEMBERS EXCHANGE ON ORGANIZATIONAL COMMITMENT IN THE PRIVATE HEALTHCARE SECTOR OF DELHI-NCR

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ABSTRACT

It is quite evident that accomplishing the goals of retaining its employees can be at ease and the practice is far more successful if both organizations & leaders supports their employees particularly, in a demanding & stressful working environment with high level accountability such as, in the hospitals. The study aims to scrutinize the effect of Leader- Member Exchange (LMX) perceived organizational support (POS) on Organizational Commitment (OCT) of the employees through empirical investigation. A total of 384 employees, working in NABH Accredited hospitals of Delhi-NCR were approached through convenience sampling. A questionnaire based survey was developed and validated using a pilot data ($r = 0.962$). Correlation & Regression were used to predict and estimate the relationship. The findings revealed that Perceived Organization Support & Leader-Members Exchange have statistically positive connection with and have statistically significant impact on Organizational Commitment in health care sector. The study has practical and theoretical implications for top management to enhance commitment of the employees through POS & LMX.

Keywords - Leader- Members Exchange, Organizational Commitment, Perceived organizational support,

DO MERGERS AND ACQUISITIONS STEER THE PERFORMANCE OF THE MEDIA AND ENTERTAINMENT SECTOR: AN EMPIRICAL ASSESSMENT FROM INDIAN CONTEXT

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ABSTRACT

The media and entertainment industry in India have enumerated a hot-headed progress in last couple of decades transforming it one of the hypersonically budding industries in India. This sector has perceived merger quivers during the last 20 years in acknowledgement to isolationism and scientific expansion. The industry is beholding a conversion to digital media and contributing idea to the core of an automated environment. The fluctuating nature of the industry, with a premeditated swing toward digitization of content, sturdy commercial cash investments and propagation of sequestered equity companies, has represented as the key adjuvant for contract commotion in the media sector. This Study accentuates on appraising whether Synergy is capably employed or not and whether it has engendered acceptable proceeds by taking into account specific strictures such as Profitability, Efficiency, Liquidity and Capital Structure. As contrary to the expectations, it is palpable that the empirical conclusions are divergent to the anticipated outcomes.

Keywords: Mergers & Acquisitions, Media & Entertainment Sector, Financial Performance

RELATIONSHIP DIMENSIONS OF SUPPLY CHAIN IN A MANUFACTURER-SUPPLIER DYAD: AN EMPIRICAL STUDY

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ABSTRACT

Supply chains consist of many contributing members like suppliers, manufacturers, distributors, retailers and customers; who put a combined effort to accomplish the foremost objective of delivering the ultimate consumer with the much demanded products and services. This paper examines relationship dimensions of supply chain in a manufacturer-supplier dyad from the point of view of the manufacturing firm, from a sample of 150 foundry units based in Coimbatore. AMOS 18 was used to conduct the analysis of various models for analyzing and interpreting the data. Among the five dimensions conceptualized in the study, four were strongly related to overall supply chain relationships and while analyzing the level of relationship all of them were classified into medium or good category. The results have implications for executives and practitioners in the field of supply chain, in enlightening them with various approaches maintaining effective supply chain relations.

Keywords: *manufacturer-supplier dyad, supply chain relationship dimensions, CFA*

IMPACT OF QUALITY OF WORK LIFE ON EMPLOYEES' SATISFACTION IN PRIVATE ORGANIZATIONS

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ABSTRACT

Quality of work life (QWL) refers to the favorableness or unfavourableness of a job environment for the people working in an organization. The period of scientific management which focused solely on specialization and efficiency, has undergone a revolutionary change. The traditional management (scientific management) gave inadequate attention to human values. In the present scenario, needs and aspirations of the employees are changing. Employers are now redesigning jobs for better QWL. It is based on a general approach and an organization approach. The general approach includes all those factors affecting the physical, social, economic, psychological and cultural well-being of workers, while the organizational approach refers to the redesign and operation of organizations in accordance with the value of democratic society. The aim of the study is to determine the level and relationship between Qualities of work life (QWL) with job satisfaction related variables in Private Organizations. The sample consists of randomly selected 101 respondents who are working in private organizations. The Questionnaire is based on the attributes and variables of QWL reviews. The constituted variables of the questionnaire are subjected to construct validity and discriminate validity. The study reveals the important QWL factors and employees perception on variables in job satisfaction.

Keywords: Quality of work life, Job satisfaction, Quality of Work life factors, Variables.

COVID-19: AWARENESS AND RESILIENCY OF HEALTHCARE DELIVERY SYSTEMS – THE CASE OF HIMACHAL PRADESH

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ABSTRACT

Outburst of COVID-19 has turned the world upside down. Even the most powerful nations like UK and USA have not been able to curb the number of infected people by this deadly disease. Making overnight changes in the way the healthcare works is not feasible. The decisions regarding lock downs and border closures certainly plays an important role in the fight against this pandemic, but above all what matters the most is how prepared are the healthcare systems to face this critical situation. The present study was conducted with an intent to understand how aware and prepared are the healthcare systems of Himachal Pradesh to face this pandemic. The study was conducted with a sample size of 140 respondents and the results of the study reveal that the healthcare organizations have adequate knowledge about the Corona virus, the respondents assured that they are following all the precautionary measures intended to reduce the risk of spreading this disease. From the findings of the study it is evident that the selected healthcare organizations are resilient enough to face any health crisis that they face.

Keywords: Awareness, Concerns, Corona Virus, Resilience

APPLICATIONS OF BLOCKCHAIN IN INSURANCE INDUSTRY: A REVIEW

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ABSTRACT

Blockchain is emerging technology has many advantages over centralized system because blockchain network doesn't suffers from single machine failure, also it removes need of trusted third party as consensus mechanism provides trust as a result it saves both cost and money. Coupling of smart contracts with blockchain provides transaction processing with faster speed. Again, blockchain is made secured by immutability and cryptography. Because of this it is well known as biggest innovation after internet. Many enterprise applications aiming to use blockchain to be get benefited by its features. Insurance industry is one of them, as current system suffers from fraud, tediousness in keeping documents and claim processing.

This paper gives overview of research contribution in published research paper, white papers and news articles about blockchain application for insurance sector, and ends up with gap analysis which will helpful for exploring blockchain for insurance or another sector also.

Keywords: Blockchain, Consensus, Smart contract

THEORETICAL PERSPECTIVE OF FINANCIAL LITERACY IN INDIA

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ABSTRACT

For a fast growing and promising country like India, there is an urgent need to develop a vigorous and strong financial System. Financial literacy and education plays a critical role in financial inclusion, inclusive growth and national prosperity. India has no nationwide financial education program at different levels for stakeholders to improve their knowledge, skills, understanding and competence in disciplining saving habits, credit management and upgrade financial status by taking informed decision. Majority of people in India do not have knowledge of financial transactions, digital medium, bank accounts and lacking gadgets and technology. Regulatory authorities like RBI, IRDA, SEBI, PFRDA and various NGOs, Microfinance Institutions have taken initiatives to spread information regarding fundamentals of financial well-being to the various target groups. The present paper focuses on meaning of financial literacy, objectives, components of financial education and efforts made to spread and educate consumers to access to financial services. The study is secondary based and data is collected from various journals, websites, research articles and papers.

Keywords: Financial literacy, financial education, financial inclusion, financial service

DETECTION OF FRAUDS AND IDENTIFYING MANIPULATED FINANCIAL STATEMENTS: A CASE STUDY OF AVIATION INDUSTRY

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ABSTRACT

The aviation industry is a service sector industry which dedicated to operating of all types of aircraft. In spite of the massive growth predicted in this sector the market has also witness the major downfalls, bank frauds and bankruptcy in this sector. The increasing levels of NPA's results in the drastic fall in the income / profitability levels of the banks. This study has examined the penetration of forensic auditing which proves to be a solution for the rising bank frauds leading to the alarming rise of NPA level in the Indian Banks. In this study the applicability of different laws for the detection of manipulated financial statements such as Benford's Law, Beneish M Score and Piotroski F-Score, Altman Z Score has been examined. These laws allow the investigator to flag the outliers in the data of the financial statements of the various companies and identify the years in which manipulation has been suspected.

KEY WORDS:*NPA,Banks, Forensic audit, Manipulation, Insolvency.*

ROLE OF HIGHER EDUCATION IN EMPOWERING WOMEN ENTREPRENEURSHIP – AN INNOVATIVE APPROACH

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ABSTRACT

***Purpose:** Present paper studies about the present status of women entrepreneurship in India and demonstrate a model of promoting their further growth in the economy through active role in Service Sector. This paper also attempts to study the various challenges being faced by women entrepreneurs in patriarchal society.*

***Research Methodology:** It is a descriptive study based on the secondary data collected through government reports and surveys. The literature review has been done to develop a model for promoting the Women Entrepreneurship in India.*

***Findings:** Various previous studies reflect that many factors such as education, financial support, family factors affect the growth of female entrepreneurship in India. Education and training facilities are the basic requirements for motivating women to come forward and compete in the world of entrepreneurs. Equal contribution by the government and society is expected for the upsurge of women entrepreneurs.*

***Implications:** This has implications on governmental and non-governmental agencies which are responsible for framing policies for promoting the entrepreneurial activities in Indian economy. This would also be very helpful to Educational Institutions for inculcating the entrepreneurial emotions among women while they are learning other things in school/college/university.*

***Value:** Present paper provides the various suggestions for Government and other institutions which are engaged in Women Empowerment through encouraging Women Entrepreneurship.*

***Keywords:** Education, Women Entrepreneurship, Indian Economy, Government.*

COMPARISON OF INDIAN AND NEW ZEALAND LEADERSHIP DURING COVID-19

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ABSTRACT

In this paper, the authors want to compare two different styles of leadership in different continents during COVID-19. In this article, the governance in the form of leadership of two leaders one from India and another from New Zealand have been compared to handle the situation of COVID-19. The authors are comparing two different governance based on leadership theories. This article suggests the even though the governance of New Zealand was in the hand of the female leader but she effectively controlled the COVID-19 pandemic. Indian government was facing too much of internal and border issues which diverted the attention to handle COVID-19.

KEYWORDS: Leadership, India, New Zealand, COVID-19, Management, Sustainable leadership

PAPER-TYPE: Discussion

APPLICATIONS OF NEURAL NETWORKING IN RETAIL INDUSTRY

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ABSTRACT

Companies have started adopting artificial intelligence and neural networking based solutions for consumers at a global level to achieve growth and development. The widespread adoption of Artificial intelligence i.e. neural network around the world is putting pressure on the Indian retailers to adopt this technology and make use of their own data in an effective manner so as to increase the foot traffic and sales in the retail store. The present study aims in exploring the theoretical base and the power of neural networks in retail domain. It discusses the applications of neural network in retail industry thereby directing the marketers to map consumer preferences and hence provide more objective solutions to various issues in retailing. The study concludes that neural network can provide best solutions to marketers in the retail industry. Hence the usage and applicability of neural networks in retailing is no exception.

KEYWORDS: *Artificial Neural Network, Neural Network, Marketing, Retailing.*

IMPACT OF FLUCTUATING PETROL PRICE ON THE TRAVELLING PATTERN OF GENERAL PUBLIC IN HYDERABAD

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ABSTRACT

Recently the crude oil prices and the petrol prices has been observed to be moving substantially in the opposite direction among all the nations globally and the fluctuating retail petrol price is considered to have significant impact and influence specifically on the general public irrespective of any nation. The present paper examines the impact of fluctuating retail petrol price on the travelling pattern of general public of Hyderabad region of Telangana state and a structured questionnaire was administered to 100 petrol vehicle using respondents by using convenient Sampling technique for data collection. Cross Tabulation, Factor Analysis were employed as analytical tools and the results of data analysis show that the travelling pattern of general public has been affected due to fluctuating of retail petrol price and the changes in travelling pattern shows that most of the respondents who were using petrol based vehicles are taking steps to save money on petrol by adjusting their Travelling pattern.

KEY WORDS: *Petrol price, Travelling pattern, General public, Cross Tabulation, Factor analysis.*

IMPACT OF HUMAN RESOURCE MANAGEMENT PRACTICES ON EMPLOYEE'S PRODUCTIVITY: A STUDY OF ICICI BANK

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ABSTRACT

It is widely acknowledged that human resource is one of the most valuable assets of an organization since things are getting done through employees. An organization's success in achieving its goals is highly dependent upon employee's efficiency. Human resource practices is an important topic in the domain of human resource management. HR has great significance in the service sector like banks. The core function of HR in the banking industry is to facilitate productivity enhancement among its employees. In view of this, this research is an attempt to analyze the impact of HR practices on employee's productivity. The study was conducted among employees of ICICI Bank in the Prayagraj district of Uttar Pradesh. The period of the present study was from December 2018 to December 2019. A sample of 110 respondents working in clerical and managerial positions was chosen on the basis of simple random sampling. The study was descriptive and explorative in nature. Primary data have been collected through a structured questionnaire designed on 5-Point Likert Scale. The statistical instruments like Mean, Standard Deviation, and Multiple Regression have been applied to measure the impact. The results of the study revealed that there is a significant impact of HR practices on employee's productivity. The findings of the study have a noteworthy value for HR managers. It is suggested that banking organizations ought to concentrate their attention on the best HR practices in order to enhance the employee's productivity.

KEYWORDS: *Human Resource Practices, Employees Productivity, Compensation, Performance Appraisal.*

NURSES ORGANIZATIONAL CITIZENSHIP BEHAVIOUR DURING SARS COV-2, 2019 – A REVIEW

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ABSTRACT

The coronavirus disease 2019 (COVID-19) is spreading rapidly, bringing pressure and challenges to nursing staff. This study will identify the radical redesign of working nurses and how nurses adopt to the present unpredictable situation. In the present situation it is essential to measure the level of nurse's Organizational Citizenship Behaviour (OCB), by identify the level of Altruism, Conscientiousness, Sportsmanship, Courtesy and Civic Virtue. This study also bring the traditional roles and responsibility of nurses and how at present roles and responsibility change during SARS CoV – 2, 2019 (severe acute respiratory syndrome coronavirus 2).

KEYWORDS : *Altruism, Conscientiousness, Sportsmanship, Courtesy, Civic Virtue and Organizational Citizenship Behaviour*

TRENDS IN AGRICULTURAL INVESTMENT AND ITS CONTRIBUTION TO INDIA ECONOMY

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ABSTRACT

Investment in agriculture decides the growth of agriculture. So it is important to develop the sources to finance the agriculture, as government of India now tries to focus on the double the income of farmers. In the budget for financial year 2020-21 government allocate Rs. 142761.58 crore fund for agriculture which is 30% more than previous year. Rs. 75000 has been allocated for the PM-Kisan scheme, Rs. 15695 crore for the Pradhan Mantri Fasal Bima Yojana (PMFBY) and Rs. 2000 crore for Price Stabilisation Scheme (PPS). This paper examined the trends of the investment in agriculture and growth of agriculture sector. Authors used only secondary data for the paper. Correlation has been used for the relationship between the contribution of agriculture investment and overall GDP. The paper finds that, government's investment is increasing in the agriculture but the share of the agricultural GDP is declining.

KEY WORD: *agriculture, investment, GDP*

ORGANISATIONAL HAPPINESS INDEX (OHI): A STUDY ON ACADEMICIANS IN PUNE

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ABSTRACT

Happiness of employees is one of the key factors for successful performance and sustainable growth of an organization. “Happy employees lead to happy customers” – is a universal truth which also applies to the education sector employees, especially the teaching faculty. Happiness in the employees increases productivity, builds conducive working environment and helps in achieving personal and organisational goals. Organizations need to ensure the sustainability of their businesses by understanding the levels of happiness of their employees. The happiness index is a very useful tool that helps determine the levels of happiness and also identify the problem areas to keep the workforce happy and productive at all times.

The academicians in the universities are an important resource not only for the institution but for the society and the nation as a whole. If they are taken care of or happy then they would go a long way in shaping the individuals, society and the world! Hence this study is focused upon studying the organizational happiness index of a B-School in Pune which can be an important analytical tool for an organization. This paper depicts happiness index using analytics, to understand the factors leading to employee happiness, to measure happiness index of academicians and to propose suitable suggestions for enhancing the happiness of academicians in institutions. The findings of the study will help organizations understand, map, measure and monitor the happiness levels of their employees.

KEYWORDS:*Happiness, Organizational Happiness Index, Workplace Happiness Index, Happiness Index, Employee Satisfaction, Work Life Balance, Employee Value Proposition.*

E-GOVERNANCE IN INDIA: ISSUES AND POSSIBILITIES

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ABSTRACT

India being as democratically, demographically and geographically largest country has emphasize the inclusion of e-governance program, as it make government more transparent, accountable and create a interaction between government and citizens. It has leads to allocation of information at each small unit level in the masses and high awareness and transparency in governmental functioning. It is seen as having a decisive part to play in the modernization of public service in enlarging participation and impoverish social exclusion. Indian government has taken numerous measures for successful implementation of e-governance program, but sometime due to some socio-economic and technical phenomena it faced different types of challenges. Therefore the paper tries to explore the major issues and challenges of successful implementation of e-governance in India and also tries to analyze the future prospect of it.

KEY WORDS: *Information technology, e-governance, implementation, transparent.*

ASTUDY ON AWARENESS OF NATURAL FARMING VEGETABLES AND FRUITS AMONG CONSUMER'S IN PUNE CITY

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ABSTRACT

Research Aims: *To know the awareness about natural vegetables and fruits among Consumers in Pune city.*

Design/methodology/approach: *Descriptive research design, Survey method, Questionnaire.*

Research Findings: *Majority of respondents are (24.7% + 20.9% = 45.6%) are aware that natural grown vegetables and fruits have no chemical residue & hence safe to eat. 45% of respondents were not aware of places where natural vegetables and fruits are sold in Pune city and 23% were having a little bit idea of its availability.*

Theoretical Contribution/Originality: *Awareness of natural farming vegetables and fruits among consumers in Pune city. SPNF would help to reduce water, air and environment pollution*

Managerial Implication in the South East Asian context: *Consumers would understand about natural farming vegetables and fruits and its benefit for health as it is residue free and poison free.*

Research limitation: *The limitations are the survey was conducted in Pune city and only natural vegetables and fruits awareness was checked.*

KEY WORDS: *Natural fruits and vegetables, ZBNF, SPNF, Pillars of ZBNF, Health, disease.*

DRAWING OUT BY DRAWING INTO: THE CHARTERED ACCOUNTANTS' WORK HAPPINESS

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ABSTRACT

Happiness research has great potential, and it can be used in many theoretical and practical ways to advance the common good. The purpose of this research paper is to introduce work happiness research among Chartered Accounting practitioners. This paper is a combination of literature review, research questionnaire and analysis of data. This cross-sectional study was conducted in selected Chartered Accountants' Firms. This paper offers an analysis on Interest, Income & Expenses, Environment, Communication, Infrastructure and the like.

The group average Mean of the items was divulge to be (83.48) with a standard deviation of (15.006). The main finding shows that Chartered Accountants are happy / Unhappy in General truly at Excellent level in reliability test (Cronbach's Alpha) .954. Only few respondents are not happy with few parameters rest are highly satisfied. There are 62 participants from Bhavnagar who is working as professional Chartered Accountants.

KEYWORDS: *Chartered Accountant, Work Happiness, Life satisfaction, Gujarat, ICAI, Ability*

LEADERSHIP IN HIGHER EDUCATION IN INDIA: ISSUES AND CONCERNS

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ABSTRACT

Indian Higher Education System is one of the largest educational systems of the world. It is next only to China and USA. According to AISHE report of 2018-19, India has 993 universities, 39931 colleges and 10725 stand alone institutions. Total enrolment in Higher Education is 37.4 million consisting of 19.2 million males and 18.2 million females. In order to manage such a huge system, we need strong, visionary and committed leaders both at the university and at the college levels. They are supposed to put into practice the vision and objective of the concerned institutions as well as the broad objectives enshrined in the Indian Constitution and Education policy. They are expected to keep in mind the interests and expectations of the various stakeholders in Higher Education viz. the management / board of governors, the faculty, the administration, the students and the society at large. They “must demonstrate strong alignment to constitutional values and overall vision of the institution, along with attributes such as a strong social commitment, belief in teamwork, pluralism, ability to work with diverse people, and a positive and enthusiastic outlook.” (NPE 2019, 42). They are supposed to create a culture of innovation and excellence in their respective institutions. That is why it is expected that the leadership positions should only be offered to the persons who have the very best academic qualifications and have demonstrated strong administrative and leadership qualities for these roles. The need of the hour is to identify and develop the potential leaders in Higher Education by making them work their way up through a ladder of leadership positions.

KEYWORDS: *Leadership, Higher Education, Excellence, Stakeholders, Technology.*

A THREAT OF COVID-19 TO GLOBAL ECONOMY: AN APPRAISAL

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ABSTRACT

Corona is a recently emerged global viral disease causing severe respiratory problems. This virus redefines the time zone as pre-COVID and post-COVID. The world has changed after the COVID-19 attack. The virus has an unfavourable impact on the lives of people in many aspects leading to the sinking world economy. No epidemic has created such an adverse effect on people and the economy in the past as COVID-19. All the countries will take years to move out of the consequences of this fatal disease. Various nations like China, Italy, The United States, United Kingdom, France, Germany, and India are victim of COVID-19. All the sectors of the economy are almost crumbled. The production and manufacturing sectors are standstills among all the sectors of the economy. The data show that investment in major securities reduced to the lowest in the past decade. The travel industry has no more tourists to travel. The figures show a massive decline in global trade and business. Though, a little stability is observed in case of essential items and pharmaceutical industries. This paper proposes the problems created by the pandemic at the global level. In addition to this, the strategies to mitigate the outcomes of the virus are also discussed. At some undetermined time in the future, India may witness some of the positive outcomes of COVID-19. The growth potential may increase many folds in the country. Several growth opportunities may approach to achieve greater prospects and development in the country.

KEYWORDS-*COVID-19, epidemic, Corona, economy, Pandemic, growth potential*

MEASURING SERVICE QUALITY IN QUICK SERVE RESTAURANTS: A CRITICAL REVIEW OF EXTANT LITERATURE

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ABSTRACT

Service quality seems to be a key criterion in evaluating and selecting a food joint. Research in this domain has gained importance in India during the last decade. The QSRs (Quick Serve Restaurant) industry is a demanding sector, and the segment is expanding, leading to several big players joining the race. Service quality of a food considers the way or style or the process of serving the food. The quality of food at various outlets is less differentiated as the preparation is almost the same. Customer selects their restaurants based on multiple factors. These factors have developed and increased competition among restaurants.

This paper reviews the extant study of service quality in QSRs and classifies published research based on their approaches and methodologies. This study undertook one hundred four research papers reviews that have appeared in more than 43 reputed publications. Several insights on service quality dimensions in QSRs are highlighted which are perceived to be valuable by the consumers.

KEY WORDS: *QSRs, service quality dimensions, customer satisfaction*

ANALYSIS OF GROWTH AND IMPACT OF AUTOMOBILE INDUSTRY IN INDIA

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ABSTRACT

Indian automobile industry is one of the fastest growing industries in the world emerging as a global sourcing hub for automotive industry and plays a significant role in country's rapid economic and industrial development. The present paper aims to analyze the growth of automobile industry in India and assess its contribution in country's economic development. Trend analysis revealed that at present, the growth rate of production, domestic sales and exports is either declining or negative as a result of major structural reforms like demonetization, changes in BS emission standard norms, rise in unemployment in the country, economic and industrial activity slowdown etc. that had taken place in the last few years which is a big reason to worry. Therefore, the sector has to show great advances in terms of technology and innovation catering to the needs of customers in the wake of global scenario.

Key words: Automobile industry, GDP, FDI, Employment

GLASS CEILING: IT'S PERSISTENCE IN THE TELECOM SECTOR OF INDIA

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ABSTRACT

The purpose of this study is to examine the persistence of the glass ceiling in the telecommunication sector in India. It is quite noticeable that career progression from floor level to management level of female executive is significantly much lower than that of men executive in general and more particularly in the telecom industry. Author believes that glass ceiling continues to persist by virtue of gender bias in history, education, social behavior, and organizational policies. This paper also aims to contribute to identify the factors creating the existence of the glass ceiling. The analysis of the data gathered through the course of the research will help to determine the contributory factors which have impact on the career advancement of women executives in the organization itself. The collected data through questionnaire and interviews has been tabulated and analysis has been performed with SPSS. T test has also been utilized for analyzing some hypothesis and findings. The study also concentrates on issues about why the female employees are being stereotyped about a specific category of jobs, the different factors that may co-exist and how these can be tackled. The perception and mind set of the management towards their female colleague will also be focused in the paper.

KEY WORDS: *Glass Ceiling, Gender Discrimination, Leadership, Career Advancement, Stereotype.*

WORKPLACE SPIRITUALITY AS PREDICTOR OF TALENT RETENTION : EMPIRICAL EVIDENCE FROM INSURANCE SECTOR

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ABSTRACT

Retain talent is the major concern for the most of organization and this issue has become a significant focus of attention for many academicians and scholars. The present study attempt to find out the impact of four workplace spirituality constructs; alignment of organizational values, compassion, meaningful work and spiritual orientation on talent retention. This study has adapted a cross-sectional method. Data was collected through questionnaire from 410 respondents working in private insurance companies in Punjab (India). This study used SmartPLS 3.0 version software to test hypotheses. The results of structural equation modelling indicated that all the constructs of workplace spirituality have a significant and positive impact on Talent retention in the organization. The present study has tested the effect of workplace spirituality on talent retention for the first time in the context of insurance sector in Punjab (India).

KEYWORDS: *Workplace spirituality, Alignment of Organizational Value, Compassion, Meaningful work,*

STRUCTURAL EQUATION MODELING APPROACH TO TPA'S ROLE IN HEALTH INSURANCE CLAIM SETTLEMENT

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ABSTRACT

Third Party Administrators (TPAs) are insurance intermediaries and companies licensed by Insurance Regulatory and Development Authority of India (IRDAI) to undertake the implementation and administration of health insurance schemes. The creation of this new category of intermediary was the beginning of a new era in health insurance in India. They act as a nodal agency, coordinating between insurance companies, insured members and the hospitals for rendering the services of cashless hospitalization, hassle-free claim-settlement and better services to the clients. The first TPAs regulations were introduced in 2001 by insurance regulator and after that three amendments have taken place till 2019. IRDAI have defined regulations regarding code of conduct and licensing procedure of TPA. But still we have lot of grievances from policy holder regarding their services specially claim settlement services. In this paper an attempt was made to study the Structural Equation Modeling approach to TPA's role in health insurance claim settlement.

KEY WORDS: Third Party Administrators, IRDAI, SEM, Health Insurance and cashless hospitalization.

FACTORS OF BUYING BEHAVIOR IN APPAREL SECTOR: A STUDY OF DEMOGRAPHIC INFLUENCE

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ABSTRACT

Purpose-The purpose of this paper is to carry out a research on identification of factors of buying behavior in apparel sector and to study influence of demographic profile of customers on these identified factors.

Design/methodology /approach- A quantitative research approach was utilized, collecting data from a self structured questionnaire from 500 consumers of six 6 cities of Punjab. Cluster convenience sampling method has been used for the study. The emerging retail formats considered in the present study are –malls and Standalone stores dealing in apparel segment. ANOVA as a statistical tool has been used for causation among demographic variables and extracted factors

Findings- The findings of the paper reveal that ten factors of buying behavior were extracted using Exploratory Factor Analysis in apparel segment. Further the present study is a modest attempt to explain that demographic variables do have a significant influence on the extracted factors of buying behavior.

Originality/value-The results of the study improve our understanding of how the above significant variables affect consumer behaviour more as compared to other variables.

Keywords- Apparel, Consumer behavior, Demographic influence

Paper type -Research

KEY TOOL OF SUSTAINABLE MANAGEMENT DURING COVID-19: WFH AND TECHNOLOGY

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ABSTRACT

In this study, the authors are mainly focusing on sustainable management during COVID-19 pandemic. This article is focusing on how organizations can achieve sustainability by usage of technology. There are two case scenarios have been discussed in this study. The first scenario is talking about creating sustainable workforce by focusing on the concept of work from home. Another case scenario is discussing about the need of technology in SMEs which can be helpful for them in achieving goals of sustainable management. The data used in the first case study is based on observation during this pandemic scenario, so this study is also providing a view of present situation in managing pandemic and moving towards sustainable management.

KEYWORDS: Sustainable Management, WFH, Covid-19, Technology, SMEs, Management

FACTORS THAT AFFECT SATISFACTION AMONG BANK EMPLOYEES IN WEST BENGAL

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ABSTRACT

Employee satisfaction is a self – appraisal of the whole job experiences of that person. It is the general perception that the employee possess towards the work and it represents the inner feelings. Banks are the financial institutions which act as one of the important pillars which are instrumental in bringing about positive economic and socio – cultural changes. There is lack of adequate researches on factors of employee satisfaction in banks in West Bengal. The paper aims to find out the factors that affect bank employees' satisfaction in West Bengal. Method: The study is based on a sample consisting of 382 employees of various banks in West Bengal, India. Data has been analysed using Cronbach's Alpha and Factor Analysis in SPSS Software. The results have shown four factors like Company Policies, Nature of Job, Work Environment, and Self Esteem to significantly impact employee satisfaction.

Key Words: Satisfaction, employees, banks.

IMPACT OF SOCIAL NETWORKING SITES ON THE ACADEMIC PERFORMANCE: A COMPARATIVE STUDY OF YOUTH BELONGING TO URBAN & RURAL AREAS

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ABSTRACT

Social Networking Sites are an attraction for people all around the world. The emergence of these sites has brought a revolution in the world of communication. People of all age groups are getting involved in the networking sites. But, the youth is proving to be the major user of these sites. The sites have brought tremendous opportunities for the students in the form of enhanced learning, improvement in their professional and technical skills and better academic performance. Students gain knowledge, improve their vocabulary and writing skills through these sites. But as it is said that every invention has its own pros and cons, similar is the case of these sites too. Some people have benefitted from these sites while some have become academically challenged. The association and dependency of youth towards these sites is an issue of worry for parents and educators. Numerous studies have shown that as the time spent on SNSs increases, the academic performance of the students' deteriorate. In this paper, an attempt has been made to study the impact of social networking sites on the academic performance of urban and rural youth and to find out the influence of social networking sites on the communication skills of urban and rural youth. A sample of 512 female respondents belonging to urban and rural areas has been taken from four women colleges of Jalandhar City (Punjab) through a structured questionnaire. The findings of the study are that both the urban and rural youth prefer social networking sites as an effective e-learning tool. Respondents belonging to both rural as well as urban areas are keen in using social networking sites for academic purpose. They have joined online study groups, exchange academic information with their peers, search for assignments and projects, communicate with teachers and friends for studies but they are least interested to use these sites for blogging. The study has also highlighted that the sites have contributed in improving the academic performance of both urban as well as rural respondents. Moreover, the sites have also helped in improving the communication skills of both urban and rural youth.

KEYWORDS: *Social Networking Sites(SNSs), Facebook, Youtube, Academic Performance, e-learning*

FACTORS INFLUENCING CYBERLOAFING: A CASE OF SELECTED BANKS IN AND AROUND CHANDIGARH

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ABSTRACT

Cyber loafing is termed as an intentional act of an employee for non-obligatory access of the Internet at workplace or during working hours. Undesired actions of using Internet access might lead to unexpected results in productivity and work attitude. Although previous studies have examined non-work related internet usage as an outcome of personality, little has been done to investigate how various individual personalities, their personal factors and organizational factors influence the Cyber loafing. Yet, taking into consideration the various reasons or factors, we can examine the aspects that cause Cyber loafing. The present study examines various personal as well as organizational factors which influence Cyber loafing. This research has been carried out in some selected Public and Private Sector Banks, in and around Chandigarh. It will open new vistas to carry out research to visualize the impact of Cyber loafing on an organization and what corrective measures should be taken in Organizations to reduce the adverse impacts and enhance the favorable impacts of Cyber loafing. In this study, we have analyzed the correlation between the factors of employees with that of the intentional usage of internet in their free time. We have also calculated the average score to find those factors that have more influence on employees, whether personal or organizational, while doing activities like Cyber loafing.

KEYWORDS: *Cyber loafing, Public Sector Banks, Private Sector Banks, Personal Factors, Organizational Factors*