

# PERCEPTIONS OF CHARTERED ACCOUNTANTS REGARDING THE IMPORTANCE OF THE INFORMATION DISCLOSED IN COMPANY ANNUAL REPORTS

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## ABSTRACT

*The present study aimed to study the importance given to the various sections disclosed in the annual reports by the chartered accountants. The opinions of the chartered accountants were gathered on various section of information disclosed in the annual reports. The study was conducted with the help of opinions gathered from fifty chartered accountants from Punjab and Chandigarh region of India. The study found that there was no significant difference found between the perception of chartered accountant on basis of gender, location, educational background, occupation, age and experience. The study also found that majority of the information disclosed in annual reports was considered important or very important by most of the respondents.*

# **SOCIAL MEDIA MARKETING: IMPACT ON ECONOMY**

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## **ABSTRACT**

*Online life has given new chances to customers to participate in social association on the web. Customers utilize internet based life, for example, on the web networks, to produce content and to coordinate with other users. Social media promoting is any showcasing that happens via web-based networking media stages. Obviously, this incorporates a tremendous scope of exercises that just share internet based life practically speaking. So, whether it's advancing a blog entry or running an enlistment drive, on the off chance that it includes something like Facebook or Twitter, it's web based life showcasing. This paper is a study the benefits of social media in the current economy and to study how social media fuels the economy.*

*Keywords: Social Media Marketing, Online Marketing, Social Media Platform,Etc*

# ENTREPRENEURSHIP INTENTIONS AMONG COLLEGE STUDENTS OF ASSAM: AN EMPIRICAL PERSPECTIVE

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## ABSTRACT

*Boosting entrepreneurial growth has remained a priority concern for the policy makers across the world. Promoting entrepreneurship would undoubtedly put a check on rising unemployment and escalate innovation in a nation. However, developing countries like India, where unemployment is on a persist rise, dearth of job creators has been felt in the last few decades. It is reflected in the Global Entrepreneurship Index that India's ranking slipped to 78<sup>th</sup> in 2019 from 68<sup>th</sup> in 2018. In the current COVID-19 pandemic, where global labour market is facing job cuts and many living with an apprehension of losing their jobs, thrust has been placed on entrepreneurship by the policymakers. One of the reasons behind such scarcity is the lack of intent towards entrepreneurship. Considering this, the present survey was an attempt to shed light on the entrepreneurial intent of college students in Assam using Big Five Personality traits. Further, the researchers also aimed at drawing a comparison between the college goers' entrepreneurial intent in pre and during COVID-19 period. The study followed a descriptive design of research and using both Primary and Secondary Sources of data the survey was conducted.*

*Key words: Entrepreneurial Intent, Big Five Personality Traits, Students, unemployment, COVID-19 etc*

# UNDERSTANDING VARIOUS CYBER THREATS TAXONOMIES

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## ABSTRACT

*Various kinds of cyber threats exist in the cyber realm. These threats can be broadly classified in one way or the other. This paper focuses on understanding various types of Cyber Threats Taxonomies that have been proposed by various researchers at various platforms to classify cyber threats.*

# A DMAIC SIX SIGMA APPLICATION EMPIRICAL STUDY AT MANUFACTURING INDUSTRY

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## ABSTRACT

*Objective-* Cut-throat competition and complicated customer demands have identified a need for continuous improvement in products and services at all industries. The product defects increase the total lead time of the product delivery to the end customer and rework costs. All these issues result in customer dis-satisfaction. The DMAIC Six Sigma technique is used by companies to improve their product quality. This paper studies DMAIC six sigma empirical application to reduce the transmission product defects within a tractor manufacturing industry.

*Methodology-* The paper used the DMAIC six sigma techniques to identify the potential root causes of defects, solutions over it, and checking the sustenance of the given solutions. We used the DOE, hypothesis testing, and ANOVA tools to verify the correlations of the two variables and improvement actions effects over it.

*Findings-* We found out the top eight defects contributing 70% of the total defects. We used tools like cause and effect diagram, cause and effect matrix, and FMEA to find out the 12 potential root causes or input variable X. We deployed the actions over these variables and checked the process capability after implementation of the actions that found Ok. Finally, we reduced total defects in Power reversal transmission manufacturing from 11000 PPM to 2058 PPM against the target of the 2500 PPM and total defects in transmission manufacturing from 15000 PPM to 6441 PPM against the target of the 7500 PPM as per our project charter objectives.

*Value-* This empirical study is a manufacturing industry case which defines step by step DMAIC Six Sigma application. It may guide other manufacturing industries to target process excellence by the quality improvements by following this case study.

**Keywords:** - Process capability, DMAIC, ANOVA, Six Sigma, and FMEA.

# INFLUENCE OF ENVIRONMENTAL UNCERTAINTY ON SUPPLY CHAIN RELATIONSHIPS: THE PERSPECTIVE OF BUYING FIRMS

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## ABSTRACT

External contingency factors especially environmental uncertainty is an inevitable reality in today's supply chain. This study aims to explore the influence of environmental uncertainty on relations among buying firms and their suppliers. A research model was designed to investigate the environmental uncertainty (UN) and supply chain relationships (SCR) persisting among the foundry units categorized as micro and small enterprises (MSEs) with their raw material suppliers in Coimbatore District, Tamil Nadu. The dimensions were measured from the point of view of the buying firms by employing a sample involving 150 foundry units. A two stage analysis of measurement and structural models were conducted using AMOS 18. The study operationalized UN as a first-order construct and SCR as second-order construct comprising of five dimensions. The proposed association of uncertainty (UN) and supply chain relationships (SCR) were found to fit well under Indian conditions. The results signified that firms operating in volatile environments have tendency for closer relationships.

*Keywords: environmental uncertainty, supply chain relationships, micro small enterprises*

# AN ANALYSIS OF SERVICE QUALITY OF MOBILE BANKING IN INDIA

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## ABSTRACT

Technology plays crucial role in improving the service quality and customer's satisfaction. Indian banks are trying to improve their service quality by adopting the latest technology in their day to day operation. Banks are coming up with new innovative ways to render services. But the quality service is the matter of concern. This study is undertaken with an aim to analyse the quality of mobile banking services provided by Indian commercial banks. Top six Indian commercial banks are chosen to conduct this study. Sentiment analysis is used to determine the customer's perspective about the quality of mobile banking services provided through mobile application. Customer's review about the respective mobile banking application has been collected from the google playstore. Sentiment analysis is performed using RStudio software. Syuzhet and Sentiments package of this software is used for the analysis. NRC lexicon dictionary is used to extract the customer's sentiment and emotion from their review. Majority of the mobile banking users have positively reviewed about the application which means they are satisfied with the quality of mobile banking services and willing to continue using it even more, if shortcomings are fixed.

**Keywords:** Mobile Banking, Service Quality, Sentiment Analysis, Customer's Satisfaction, Customer's Emotion.

# INFLUENCE OF YOUTUBE VLOGGERS ON CONSUMER PURCHASE INTENTION

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## ABSTRACT

*Purpose – The purpose of this paper is to explore the Influence of YouTube vloggers on consumer purchase intention*

*Design/methodology– We have taken 6 variables (attitude, perceived credibility, information quality, attractiveness, perceived usefulness and purchase intentions) with 4 items in each variable in order to fulfill our research objectives. In total, 200 people filled the questionnaire out of which 190 samples were complete and reliable. Hence the total sample size for the study was 190 who were selected randomly from Nainital district of Uttarakhand. Further, Smartpls3 software was used to test the validity of the model and regression was run to test the hypothesis.*

*Findings – The study revealed that there is a significant influence of attitude, perceived credibility, information quality and perceived usefulness on consumer purchase intention. The study also revealed that there is no significant relationship between attractiveness and consumer purchase intention*

*Keywords: YouTube, Vlogs, Purchase Intention, Nainital District*



# PERCEPTION OF YOUNG GENERATION TOWARDS ROLE PORTRAYAL OF WOMEN IN ADVERTISEMENTS

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## ABSTRACT

*This paper investigates the factors affecting perception of young generation Data has been collected from 1226 respondents. The results of Factor analysis reveal that among the four factors Objectification of women is the most important factor followed by other three factors namely: i) Immodest Societal Behaviour, ii) Gender Stereotypes and iii) Idealized Portrayal. They believe that advertisers are misusing women and emphasize sexuality and physical attractiveness in order to sell more.*

*Keywords: Advertisements, Perception, Gender, Stereotypes, Punjab*

# SERVICE RECOVERY: IT'S ASSOCIATION WITH PYRAMIDS OF LOYALTY

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## ABSTRACT

*Prior researchers have found significant influence of service recovery on every aspect of customer behaviour. The paper makes a further contribution to the literatures by examining the impact of service recovery on different stages of the loyalty pyramid. The study is made on a sample of 150 respondents from the state of Assam who have experienced service failure. The results show that there is a significant relation between three loyalty stages-cognitive, conative and action loyalty. However, affective loyalty does not show any significant relation with service failure. A discussion on the analysis is also presented. Limitations and scope for future research is also presented at the end of the paper.*

*Keywords: Service recovery, customer loyalty, loyalty pyramid, service failure*

# EMERGING SCENARIO OF PRE OWNED CAR PURCHASE DURING PANDEMIC SITUATION-AN ANALYSIS USING S O R FRAMEWORK

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## ABSTRACT

*The outbreak of the pandemic COVID 19 has disturbed the world scenario to the extent that affects our day to day lives. The global economy has plummeted to such a state that it has no comparison in recent times. The automobile industry has taken its worst hit during the pandemic conditions. But still the green shoots are visible in pre-owned car market. According to experts the used car market in India is over 1.5 times bigger than the new car market. In the financial year ending March 2019, India's used car sector was valued at \$90 billion, selling 4.8 million units. Statistics indicate that the demand for pre-owned cars has witnessed an increase even amidst the pandemic. Pre-owned cars sales play a major role in automobile industry. Just like any other industry, in pre-owned car market also consumer is the king. So it is important to identify which are the factors that affect their behavioural patterns. This would allow the marketers of pre-owned cars to satisfy the expectations of customers. This paper focuses on important attributes which consumers consider that will influence their behaviour, preference and perception towards pre owned cars during pandemic period.*

*Keywords: Pre owned car, Stimuli, Organism, Response, and Consumer Behaviour*

# EVIDENCE OF THE OVERCONFIDENCE BIAS IN THE INDIAN EQUITY MARKET

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## ABSTRACT

*The objective of this study was to analyze the presence and impact of overconfidence bias in the Indian equity market. The research based on secondary data that was collected from prowess database, official sites of BSE India, etc. The study generated quantitative data which was coded and entered into E-views. Data analysis techniques using unit root, VAR, Impulse response function and Granger causality test. The result showed that Indian equity market is a psychological affected market. The investors within the market are overconfident, as past market returns positively affect the market volume.*

*Key Words- Behavioural finance; behavioural biases; overconfidence bias; and Indian equity market.*

# ANALYTICAL STUDY OF FINANCIAL PERFORMANCE OF SELECTED SCBs IN INDIA: CAMEL APPROACH

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## ABSTRACT

*The growth of any economy is largely associated with deployment and utilization of resources in an optimum manner and importantly depends upon operational efficiency and effectiveness of different sectors, among which banks plays a vital role. To check the reliability of economic activities, financial performance analysis of the banking sector is essential. CAMEL model is a one of the effective mechanism to evaluate the financial health of banks. In this current study, attempt has been made to examine the performance of top six scheduled commercial banks (SCBs) operating in India i.e. SBI, PNB, Bank of Baroda, HDFC, ICICI and Axis bank from 2010-11 to 2018-19. Independent sample t-test has been applied on “CAMEL parameters i.e. capital adequacy(C), asset quality (A), management efficiency (M), earnings (E) and liquidity (L)”. On the basis of various financial ratios and statistical test, it has been found that financial performance of selected SCBs is significantly different. Private Banks are performing efficiently than public sector banks. Among six banks taken for study, HDFC is on the leading position in terms all major indicators of CAMEL framework.*

*Keywords: Financial Performance, CAMEL, Banking Sector, Operational Efficiency*

# AN EMPIRICAL STUDY ON LIQUIDITY AND PROFITABILITY POSITIONS OF INDIAN AUTOMOBILE COMPANIES

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## ABSTRACT

*The paper is empirical in nature and examines the liquidity and profitability positions of Indian Automobile Sector for the period from March'2011 to March'2020. Eight Companies of NIFTY AUTO are selected for the study. Mortaal's Comprehensive Test of liquidity is applied to rank the companies in order of their liquidity position. Returns on Capital Employed (ROCE) is used to study the profitability position of the companies. An attempt has been made to investigate the relationship between liquidity and profitability positions in automobile companies by applying Spearmen's Rank Correlation. It is found that the automobile companies are suffering with the serious liquidity crisis. The results of correlation are not found inverse. The findings would be helpful for policymakers in improving the working capital position of the selected companies.*

*Keywords: Indian Automobile Companies, Working Capital, Liquidity, Profitability, ROCE, Mortaal's Comprehensive Test of Liquidity*

# ASSOCIATION BETWEEN FIRM CHARACTERISTICS AND CORPORATE DISCLOSURE ON SOCIAL MEDIA: EVIDENCE FROM INDIAN BSE LISTED COMPANIES

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## ABSTRACT

*The companies have started using social media as a channel to disclose corporate information. Growth in information technology and extensive utilization of social media for almost every aspect make it popular among Indian firms. This particular study is based on the investigation of an association between corporate attributes and corporate disclosure on social media of Indian firms. Popular social networking site namely facebook has been considered to study the disclosure on social media. Attributes termed as Size, Ownership, Leverage, and Age of the firm has been undertaken for this purpose. The research revealed the significant association between size, leverage and ownership dispersion of a firm with corporate disclosure on social media. It was also found by the study that Age of the firm has no relationship with corporate disclosure on social media.*

*Keywords: Information Technology, Social Media, Facebook, Leverage, Firm Size, Ownership.*

# IMPACT OF ONLINE RESOURCES / TECHNOLOGY ADOPTION ON SMEs PERFORMANCE

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## ABSTRACT

*In this review paper, the authors want to discuss the various benefits of using e-commerce and technology on SMEs' performance. The authors will also discuss the barriers to the adoption of technology. The authors review research papers from previous literature to come up with expected benefits by adopting the technology. Adoption of technology cannot be a choice for SMEs. It is becoming essential for all SMEs to pick technology and e-commerce as a medium because they compete with big organizations. The research methodology followed in this paper will be based on a previous literature review.*

*Keywords: SMEs, Technology, E-commerce, TOE, Benefits, Barriers*



# A STUDY ON MOBILE PHONE USAGE AMONG YOUTH IN LUDHIANA CITY

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## ABSTRACT

*Mobile phones have become part and parcel of the lives people across the globe. Moreover, there are varying uses of mobile phones across different social classes. This study investigated the usage of mobile phones among youth (age group 15 to 25) in the City. A quantitative research approach was used. Random sampling technique was used to select 100 participants. A self-administered questionnaire was used to collect data from participants. It was found that youngsters use their mobile phones more frequently for making and receiving calls, for browsing the internet, chatting on various websites, multimedia messaging and listening to music and radio. The main objective is to study the mobile usage pattern and gender difference of using the mobile phone in the city. The qualitative analysis of the data showed that young people in the city used cell phones for a variety of communication, browsing, socializing and for entertainment needs. Further, the analysis showed that they used cell phones for personal safety, keeping in touch with friends and family and for information access. The quantitative analysis of the data revealed that young people in the city used cell phones differently due to the differences in their requirements like study, work or business. Additionally, the study found there were only a few gender differences in the usage of mobile phones like for information access, preferable time for using mobile, frequency of usage and perception about their cell phones.*

*Keywords: Mobile phones, Youngsters, Study, Objective, Data*

# COMPARATIVE STUDY OF EMOTIONAL MATURITY, SOCIAL MATURITY AND PROFESSIONAL COMMITMENT OF CONTRACTUAL AND REGULAR TEACHERS ON THE BASIS OF GENDER

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## ABSTRACT

*The present study was carried out on a sample of 500 primary teachers stratified in two groups of 250 each of contractual and regular primary teachers constituted the basis of the study. For ascertaining the level of Emotional Maturity, Social Maturity and Professional Commitment of the sample teachers of two groups was measured by suitably self-constructed and pre-tested tools and also a tool by Ravinder Kaur, Sarabjit Kaur Ranu and Saravjit Kaur Brar (2011). The study concluded that the emotional maturity level of contractual as well as regular male teachers is at the same level, however contractual had comparatively higher mean score than regular male primary teachers. The study also revealed that there exists a significant difference on the level of social maturity between the two groups ( $P < 0.05$ ) of male teachers. Professional Commitment in respect of contractual and regular Male teachers is equally effective. Emotional Maturity level of Female teachers in contractual and regular groups is of the same level. Results of the study showed that Female teachers employed as regular basis are more socially matured as compared to contractual. There exists a very highly significant difference between the two groups in case of professional commitment of female.*

*Keywords: Emotional Maturity, Social Maturity, Professional Commitment, Contractual Primary Teachers, Regular Primary Teachers.*

# **A REVIEW STUDY ON CHANGE IN PAY-OUT WITH UTILIZATION OF DIGITAL PAYMENTS: NFC AND MOBILEWALLETS PAYMENTS IN INDIA**

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## **ABSTRACT**

*India is the fastest-growing economy in every field. Information technology and banking payment system is not lagging behind in this era with the advent of mobile e-wallets and NFC technology. NFC allows any two devices which have NFC in them to communicate with each other in close proximity of about 4 cm range. On the other side an electronic wallet can be well-defined as a simulated cashless provision which can swap hard cash notes. This is a review based descriptive study which is developed from peer reviewed research papers & annual reports with the objective to know about the adoption trend towards NFC and mobile e-wallets, major challenges and opportunities faced by NFC technology in India and trends of change in payments making through NFC and Mobile e-wallets. Results states that India is contacting head-first to the point of "Cash-less Society" which means paper cash in revolution will diminish to slight.*

**Keywords:** *Demonetization, NFC, Mobile e-wallets, Digital payments, Transactions.*

# **A STUDY ON RURAL CONSUMER PURCHASING DECISION TOWARDS DURABLE GOODS WITH SPECIAL REFERENCE TO SELECETED AREAS IN TIRUPATTUR DISTRICT**

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## **ABSTRACT**

*In today scenario rural marketing play a significant role in the marketing. Most of the company are changing their marketing strategy and focuses on the rural consumers. The behaviour of rural consumers is somewhat different from the urban counterpart. Rural consumers are brand consciousness in one case while in other cases rural consumers are price consciousness. The rural consumer decision is very different one and it's not an easy task to find out the buying behaviour of consumers. Rural market plays a significant role in the overall development of a country's economic position. Rural markets have become the potential contributor for consumption of varieties of products both durable and non-durable products and various kinds of services. The study deals with the purchase decision of rural consumers and their preferences towards the durable goods. 150 sample has been collected for the study around the rural areas of Tirupattur District. Percentage Analysis and Henry Garrett ranking method has been adopted to examine the rural consumers purchase decision towards the durable goods.*

**Key word:** Rural Consumers, durable products, Preferences and Purchase Decision.

# AN EXPLORATORY STUDY OF CONSUMER'S ATTITUDE TOWARDS GREEN PRODUCTS

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## ABSTRACT

*Expanding consciousness to the diverse ecological issues has led to a shift in the style of how buyers or purchasers live their lives. Consumer's outlook frames towards a green way of life have changed. Individuals in society are effectively endeavoring to diminish their effect on environment. It is still in its infancy but continues to evolve. The big organizations have seen this change in consumer habits and are now exploiting this new trend of green products to get an upper hand in the competitive market. While incorporating these claims, green marketing is a broad area. It not only involves change in publicity of product but also other changes like change in production methodology, packaging of product and modifying the same. This is a conceptual paper to study consumers mindset towards green products. The basic nature of this study is exploratory and descriptive. The study is based on secondary data which is collected from various websites, online journals and research papers from various authors.*

**Keywords:** Awareness, Green Marketing, Marketing, Consumer's Attitude, Green Product, Buying Behavior

# EFFECTIVENESS OF ONLINE CLASSES DURING THE COVID 19 PANDEMIC AMONG COLLEGE STUDENTS IN PALAKKAD DISTRICT

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## ABSTRACT

*“By Education I mean an all-round drawing out of the best in the child and man - body, mind and spirit.”*

*– Mahatma Gandhi*

*Online or E-learning takes place over the internet. We have been using the Internet for our academic purposes only in the last 20 years. Now various improvements are happening day by day to make the education field more vibrant. Various Learning Management Systems (LMSs) are available in the market according to the requirements of the institutions. Online system enables students to learn anywhere and anytime. Online Learning System is a system followed in our country very recently. Every fields are going through a terrible or pathetic situation in this Covid - 19 Pandemic, among them education field is severely adversely affected. Now, students are getting online classes by using different social networking medias. So, the students' fraternity are lacking their mind refreshing activities such as interacting with teachers, spending the leisure time with their friends in the arts, sports and other cultural programmes, celebrations of programmes of State and National Importance with their teachers etc as they experienced before in their normal college days. The present study aims to know the effectiveness, problems, preferences and satisfaction regarding the medium of online classes among college students based on primary and secondary data analysis using frequency table and percentage analysis in the district of Palakkad, Kerala State. Most of the students are facing lots of problems such as slow network connectivity, high mobile data requirement, lack of time to get more clarifications from teachers, reduction in the concentration and performance level, health issues etc.*

**Keyword:** Education on Internet, Online Learning, Learning Management Systems, Social Networking.

# ROLE OF BIG DATA AND ITS APPLICATION OVER E-GOVERNANCE - AN EXTENSIVE REVIEW

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## ABSTRACT

*Due to various new initiatives under e-governance and digitization, the transactional data is growing rapidly. It has become much harder now to analyze this massive data, stored at a manifold locations, with traditional data mining tools and approaches. As a result, the alternative way to analyze these big datasets is to use the big data analytic tools in e-governance projects, as these tools have capabilities of mining the large number of distributed data set quickly and efficiently. Big data analytics will help the governments to make a better decision and on the other hand, people will also be able to get reliable information on time. This research paper mainly focuses on the role of big data analytics in e-governance projects and also discuss the various tools of big data analysis and its techniques that will be helpful to provide effective support to e-governance projects.*

*Keywords: Big data; Data mining; Big Data Analytics; E-Governance*

# **MEDIATION OF EMOTIONAL INTELLIGENCE BETWEEN WORKPLACE INCIVILITY AND JOB PERFORMANCE**

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## **ABSTRACT**

*The present study attempts to test how the dimensions of Emotional Intelligence (EI) mediate between Workplace Incivility (W) and Job Performance (JP) by suggesting proposed models. A sample of 287 Indian bank employees was taken to test the models. After achieving model fit using Structural Equation Modeling, the mediating role was explored and tested using Process Hayes in SPSS v 25. The results sufficiently supported the total effect of W on JP. Bootstrapping effects through mediation of emotional intelligence are partially supported by the results.*

*Keywords: Bootstrapping; Emotional Intelligence; Job Performance; Mediation; Workplace Incivility*



# **A EFFECTS OF FOURTEENTH FINANCE COMMISSION ON MAJOR DEVELOPMENT INDICATORS OF INDIAN STATES**

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## **ABSTRACT**

*The Central transfers to state have supplemented the sources of revenue raising efforts, outside the own tax revenue sources of states. These transfers also mitigate financial imbalance among states and between states and the Centre. To balance these Centre, transfers resources to the States in form of tax devolution and grants through Finance Commission, and also grants loans from the Centre in the form of centrally sponsored schemes. At present as per the recommendations of the Fourteenth Finance Commission (FFC) 42% of central taxes are shared with the States, as compared to 32% of last Finance Commission. There was a disruptive change in Centre States financial relations after accepting FFC recommendations. Secondary data is collected from various issues of RBI bulletins, States' budget documents, and economic surveys. Data is collected from 2014-15 to 2019-20. The FFC, for the award period 2015-20, had made some radical changes as to corroborate the Fiscal federalism in the Country; because of this the States obtained larger funds from the Centre and greater autonomy to use these funds as per their needs*

*Keywords: FFC, social sector expenditure, states revenue.*

# A STUDY ON COVID-19 PANDEMIC AND DOMESTIC VIOLENCE IN INDIA

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## ABSTRACT

*Aim: Covid-19 pandemic and home quarantine orders of nations has fuel the gender based domestic violence across the globe. Since the outbreak of covid-19 pandemic, the rate of domestic violence has also increased. Hence this paper examines the never ending social evil i.e. violence against women during the pandemic period.*

*Methodology: Naturally, the study has adopted both historical methods for analytical purpose. Precisely, the study is empirical in nature, historical in approach and descriptive in analysis. To examine the matter necessary information and data are collected from secondary sources viz. government reports, UN reports, IMF's report, UNICEF's report, newspapers and other sources of information such as published research work including articles, chapters and books.*

*Result: Covid-19 pandemic has everlasting impact on the lives of the women. Government's directions to stay in home (home quarantine) and to obey the government rules finally overwhelmed the intimate partner's violence within family, as analysis shows that spent of more time together within family increased the rate of such violence.*

*Conclusion: Today domestic violence is an alarming position across the world. Since the lockdown has implemented, the incidents of violence against women have drastically increased. Women as a biological class has always being a victim of any crises in the world. Therefore it is time to rethink and redefine the violence against women. In this regard changing people's mindset is inalienable.*

*Key-words: Covid-19, pandemic, domestic, violence, Women.*

# A REVIEW OF THE MODELS AND THEORIES GUIDING PHYSICIAN PRESCRIBING DECISIONS AND PROPOSING A NEW MODEL

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## ABSTRACT

*A lot of research has been done on finding the factors affecting the physician prescription behaviour. However, this area lacks the theoretical foundation. The prescription of a drug by a physician is affected by various factors which are guided by various social and behavioural theories. This paper has reviewed the literature available on the various social and behavioural theories that are found to impact the physician prescription behaviour. Also various models proposed in the past have been reviewed and the model has been proposed that has considered the factors based on the agency theory, theory of persuasion, social power theory, stimulus-response theory, social cognitive learning theory and the theory of planned behaviour. The model has proposed various factors related to physician, patient, marketing strategies, environment, and pharmacist, which affects the Physician prescription behaviour.*

# IMPACT OF PSYCHOLOGICAL CAPITAL ON ENTREPRENEURIAL SUCCESS: THE MEDIATING ROLE OF ENTREPRENEURIAL LEARNING INTENSITY

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## ABSTRACT

*The main objective of the study is to investigate the impact of psychological capital on entrepreneurial success, through the mediating role of entrepreneurial learning intensity in Davangere district. Primary data is collected by providing a structured questionnaire and face to face interaction from the edupreneurs in Davangere district, Karnataka state. Secondary data collected from various journals, textbooks, the internet, newspapers, and magazines. Simple random sampling used to avail the data from respondents, given a sampling frame that contained 50 (fifty) edupreneurs who are available to participate in this study. This study finds that psychological capital and entrepreneurial learning intensity will have a favorable impact on entrepreneurial success in educational institutions in Davangere district.*

*Keywords: Psychological capital, entrepreneurial success, educational institutions, entrepreneurial learning intensity, and mediating role.*

# COUNTRY OF ORIGIN EFFECT AND SOCIO-PSYCHOLOGICAL VARIABLES IN A GLOBALIZED WORLD: A REVIEW

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## ABSTRACT

Country of Origin or 'made-in-label', plays a vital role in influencing consumer preferences across consumer goods. However, when it comes to a globalized market, it is evident and generally accepted that Country of Origin of a product or the manufacturing label becomes a key factor. There are economic, social, political and also psychological factors behind determining consumer preferences, varying in nature and intent for different types and categories of products. In the present study, a review of Country of Origin Studies is made with the objective of identifying the socio-psychological variables that have been discussed in the existing body of literature.

*Keywords: Country of Origin; Socio-Psychological Variables; Made-in label; Consumer Behavior.*

# EXPLORING ESSENTIAL ENTERPRISING SKILLS AMONG YOUTH IN LEAST DEVELOPED COUNTRIES: EMPIRICAL INSIGHT FROM YEMEN

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## ABSTRACT

*This study aims at gaining an insight into possessing essential skills among the youth in Yemen, and to find significant differences in possessing essential skills when categorizing participants by gender, age, qualification and prior exposure to business. Relying on primary data, a sample of 275 individuals were surveyed to explore their opinion on the extent of possession of essential skills by them. The findings indicate a moderate level of possession of essential skills. There were significant differences found in possession of essential skills when participants were categorized according to gender and prior business exposure. However, there were no significant differences found when participants were categorized according to age, qualification, place of residence, or parents' education.*

*Keywords: Essential skills, Entrepreneurship, Innovation, Yemen, Youth.*

# DECIPHERING THE MODERATING ROLE OF BUSINESS INTELLIGENCE: IMPACT ON ORGANIZATIONAL EFFECTIVENESS AND MANAGEMENT OF SME

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## ABSTRACT

*In recent years, the companies is looking for competitive advantage, the data analysis is conducted regularly to check the performance of the company. Implementation of BI in the organization helps in examining the actual need of the organization and adopts processes according to that, even this practice helps in making good decisions. Business intelligence enables the owners to become more consistent in order to support the process of decision making. The current chapter has presented a brief summary of the entire paper along with the aims and objectives of the impact business intelligence has on organizational effectiveness and management of a small and medium enterprise. Moreover, the study conducted helped in delineating the concepts. The major findings and limitations are indicated along with the practical implications and recommendations to the major stakeholders.*

**KEYWORDS:** *Business Intelligence, organizational effectiveness, management, SME*

# COMPARATIVE STUDY ON CUSTOMER SATISFACTION TOWARDS ITINERANT RETAILERS AND FIXED SHOPS WITH A SPECIAL REFERENCE TO MARKETING OF PERISHABLE GOODS

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## ABSTRACT

*Customer satisfaction is considered to be the ultimate goal of every business enterprises. Marketing activities starts and ends with identification of customer needs and wants properly. Itinerant retailers are one of the types of retailers in which they do not have fixed location or space for trade. They move from one place to another for selling products such as vegetables, fruits, milk, egg, fish etc. Fixed shops are another type of retailers in which they sells product in permanent stores in a locality. They do not move from place to place. Kirana stores, shopping malls, Department stores are the examples of fixed shops. Present study is an attempt to make a comparison of customer satisfaction towards Itinerant traders and fixed shops with a special reference to sale of perishable goods like Vegetables, Fruits and Fish. Therefore 50 customers of itinerant traders and 50 customers of fixed shops were selected for the survey and survey were conducted through a structured interview schedule.*

**KEYWORDS:** *Itinerant Traders, Fixed Shops, Customer Satisfaction*



# **SMALL AND MEDIUM ENTERPRISES IN YEMEN: SUPPORT AND CONTRIBUTION**

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## **ABSTRACT**

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The paper focuses on identifying the role of microfinance institutions in financing small enterprises in Yemen and their role in reducing unemployment and poverty. By relying on the descriptive-analytical method. The results show that the small enterprises contribute to a large percentage in employment labor but microfinance institutions still not sufficient to meet the financing needs and requirements of the existing establishments and encourage the establishment of new units, the reason is the weakness of their financial positions compared to the financing needs of society. One of the most important recommendations of the research is the necessity for the state and donor institutions to intervene to support the financial centres of these institutions to the extent that they can meet the needs of Yemeni society, especially in light of the current civil war

**ADOPTION AND USE OF E-GOVERNMENT SERVICES (AN EMPIRICAL STUDY WITH SPECIAL  
REFERENCE TO SELECT SERVICES IN RAJASTHAN)**

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# THE IMPACT OF E- RECRUITMENT TOWARDS ATTRACTION OF QUALITY OF APPLICANTS

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## ABSTRACT

*E-recruitment is the process of recruiting the employees using online resources, in particular the internet. The internet is the medium which unites the job seekers and recruiters virtually for the purpose of recruitment. E-recruitment, also termed as online recruitment. "Internet recruitment or cyber recruiting refers to the practice of advertising job vacancies online, and the formal sourcing of information about jobs online." The aim of this paper is to investigate impact of E-Recruitment system on quality of applicants. Data was collected through questionnaire by sending questionnaire to HR professionals and SR. manager located at Delhi and NCR. On the collecting data regression tools was applied. The paper concluded that concluded that there is a significant impact of E- recruitment system on quality of applicants.*

**KEYWORDS:** *E- recruitment, HR professional, SR. Manager, Quality of applicants.*

# EFFECT OF GLASS CEILING ON WOMEN CAREER ADVANCEMENT

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## ABSTRACT

*During the last decade, the presence of women in the work space is drastically increasing. But only a few of them comes in leadership position. The objective of this paper is to review the studies to understand the concept of glass ceiling which is the by-product of gender bias. The study also investigates the barriers of glass ceiling that effect on the career advancement of women. Exploratory research design is used to study the effect of glass ceiling on the career advancement of women. Data for the study is collected from secondary source through systematic review of literature. The study find that glass ceiling still exist globally. Psychological factors, individual factors, societal factors, organizational factors and governmental factors are the barriers that hinder the career advancement of women employees. The findings of the study help in formulating new policies and programs for the career development of women.*

**KEYWORDS:** *Glass Ceiling, Barriers, Women Employees*

# HYBRID CLASSIFICATION METHOD FOR THE CREDIT CARD FRAUD DETECTION

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## ABSTRACT

*In middle of 2019, over 23 Million Credit cards were selling on Dark web and Credit Card Frauds are increasing day by day. A fraud happens when transaction done by Credit Card, without the owner's knowledge. There is always risk of card's misuse in various E-Commerce. In our approach we use several predictive models to see how they are accurate in detecting whether a transaction is done by card owner or a fraud transaction. In classification of transaction identification problem, we used Hybrid Classifiers which are combined supervised and ensemble. We chose KNN as the Base Classifier because KNN is faster than other classifier. KNN is known as simple and instance based learning algorithm. We introduce comparisons of several classifiers with various performance measures.*

**KEYWORDS:** *Credit Card, Hybrid Classifier, Logistic Regression, Random Forest, Adaboost, Gradient Boosting, Bagging, SVM, XGB Classifier, Naïve Bayes and Neural Network. Hybrid Classifier*

# **CORROBORATING THE FACTORS AFFECTING LEARNING EFFECTIVENESS IN A DISTANCE LEARNING PROGRAM OF A MILITARY ESTABLISHMENT**

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*\*\*Pro VC RIMT Gobindgarh*

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## **ABSTRACT**

*In professional military education (PME), distance learning will allow officers around the globe to become more informed and prepared for future challenges. In this study, the researcher examined the impact of factors such as motivation of trainees, perceived usefulness etc. for e-learning among military officers. To meet the objective, the data of 248 military officers were composed through stratified sampling techniques using a five-point Likert scale developed by the researcher. Regression analysis revealed that the influence of trainee motivation, perceived usefulness, methodology and job support is be significant on learning effectiveness, whereas the effect of content quality, consistency and organizational support on Learning Effectiveness is non-significant. Further the difference in perception of respondents about different factors was analyzed on the basis of their entry mode in organization. To conclude, it can be suggested that motivation and perceived usefulness of military officers should be honed through job support in methodically planned e-learning courses for enhancing their learning effectiveness.*

**KEYWORDS:** *e-learning, distance learning, learning effectiveness.*

# IMPACT OF WORK PLACE SPIRITUALITY ON JOB SATISFACTION; A STUDY OF THE PRIVATE HEALTHCARE SECTOR IN PUNJAB (INDIA)

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## ABSTRACT

Spirituality in the workplace is gaining recognition and value among researchers, academicians, and business professionals. The aim of this paper is to examine the impact of spirituality in the workplace on job satisfaction by measuring few dimensions of spirituality in the workplace like sense of community, meaningful work, organizational values, and compassion. The impact of each dimension on job satisfaction is hypothesized. A cross sectional

Survey was used to collect data from 100 nurses in private healthcare in Punjab (India). A correlation and regression analysis showed a positive relationship between all the dimensions of spirituality in the workplace and job satisfaction

**Keywords** Job satisfaction, Organizational values, Private healthcare, Spirituality

# SOCIAL IMPACT OF CSR ON INDIAN SOCIETY WITH SPECIAL REFERENCE TO PUNE DISTRICT

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- “Without a sense of caring there can be no sense of community”
  - “Companies with their eye on Triple Bottom Line outperform their less fastidious peers on the stock market”
  - “Corporate Social Responsibility is a hard edged business decision. Not because it is a nice thing to do or because people are forcing us to do it—because it’s good for our business”
  - “Corporate Social Responsibility should not be coerced, it is a voluntary decision that the entrepreneurial leadership of every company must make on its own”  
(Edenkamp, 2002)

## **ABSTRACT**

*Corporate Social Responsibility is not a passing trend or a fad, whereas it is considered as a business imperative which various Indian companies are starting to consider or engaging with it in a way or other (Ramya Sathish, 2010). These initiatives are aligned with corporate values as well as business objectives on*

*CSR strategies’ successful implementation, therefore, across the business functions corporate responsibilities as well as business reputation were enhanced.*

*The emergence of socially conscious businesses is on the growing. Building on the numerous initiatives and policies that can manage both the social and profitability responsibility rates, businesses like small to medium-sized enterprises (Indu Jan, 2010.). According to rule, qualifying successful businesses must split at least 2% of their annual average net profit from CSR over three years. CSR money has been spent on some areas that includes Education, Sanitation, Safe drinking water, Malnutrition, Eradicating hunger and poverty, Health for Solar Energy, Old age homes, Women empowerment, Gender equality, Clean Ganga Fund, Swachh Bharat Kosh, Rural development, differently-abled, Livelihood. From April 1, 2014, there were working requirements for profitable entities for spending a specific quantity on CSR (Corporate Social Responsibility) works as new Companies Act part.*



# ACHIEVING BRAND LOYALTY THROUGH AFTER-SALE SERVICES: A STUDY ON TELEVISION BRANDS IN JAIPUR CITY

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## ABSTRACT

*To take a competitive advantage in this global and competitive environment, the organizations focus on enhancing their customer base. Therefore, researchers give their contribution to emphasize the study on customer satisfaction and brand loyalty behavior. This study aims to examine the relationship between aftersale services and brand loyalty. Data was collected through a convenience sampling technique from 83 respondents who are currently using selected television brands (Samsung, Sony, LG, and Panasonic) in Jaipur city, India. The results show the significant relationship between (a) quick and timely response and brand loyalty elements named feeling brand secured and never let me down and recommendation to family and friends (b) repair and replacement service and feeling brand secured and never let me down (c) courtesy of call center executive and brand loyalty element named satisfied with after-sale services and recommendation to family and friends (d) delivery and installation service and satisfied from service quality.*

*Keywords: Brand Loyalty, Satisfaction, After-Sale Service, Television Brands.*

# TECHNOSTRESS ASSESSMENT AMONG FACULTY

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## ABSTRACT

*In the current scenario of COVID-19 pandemic worldwide, teachers across schools, colleges and universities have adapted and adopted to ICT (Information & Communication Technology) based learning & teaching. This abrupt paradigm shift in the pedagogy, has induced stress among teachers, students and all the others stakeholders (Estrada-Muñoz et al., 2020). 'Teachers Wellbeing Index 2019' report indicates that 72% teachers opine of being stressed. Technostress is now viewed as a new dimension contributing to stress among teachers. The current study aims to scale the relationship of demographic variables like gender, course taught by the faculty and tenure of service on Technostress. A sample of 46 faculty engaged in higher education (technical & non-technical courses) were assessed in the study. The study exposed that the demographic variables chosen did not show significant impact on technostress; signifying a need for a holistic study.*

**KEYWORDS:** *Faculty, Higher education, Stress, Technostress, Technostress-creators*

# EXPLORING TRAVEL MOTIVATIONS OF TOURISTS: A STUDY OF DOMESTIC AND INTERNATIONAL TOURISTS IN AMRITSAR

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## ABSTRACT

*What motivates a tourist to a particular destination, How can these motivations be explored and can be used a by stakeholders and government to plan overall growth and development of Tourism as a whole. This is especially crucial for developing countries like India where there are vast potential still waiting to be tapped .*

*This study aims to explore the motivations for tourists' visiting Amritsar. Results obtained from a questionnaire survey of 400 tourists randomly sampled from tourism attractions in Amritsar show that the most prominent motivations for tourist destination choice are self-actualization in an appreciative, educational or cultural context and leisure/recreational pursuits.. Motivation for tourism differed significantly amongst tourists groups in various attractions, and also between domestic and foreign tourists groups when compared with  $\chi^2$  test at 0.05 significance level.*

**KEYWORDS:** *Tourism Motivation/determinants, attraction choices, Tourist Needs*

# OWNERSHIP CONCENTRATION: A SCENARIO OF INSTITUTIONAL INVESTORS IN INDIA

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## ABSTRACT

*This study made an attempt to study the status of the institutional investors in India. The data set consisted of 150 companies listed on the NSE 500 index at National Stock Exchange of India for the period of April 2000 to March, 2018. The analysis concluded that the shareholding of institutional investors had increased over the period of time in the sampled listed companies. However, the shareholdings of domestic institutions had decreased in the period under study. The shareholdings of mutual funds had not improved much but the FIIs had increased their investment in the Indian companies.*

**Keywords:** Institutional investors, mutual funds, foreign institutional investors, banks, financial institutions

# IMPACT OF SOCIAL RESPONSIBILITY ON THE FINANCIAL PERFORMANCE OF NORTHERN INDIAN COMPANIES

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## ABSTRACT

*This paper aims to examine the impact of Corporate Social Responsibility on the financial performance of selected companies (BSE listed) situated in northern India. On this study, we have considered a sample of top 28 manufacturing companies in Northern India selected on the basis of their Net Worth. Both primary and secondary method have been used for data collection. For Corporate Social Responsibility Disclosure (CSR) Index, primary source method has been used i.e., by following a Questionnaire based approach whereas for secondary data method we have employed is to collect the financial results of respective companies. Different indicators Accounting based, market based and mixed based were employed to measure the financial performance of companies. Return on assets*

*[ROA] for short-term, stock return [SR] for long-term, and Tobin's ratio [Q] for future prediction has been used.. Multiple regression analysis was done for a period of 5 years (2014-15 to 2018-19).*

**Keywords:** Corporate Social Responsibility; Financial Performance; Environment; Education; Health and Community.

# GOVERNANCE AND MANAGEMENT OF HIGHER EDUCATION IN INDIA

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## ABSTRACT

*Indian Higher Education System is one of the largest educational systems in the world. It is next only to United States and China. At present, we have about 993 universities and 40,000 colleges. These include Central Universities, Private Universities, Deemed to be Universities, Technical Institutes etc. But it is also a fact that none of the Indian Universities falls in the top 200 universities of the world as per global ranking. There seems to be a mismatch between access, equity and quality. While we have expanded rapidly since independence, from 20 universities to 993 universities and from 500 colleges to 40,000 colleges, we have, somehow, compromised on the quality. At the same time demographic trends in India make us look towards this sector with hope and expectations. India is comparatively a young country. By 2020, the average age of India would be 29. More than 50% of India's population would be under 25 and more than 65% under 35.*

*This is an opportunity as well as a challenge for the people involved in the governance and management of Higher Education in India. For them, this is an opportunity in the sense that this huge population is ready to enter into the portals of the institutes of higher education. But at the same time, they look at it as a challenge. They consider it as their responsibility to provide this huge population with good quality education to enable it to be globally competitive. Only then the students will be able to face the challenges that the life is going to throw at them in future.*

**KEYWORDS:** Education, Management, Governance, GER, Infrastructure, Research.

# TALENT DEVELOPMENT AND RETENTION IN HOSPITALITY SECTOR: WITH REFERENCE TO SOUTH EAST ASIA

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## ABSTRACT

*Talent management and retention are integral organizational processes essential in its success by aligning company goals and employees' welfare. Talent management and retention in the Southeast Asian hospitality sector plays a vital in determining organizational performance and productivity. The significant socioeconomic, cultural, and political contributions of the hospitality industry in the Southeast Asia region make it an important geopolitical resource. The globalization of tourism means that the region must augment its competitive advantages in the hospitality through effective Talent Management and Retention Strategies.*

**Keywords:** Hospitality, Tourism, Talent management, employee turnover/attrition, organizational performance, and productivity.

# **A STUDY OF BANK SPECIFIC AND MACRO ECONOMIC VARIABLES AFFECTING INDIAN COMMERCIAL BANKS' LIQUIDITY**

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## **ABSTRACT**

*As banks play an important role in mobilization and allocation of financial resources, a stable and profitable banking sector is of utmost importance for balance growth of the economy. An adequate liquidity position for a bank is a prerequisite for the banking system to function properly and to provide credit to different factors. The study examines the influence of different bank specific and macroeconomic factors on commercial banks liquidity in India. For analyzing the data, descriptive and causal comparative analysis has been used. The study employed descriptive causal comparative research design for analyzing the data of 30 commercial banks for the period 2005-06 to 2017-18.*

**KEYWORDS:** *bank specific, bank liquidity, macroeconomic, profitability.*



# A STUDY ON THE RELATIONSHIP BETWEEN CAPITAL STRUCTURE AND FINANCIAL PERFORMANCE OF BSE LISTED CEMENT COMPANIES IN INDIA

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## ABSTRACT

*The capital structure decision is the most crucial decision for firms/companies because it affects the profitability and risk of firms and shareholders. The present study examines the relationship of capital structure with the financial performance of BSE listed cement companies in India. For achieving the objective of the study, five BSE listed companies of Indian cement industry were taken into sample by using judge mental sampling. Under this study, secondary data relating to capital structure and financial performance were gathered from the annual reports of sampled companies for a period of ten years from 2009-10 to 2018-19. The descriptive statistical tools-average, standard deviation, coefficient of variance, skewness, kurtosis and correlation analysis were applied for analysing the data. The obtained results of this study explicated that capital structure variable-debt-equity ratio has negative relationship with financial performance variables-net profit, operating profit, return on assets, return on capital employed, return on equity and earnings per share in BSE listed companies of Indian cement industry.*

*Key Words: Capital Structure, Debt-Equity Ratio, Financial Performance*

# **WOMEN ON WHEELS” A STUDY ON FEMALE PREFERENCE FOR TOWHEELER IN VASAI TALUKA, NEAR MUMBAI DISTRICT**

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## **ABSTRACT**

*Amid Covid 19, the rural markets and entry segments have seen a better traction. A bumper crop and cash transfer by the government have kept the rural economy partly insulated from the pandemic, while plentiful rains this monsoon have boosted the sentiments (Thakkar, 2020). In India, it is a very common sight to see a female confidently riding a two wheeler on the road. The new age Indian woman has arrived. She is strong and independent. She has a career and various roles to perform in her day to day life. Women of the new era are required to venture out of the comforts of their homes to fulfill the various obligations as a part of their duties. This requires them to travel / commute and hence most of the women prefer owning a two wheeler for self, as it is easy to ride and very economical. The rate at which the number of female two wheeler users is increasing far exceeds the growth rate of the male two wheeler users. Marketers of two wheeler in order to increase their sales and market share are making great efforts to understand the preferences and buying behavior of women. The competition in the two wheeler segment is very stiff, and even well established companies who have been in the business for decades are continuously upgrading their products to increase or retain their market share. They indulge in extensive research to keep updated with the ever changing needs and expectations of the consumers. The demand for scooters and mopeds is rising as more and more women are using two wheeler. One of the major advantages of buying a scooter / moped is that, a scooter/ moped can be easily used by both genders. In some of the states of the country, the sale of the scooter exceeds the sales of the motorcycle. This trend may be replicated in the other states of the country, if the marketers use the right marketing strategies.*

***Key words:Two wheeler, Consumer Behavior, Consumer Satisfaction, Women***

# FACTORS AFFECTING CUSTOMER'S SATISFACTION AND RETENTION IN HOTELS: A CASE OF PANCHKULA, HARYANA (INDIA)

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## ABSTRACT

*Every hotel business's success depends on the satisfaction of its customers. The businesses that can satisfy their customers will remain a competitive and strong player in the market. To achieve success in the hospitality industry, customer satisfaction and customer retention are very important. The paper attempts to study the factors affecting customer satisfaction and the significance of customer satisfaction with customer retention. For the study, a survey of 400 customers was conducted amid the customers of the hotels in Panchkula. The findings show that there is significant relationship between the customer satisfaction and customer retention for hotels in Panchkula.*

*Keywords: Customer satisfaction, Customer retention, hospitality, cleanliness, safety, pollution*

# MANAGING MIGRANT WORKFORCE IN THE TIME OF COVID 19

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## ABSTRACT

*COVID-19 has created unprecedented situation for HR Managers across all industries. The country like India where majority of manufacturing industries are dependent on migrant labor work, it's become difficult to retain or stop them for long without any production activity is being carried in the company.*

*One of the biggest reasons of using migrant manpower is due to cheap cost and better skills. The industries use to source the manpower from other states because of less cost and better productivity.*

*We have evidenced that millions of migrant labors are moving to their native place due to the shutdown of industries. This has again created a challenge before the concerned industry and its promoters.*

*On one side while this is going to be the loss of productivity (Because new manpower will have to be trained for the same task which was being done by the existing labor efficiently), on the other hand it is going to create a fear among the entire migrant manpower for the sustainability of their job.*

*It seems that Indian Government and HR Managers need to draft new policies for Migrant manpower separately to create confidence among them. These policies should incorporate the future uncertainty occurred due to the situation like COVID-19.*

*Key Words: Migrant Labour, Covid 19, Management, Indian Government policies .*

# INDIA'S MANUFACTURING SECTOR: THE PATH TOWARDS SELF RELIANCE

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## ABSTRACT

*The present study attempts to understand how India's manufacturing sector had become largely dependent over China, and identify the path towards self-reliance. In addition to this, it also discusses the key lessons offered by international experience on attaining success on the front of manufacturing. The paper calls for a policy discourse that lay a larger emphasis on the real issues that plague India's manufacturing, like infrastructural bottle necks, quality human capital, supply of sustainable energy resources, land and labour law reforms, information gaps and the challenge of creating a more business friendly regulatory environment. This work has a larger relevance for policy making, as it provides a policy framework to make the 'Make in India' scheme work better, in order to take India's manufacturing to the next level. These policies, if implemented could go a long way in not only making India's manufacturing self-reliant but also have the potential to bring in qualitative change in the composition of India's economic growth.*

*Key Words: Manufacturing, Self-reliance, China, Make in India, Economic growth*

# INFLUENCES SHAPING THE ADOPTION OF GREEN MARKETING PRACTICES IN DURABLE GOODS INDUSTRY IN PUNJAB

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## ABSTRACT

*The research concentrated only on the aspects that seem to drive the green marketing behavior across consumer durables. The aspects as observed were product oriented, individual driven, contextual and socially constructed in nature. The research focused on the individual derived influences, product centric influences as well as the contextual aspects in order to understand the nature of the influences on firm based green marketing practices that cause consumers to undergo change in behavior. The influences on 'green marketing practices' have emphasized the diverse set of dimensions representing various facets of customer's behavioral aspects, knowledge, consciousness, cognitions and mindsets.*

# PERCEPTION OF MOBILE WALLET USERS' TOWARDS CASHLESS LIFESTYLE IN RURAL KARNATAKA

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## ABSTRACT

*Mobile wallets are digital alternative to physical wallet to store cash and cards for easy and quick digital payments. This study seeks to understand mobile wallet user perception towards cashless lifestyle in rural Karnataka. With the help of primary data drawn from 200 individuals have in different parts of rural Karnataka, they were given a self-administered questionnaire based on which they give their opinions and responses were collected. Descriptive analysis is performed to identify the extent of such perception; T-test and one way ANNOVA were used to test the hypothesis to find any significant difference in their perception level according to the demographic variables. The findings indicate that respondents show a positive perception level towards the cashless lifestyle and mobile wallets which also indicates that mobile wallets are considered popular digital payment mode even among individuals in rural Karnataka.*

*Keywords: Cashless Lifestyle, Mobile Wallet, User Perception, Rural Karnataka.*

# FACTORS AFFECTING THE CONSUMER PERCEPTION AND PREFERENCES IN THE PURCHASE OF ELECTRONIC GADGETS

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## ABSTRACT

*In this technology and competitive era, usage of electronic gadgets and smartphones has proliferated in recent years. India has the fastest-growing smartphone market in the world. This study is conducted to identify the various factors which affect the buying decision when customer purchases the electronic gadgets for the first time and the reasons for changing the current gadget. Each and every brand of electronic gadgets offers various features, applications and is targeting to different needs of the customer therefore it is important to study the perception of consumer. This study basically based on primary data which has collected from respondent by direct contacted Primary data and opinion of respondents is collected with a questionnaire with five-point Likert scale. For analysis of data and factor extract Exploratory Factor Analysis is used with SPSS statistical package. It is concluded that three and two major components are constituted of ten variables and nine variables respectively. The results show that company service availability, brand status, service charges and price are some common factors while purchasing the gadgets for the first time on the other hand poor after sales services, better offers/ deals and dissatisfactory performance are some major reasons behind changing of current gadget.*

*Key Words: factors affecting consumer behaviour, consumer perception, consumer preferences, electronic gadgets and mobile phones*



## **MURUGAPPA GROUP: ISSUE OF INCLUSIVITY IN A BUSINESS FAMILY**

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**"I'm just a neutron initiating contact (with uranium) to create a powerful chain reaction that I hope will unleash opportunities for women.**

Murugappa group (founded by A. M. Murugappa Chettiarin 1900), based in Chennai, is a leading business conglomerate in India. It was valued at Rs. 37,000 crore in 2019. Holding company of the group is Ambadi Investments Ltd (AIL) that comprises eight members (all-male) on its board of directors. The group has footprint in industries such as bicycles, engineering, finance, fertilizers, among others. The group has close to 50,000 employees. Leading group companies are: Choramandalam Investment and Finance Company, Choramandalam Financial Holdings, Carborundum Universal, Choramandalam MS General Insurance Company, Coromandel Engineering Company, Coromandel International, EID Parry (India), Parry Agro Industries, Shanthi Gears and Tube Investments of India and Wendt (India) Ltd. Advisory board of the group is known as 'Murugappa Corporate Advisory Board' which is headed by a family member. The head of this board assumes the title, 'Executive Chairman'. On attaining age of 65 years, the tenure of Executive Chairman gets completed automatically. The transition has always been smooth in past.

# **A CONCEPTUAL FRAMEWORK FOR ASSESSING RELATIONSHIP BETWEEN ORGANIZATIONAL POLITICAL BEHAVIOR AND JOB SATISFACTION**

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## **ABSTRACT**

*Politics in organizations is merely an element of organizational life. Organizational politics refers to intentional behaviors that are designed to protect an individual's self-interest and influence professionally, these behaviors may expand resources and one's responsibilities or gain personal reputation. Likewise, Employees are considered as an important resource among all the resources available for any organization. To get optimum outcomes employees have to be controlled and utilized in a proper manner and contribution from satisfied employees is much essential for the organization. So, the objectives of this paper is to build a model which ascertain the relationship between organizational political behavior and job satisfaction. It is revealed that there is a substantial relationship between organizational political behavior and job satisfaction.*

**Keywords:** *Organizational political behavior, influence tactics, job satisfaction, pay, promotion.*

# A STUDY ON CONSUMER AWARENESS OF MOBILE VALUE ADDED SERVICES (VAS) WITH SPECIAL REFERENCE TO LUDHIANA DISTRICT

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## ABSTRACT

*Consumers play a vital role in the economic system of a nation because in the absence of effective demand that emanates from them, the economy virtually collapses. Consumer awareness plays a key role in customer decision making. Traditionally the consumer was regarded as the king not only by the producers of goods but also by those rendering services as they looked upon consumers for demand for their goods and services, In this article consumer awareness of Mobile Value Added Services (VAS) with reference to Ludhiana District is analyzed using the data collected from 255 respondents. After highlighting the findings of the study the article also gives some suggestions for betterment of VAS.*

**KEY WORDS:** Brand Awareness, FMCG, Customer, Store based influences, Punjab, Urban Retail stores, Mindsets and cognitions, Neuro- marketing.

# INFLUENCES ON BRAND AWARENESS DEVELOPMENT ACROSS FMCG CUSTOMERS IN URBAN PUNJAB

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## ABSTRACT

*The brand awareness development in FMCG perspective is no longer a stand-alone phenomenon. Product based brand awareness enhancement and sustainability borrows from influences from across customers, their mindsets, the stores and their patterns of category management, from contextual actors and organized retail establishments. The research categorizes prominent influences as customer driven and store driven the paper hence maps the possible influences from across identified aspects.*

**KEY WORDS:** *Brand Awareness, FMCG, Customer, Store based influences, Punjab, Urban Retail stores, Mindsets and cognitions, Neuro- marketing*