

EVALUATING THE IMPACT OF INTERNAL AND EXTERNAL FACTORS ON THE INTENTION OF MANAGEMENT TO INCORPORATE FORENSIC ACCOUNTING

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ABSTRACT

The research focuses on analysing the factors internal and external affecting the management behavioural intention and attitude to use different forensic accounting methods in the identification and prevention of fraud in the different sectors of corporate and industry. With principles from the Philosophy of Planned Behaviour model, a research design methodology has been developed. Based on the Partial Least Square (PLS) method, computational data processing was used. The research explored the accounting practitioner's and employees' behavioural purpose to use forensic accounting approaches in fraud prevention and identification in India. This study concluded that accountants would support the use of forensic services in fraud prevention and identification if they recognised the advantages, cost, vulnerability to fraud and seriousness of fraud in their business. It was suggested that the teaching institution's instructional programmes could also be targeted at raising knowledge of forensic accounting.

KEYWORDS: *Theory of planned behavior, Forensic Accounting, Behavioral intent, Attitude, Frauds, Stake holder pressure, Internal Control, PLS*

ASSESSING THE IMPACT OF CAUSE-RELATED MARKETING ON THE PURCHASE BEHAVIOUR OF CONSUMERS IN THE REGION OF ASSAM

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ABSTRACT

The purpose of the research is to evaluate the impact of CRM on the buying behaviour of the Assamese consumers. The main objective was to show if there was any relationship between particular social and demographic characteristics and their assessment of a CRM product in Assam. A quantitative approach was adopted. A structured form was used, using convenient sampling techniques. Secondary research was also done. Cross-tabs were done to verify the relationship between the respondent's demographic characteristics and their attitudes and opinions towards CRM products. Significant findings were outlined under each demographic factor like gender, age, household income, marital status and education. This research is implied towards a number of parties like the marketer, charity or the causes and for the academics as well. The paper tries to find out the facts regarding customer attitudes and opinions towards CRM in the region of Assam.

Keywords: Consumer Attitude, Consumer opinions, Consumer Behaviour, CRM, The marketer, Academics

A STUDY OF CAUSES OF STRESS & STRESS MANAGEMENT AMONG EMPLOYEES

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ABSTRACT

Stress is our body's physical, mental & chemical reactions to circumstances that frighten, confuse, endanger or irritate us in a given environment that may cause many type of diseases. An individual may devote maximum of the time at workplace. Directly or indirectly there are several factors that may affect physiologically, psychologically and behaviorally to the employees. Sometimes the situations are under control but sometimes it may not. Controlled situations brings positive results in the form of more innovations, growth and development but the uncontrolled factors may influence inversely and employees feel stress that reduces their job performance, productivity and disturb their mental peace. Identifying the causes of stress and how to cope up with these stressors is vital for employees as well as organization. This study found that stress mainly exists in young employees. As they are more creative, aggressive and hardworking so they wish to attain everything with very little efforts but in reality, it may not be possible. When the job is repeated, dull, boring and the chances of growth are less, Stress increases. This study is helpful in identifying the numerous symptoms due to stress and also suggest the coping up strategies that are useful in stress management among employees. Keywords: Stress, Workplace, Stressors, Employees

MERGER OF INDIAN BANKS & ITS IMPACT ON THE WEALTH OF ITS SHAREHOLDERS: AN ANALYSIS

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ABSTRACT

In the last few years due to dynamic major changes in Indian economy and its various policies Indian banking system passed through various stages and in order to compete with these stages its was became the need of the hour that few banks started to expand its self and improve its market capitalization and financial performance by acquiring other banks. Therefore, it was felt that there is the need of study of the share price of the acquirer bank once merger has been completed. Here we have done an honest effort to analyse the effect of the acquisition on the share capitalization value and excess return of the acquirer bank due to acquisition.

In this study we have taken 2(Two) cases of merger of Indian banks. One is the case when State Bank of India (SBI) has acquired the State bank of Saurashtra (SBS) and another is the case when Kotak Mahindra Bank has acquired the ING Vysya Bank. This study has been conducted with the main objective of examining the impact of merger of these banks on the return (share price) of the acquirer bank with the help of event study methodology and regression analysis. By using the event study analysis, we have compared between average period return of security and daily return of the event windows. Whatever the excess return has been made, that has been treated as the benefit due to merger.

Key words: - Indian Banks, Merger, Share Price, Event study

WORK LIFE BALANCE: AN ORGANISATIONAL TOOL AND KEY TO LIFE SATISFACTION

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ABSTRACT

***Purpose-** Work life balance is an emerging area of concern for the organisations. For every human being, achieving satisfaction in life is a larger goal. The purpose of this paper is to attract increased interest of organisations towards implementing and encouraging their employees to use WLB policies to balance their work and life. To describe various outcome of implementing WLB to employees and organisation. To outline the role of work life balance in achieving life satisfaction.*

***Designing /Methodology/ Approach-** Taking insights from the given and other immense citation available, the author adds to existing literature the outcomes of work life balance on employees and organisations.*

***Findings-** Organisation when take steps in implementing various WLB policies gives various outcomes. There is a relationship between Work life balance and Life satisfaction.*

***Research Implications –** Organization to allow employees to make best use of work life balance policies and achieve satisfaction with life.*

***Practical Implications-** In a competitive era, organisation when invest in promoting WLB able to retain and sustain the workforce in the competitive era.*

***Social implications-** As organisations encourage employees to avail the benefits of WLB will enhance their productivity, loyalty, reduces absenteeism, increase organisational profits and enhance the market image of the organisation. It will sustain the human resources and enable them attain life satisfaction.*

***ORIGINALITY/VALUE-** To the knowledge of the author this is the original description.*

***KEYWORDS –** Work life balance, Life satisfaction, Employees, Organisation*

INDIAN PERSPECTIVE ON PERCEIVED RISK AND ATTITUDE TOWARDS E-RETAILING: MODERATING EFFECTS OF EXPERIENCE AND GENDER

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ABSTRACT

The e-retailing market is witnessing a mammoth competition among its different players. Therefore, it becomes necessary to better understand the needs and concerns of the consumers. The objectives of this research are to determine the different types of risk that influence the shopping attitude of the consumers and to determine how past shopping experience and gender moderates the relationship between risk perception and attitude.

A convenience sample of 111 was gathered using a structured online questionnaire. Exploratory factor analysis was conducted to identify the factors. The data was analyzed using regression analysis. The findings suggest that factors namely technology risk and product risk negatively influence the attitude. Gender is moderating the relationship of product risk and delivery risk with attitude. Past online shopping experience moderates the relationship between technology risk and attitude.

Keywords: Attitude, e-retailing, perceived risk, past shopping experience, gender

ANGANWADI CENTRES IN KASHMIR: INFRASTRUCTURE ASSESSMENT AND MANAGEMENT OF AFFAIRS

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ABSTRACT

The present study was conducted to evaluate the infrastructure of anganwadi centres in Kashmir valley and understand the functioning. The data was collected from six districts which were selected based on multi-stage stratified sample design technique and lottery method. The data was collected as per a well-designed questionnaire through observation methods and interviews. All the anganwadi centres which were evaluated were housed in private establishments. It was observed that about 71 % centres did not have adequate equipment and tools required for proper delivery of services. The functioning of anganwadi centres was found to be affected by multi-dimensional factors and lack of infrastructure being one of the main reasons for inefficient output of the ICDS scheme.

EMPLOYEE ENGAGEMENT AND FAMILY FRIENDLY INITIATIVES: TOWARDS ATTAINING CORPORATE SUSTAINABILITY

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ABSTRACT

In the fast changing corporate sector, business leaders know that having a high-performing workforce is essential for growth and survival. While there is still much work to be done to improve employee engagement, some common practices and cultural norms emerged from this study. Business objectives and strategy were clearly communicated via multiple channels and reinforced by line managers; performance metrics were clearly tied to business goals; benchmarking was widely used both inside and outside companies and industries; employees were given a fair degree of responsibility and asked to work creatively to solve problems; formal recognition programs were in place to reward top performance; and there was a decent amount of autonomy, where many decisions could be made on the individual team level versus at headquarters. The most common measurements best-practice companies are using to connect engagement to business performance were those that tied customer metrics with engagement metrics

MIDDLE CLASS IN INDIA – THE PIVOT FOR SUSTAINABLE ECONOMIC GROWTH

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ABSTRACT

India's rapid economic growth has lifted an important percent of population out of poverty and has eventually also created a considerable sized middle class. During the path of economic development in India, the middle class appears to be the solution to sustainable growth due to its contribution to consumption and factor inputs.

The emerging middle class, in developing economies in general and India in particular, has received much attention in recent years. Therefore, the middle class is considered as one of the key drivers of Indian's economic growth because of the demand for goods and services and also because the middle class is also the source of savings and entrepreneurship.

Future of the country is bright as per the long-term fundamentals; with the growing GDP of which sixty percent is domestic private consumption. There is healthy saving rate in India, which is around twenty percent of the total income and the large working age population with an average age of thirty years. The increase in the size and capabilities of India's middle class demonstrates the extent to which a significant segment of the population has benefited from the economic growth in recent decades.

Now the time has come for all stakeholders to come-together and address the most pivotal societal challenges facing middle class of India today - skilling, job creation, economic inclusion of middle class in rural India and building a healthy and sustainable future for it's citizens.

BUSINESS FAILURE VIS-A-VIS FINANCIAL FAILURE: A COMPARATIVE STUDY OF TEXTILES COMPANIES IN PUNJAB, INDIA

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ABSTRACT

In this research 34 limited companies of textile sector in Punjab, India have been covered. An analysis of their audited financials has been conducted from 01.04.2008 till 31.03.2017. Thirty financial ratios have been analyzed for each group of 17 failed textile companies and 17 non-failed textile companies to explore the reasons of turning the loans account of 17 failed companies into Non-Performing Assets (NPA). The study aims to find out whether it was a business failure or a financial failure of these textile companies whose loan accounts turned NPA. The Univariate analysis of financial ratios revealed that there exists significant difference between cash flow ratios and income ratios of failed group and non-failed group of companies. This implies that the failed companies have stalled due to financial failure and not because of business failure as during the same period other 17 non-failed textile companies were generating sufficient cash flows and incomes to meet with their debt obligations.

KEYWORDS: Bankruptcy; Business Failure; Credit Rating; Financial Failure; Non-Performing Assets; Punjab; Textile Industry

PERCEPTION OF THE USE OF ICT FOR ONLINE EDUCATION: STATUS DURING THE COVID-19 PANDEMIC

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ABSTRACT

The COVID 19 pandemic has taken a toll on the world and of the many vulnerable groups to have been most affected, are the student population are being subjected to academic challenges due to the pandemic and see themselves amidst future uncertainties. Against this backdrop, the global pandemic and the consequent lockdown replaced the regular traditional form of education with emergency online classes at a short notice leaving the students with little to be prepared with. This sudden shift has brought about an enormous wave of change with the education system now moving towards digitization and making greater use of online teaching platforms. Therefore, this paper attempts to explore the perception of the students towards the new online form of education during the COVID 19 Pandemic. The responses of a total of 315 students from the university level belonging to the state of Arunachal Pradesh was taken using a structured questionnaire survey consisting of items via Google forms. Results indicated that majority of the students believed that online education and ICT are not inclusive in nature and do not have fixed schedule and prefer a blended mode of education with more emphasis on the traditional mode. Furthermore, the effect of such a mode of education on the mental health status of the students have also been discussed. The study proposes a comprehensive understanding of the various student vulnerabilities involved with online teaching and learning to facilitate maximum benefits of digital education.

Key words: Online education, Student mental health, Arunachal Pradesh, E-learning, ICT

PERCEPTION OF PHYSICIANS ABOUT SPONSORSHIP STRATEGIES ADOPTED BY PHARMACEUTICAL INDUSTRY

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ABSTRACT

This research paper is aimed to identify the sponsorship strategies of pharmaceutical companies and to study the opinion of physicians about the importance of these strategies for the growth of pharmaceutical companies. India maintains a crucial position within the global pharmaceuticals sector. The pharmaceutical industry includes developing, producing, and marketing drugs that are authorized for use as medications. Pharmaceutical companies can give out in generic, and brand medications. In the present research study the data is collected from 100 respondents with the help of survey method. Researchers have identified descriptive research design is most suitable research design for the study and non-probability convenience sampling method as most suitable sampling method. The researcher's findings related to this research are based on primary data collection and secondary data collection also.

Keywords- Sponsorship, Pharmaceutical, Campaign, Brand, Physician.

ADVISORY INTERVENTION IN INVESTMENT DECISIONS: A REVIEW

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ABSTRACT

Financial advisory services is a growing financial service world over. In India, the advisory services are at their nascent stage but has huge potential in the post Covid scenario owing to the drastic shift in the investment pattern of Indian investors. But there is lack of dependence on financial advice among these investors. The present study uses exploratory research design to conduct a wider review of past literature about financial advice and the value such advisory intervention brings in investment decisions. Secondary sources are used for data collection. The study finds that financial advice results in better savings behavior, proper portfolio management, control of behavioral biases and information generation which aids rational decision making. The findings of the study recommends investors to utilize advisory services in decision making and the need of extending this service to retail investors.

KEYWORDS: *Financial advice, Investment decisions, Individual investors, Advisory intervention*

STUDY OF LITERATURE REVIEW ON MICRO FINANCE AS A BOON FOR POOR

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ABSTRACT

The paper tries to study the significant role of microfinance in the development of under privilege groups. Nobel Laureate Muhammad Yunus is a person behind the establishment of the current MFIs along with the foundation of Grameen Bank, Bangladesh in 1976. Microfinance sector has shown remarkable growth in the past few decades. The low income group (particularly female) can be benefitted and can start their own small scale businesses with the help of low interest credit program of Microfinance schemes. This programs help in alleviating poverty by spreading financial services to unbanked sections of population, and millions of poor households are served globally. Simultaneously, the Indian Government has gifted the young and creative population with the concept of start ups. The microfinance bridges the gap between the implementation of creative ideas and lack of finances. Microfinance is not just a tool which is providing financial help to the poor but it helps in strengthen the economy by assisting the people in removing their deficiencies of financial help. Although, still start ups are far behind in getting these benefits and there is huge gap between the MFI(s) and the growth of startups and their sustainability. In describing emerging situation, this paper highlights the problems facing in maintaining sustainability of these start ups in India.

KEYWORDS: - Innovation, Micro finance, Start ups, Sustainability, Poverty alleviation

FEASIBILITY STUDY ON THE ENVIRONMENT AND ECOSYSTEM FOR ENTREPRENEURIAL GROWTH AND THE CHALLENGES FACED BY WOMEN ENTREPRENEURS OF KOLKATA

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ABSTRACT

Any industrial sector's economic development demands inclusiveness, bringing innovative and bold ideas to lead and win the 4th industrial revolution. It has been observed that women are lagging behind men in terms of contribution to economic activities. Motherhood, lack of management experience, and traditional socialization have been cited as challenges for delayed entry into entrepreneurial careers. This paper focuses on understanding women entrepreneurs' feasibility of the Kolkata district's challenges, West Bengal, India. For research methodology, the convenience purposive sampling method was used. For data collection, a questionnaire as a tool was used for the survey method. As the population to be covered was enormous, a representative sample of four hundred (400) respondents was taken for this study, which after processing data, only 370 responses were finalized. For data analysis, Exploratory Factor analysis and Multiple Linear Regression statistical methods were used. The study's findings were that challenges such as "Resource and Financial" and secondly "Support" could significantly impact F_O_E (feasibility of entrepreneurship). The research scholars and policymakers can leverage this paper to understand the challenges and strategize for women's betterment, empower them, and uplift them economically.

Keywords: *women entrepreneurship, gender gap, challenges, empowerment, Kolkata*

SPORTS COMPETITIVE ANXIETY AMONG MEDALIST AND NON-MEDALIST MALE MALLAKHAMB PLAYERS

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ABSTRACT

The purpose of present study was to access the Sports Competitive Anxiety between All India Inter University Medalist and Non-Medalst Male Mallakhamb players in the age between of 17-25 years. In the present study, the subjects were selected for data collection from All India Inter University (AIU) Mallakhamb Championship held at Punjab University, Chandigarh in November 2018. The subjects were purposively selected in the case of Medalists and randomly in the case of Non-Medalists. The sample consist of 64 All India Inter University Male Mallakhamb players next divided into two groups (N=06) Medalist and (N=58)

Non-Medalst Male Mallakhamb Players. To measure the level of Sports Competitive Anxiety of the subjects, Competitive State Anxiety Inventory-2 (CSAI-2) developed Marten's was applied. Competitive State Anxiety (Cognitive Anxiety, Somatic Anxiety and Self Confidence) was compared using independent sample t test. The result of the study revealed that there was a significant difference between All India Inter University Medalist and Non-Medalst Male Mallakhamb players. It has been observed that All India Inter University Medalist Male Mallakhamb Players had Lower level Cognitive Anxiety and Somatic anxiety and high Self Confidence than the Non-Medalst Male Mallakhamb Players.

KEYWORDS: *Cognitive Anxiety, Somatic Anxiety, Self Confidence, Medalist and Non-Medalst, Mallakhamb players*

WOMEN DUAL RESPONSIBILITY & GLASS CEILING: AN EMPIRICAL STUDY OF WORKING WOMEN PROFESSIONALS IN PUBLIC SECTOR BANKS IN PUNJAB

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ABSTRACT

Glass ceiling, as discriminatory promotion pattern despite the non-discriminatory written policy that denies or restrict the promotions of qualified females in a corporate world. The objectives of the present study were: i) to identify dual responsibility as exogenous factor that prevented aspiring women to take top positions at PSBs and ii) to examine steps taken by Government and Managements of Public Sector Banks to address the problem of dual responsibility. To fulfill the above objectives the data covering the above objectives was collected, processed and analyzed using percentage method and Chi-Square test as statistical tool using SPSS. And further narration analysis was done of Khandelwal Committee Report and Lok Sabha Committee Report to identify the steps taken by the government. From the analysis of data, it was concluded that dual responsibility prevented aspiring working women to take top position in Banks and Government has taken relevant steps, to encourage working women to take promotions at higher cadre.

Keywords: Glass ceiling, PSBs, Dual responsibility, Khandelwal report, Lok Sabha committee report.

A STUDY ON INVESTMENT PATTERN OF YOUNGSTERS (AGE GROUP 21-30)

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ABSTRACT

Savings form an important part of the economy of any nation. With the savings invested in various options available to people, the money acts as driver for growth of the country. There are lot of investment choices and one must select the most appropriate. The person dealing with planning must know all the investment choices and how these can be chosen for the purpose of attaining overall objectives. The purpose of this study is to determine the awareness of the young generation (age group 21-30) towards various investment avenues available, the various investment avenues preferred by youngsters for savings investing and factors that are generally considered by them while making investment. The study also aims at determining whether the current generation has shifted from conventional investment avenues towards the emerging investment avenues. Investor's perception will provide a way to accurately measure what the investors think about the various investment avenues. For this we conducted survey in the areas of Nasik, Pune and 300 respondents conveniently selected were analyzed to know their perception regarding the various avenues of investment, their objectives, and their preferences. The respondents belong to the age group 21 to 30

AN EMPIRICAL ANALYSIS OF THE DISSONANCE BETWEEN INDIA'S STOCK MARKETS AND THE INDIAN ECONOMY DURING THE COVID-19 PANDEMIC

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ABSTRACT

India's extreme lockdown to deal with the Covid-19 pandemic led to a shutdown of many businesses, markets, mandis, factories and shops. Economists' expectations in June 2020 revealed a massive shrink in the Indian economy and a negative Gross Domestic Product growth, which is a first in fifty years. This sink

in the global economy isn't reflected in the booming capital markets. The reasons for this behaviour are unknown. The present study's main aim was to discover the factors that led to a dissonance between performances of the Indian economy and the Indian stock markets and determine if stock markets' patterns reflect the national economy's performance. Statistical analysis methodologies such as correlation and the Granger Causality model have been used to determine the relationship type between the BSE Sensex Index, speculation levels, volume and crucial macroeconomic variables such as the Gross Domestic Product, Foreign Institutional Investment, interest rates and inflation levels from February 2020 to June 2020. The results provided reasonable evidence to prove that FII, interest rates and speculation levels have a greater impact on driving the performance of stock markets than macroeconomic variables such as GDP or Index of Industrial Production.

KEYWORDS: *Indian economy, Indian stock markets, stock market efficiency, stock market reflection of economy, Granger Causality, dissonance between economy and stock markets*

ENERGY EFFICIENT ROUTING PROTOCOLS IN WSN: A REVIEW

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ABSTRACT

In modern years the study on Wireless Sensor Networks (WSNs) have develop great achievements in the fields of fields of the electronic and computer Science. Therefore the WSNs consists various low cost and low power sensor nodes and battery substitute in harsh atmospheres is usually impossible, an energy-efficient concept for all layer of protocols stack especially routing methods are essential to extend the sensors' lifetime. In the sensor networks, the most important task is to routing the packets from sensor nodes to its base position. Routing is more complex in wired and wireless sensor networks. This article presents the general idea of various routing approaches and also presents the workings of energy efficient routing models are applied in WSN in detail.

KEYWORD : wireless sensor' networks, routing protocols, power effectiveness and system life span

FROM E-COMMERCE TO S-COMMERCE: STUDY OF CONSUMER' PERCEPTION TOWARDS SOCIAL MEDIA MARKETING ACTIVITIES OF ECOMMERCE FIRMS.

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ABSTRACT

The evolution of social commerce is transforming the business practices of e-commerce firms. From the past few years social media platforms have been actively used by firms to reach out to large number of consumers. Consumers use social media platforms to refer to recommendations, rating and reviews before making any purchase decisions. Social commerce is enriching consumer experience of online shopping. This research wants to ascertain the determinants of consumer perception towards activities of e –commerce firms on social media platforms. For the purpose of study, data collected from 127 respondents was analysed using structural equation modelling using SPSS Amos software. The study reveals that Interaction, personalisation and E-WOM has greater impact on the consumer perception.

Key Words: social commerce, social media marketing, E-commerce, E-WOM, consumer perception

RE-EXAMINING THE IMPACT OF PERCEIVED RISK ON CUSTOMER SATISFACTION IN ONLINE SHOPPING

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ABSTRACT

Despite the benefits e-commerce is providing to its consumer, there are certain problems that consumers are facing while purchasing online and after purchase. It so happens that sometimes, experiences in online shopping result in decreasing the satisfaction. Little work has been done on analysing the direct impact of risk on customer satisfaction in the context of online shopping. This study is conducted to analyse the important risk factors which reduces the customer satisfaction and for analysing the risks a 33 item semi structured questionnaire was adopted. Methods used for data analyses were EFA, CFA, reliability test, correlation and multiple regression. The results of the study inferred that perceived risk has negative impact on customer satisfaction.

Key words: Risk, satisfaction, online shopping, e-retailers, e-commerce.

A STUDY OF THE QUALITY WORK LIFE PRACTICES OF EMPLOYEES OF AJMER VIDYUT VITARAN NIGAM LIMITED, RAJASTHAN

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ABSTRACT

Work life at workplace has significant impact on a individual, relationships & society. This in turn has a long term impact on the commitment, loyalty and performance of an Employee in any organization. The aim of the paper is to conceptual understanding of the Work life & influence of WLB on Psychological, Physical, Social & Professional well being of the Employees. The Findings reveal that Quality work life is a continuous process and dynamic. The sample selection was done by convenience sampling method. The study was conducted in Ajmer region of Rajasthan with a sample of 242 employees taken from Ajmer Vidhyut Vitran Nigam Limited, Rajasthan. The data was collected with the help of a structured questionnaire. The study has revealed that the work-life balance practices have direct influence on employee's retention and it also enhances organizational performance.

Key Words: Quality Work, Ajmer Vidhut Vitran Nigam Limited, Rajasthan, Employee, dissatisfaction

A MULTI-DIMENSIONAL FRAMEWORK FOR RETAILERS TO RESPOND AND DISCOURAGE DESHOPPERS IN ONLINE AND OFFLINE FASHION RETAIL BOTH

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ABSTRACT

Deshopping is the return of products after they have satisfied the reason they had acquired the product. It is quickly transforming into a modern-day scourge for retailers globally because of its predominance and normality. The presence of adaptable merchandise exchanges has made a retail return in the executives a genuine testing issue for both the present and the future. Deshopping has business interests like enhanced customer loyalty and increases the chance of more buying or referral buying. The challenges are operation cost, customer handling, floor staff performance, and holding a product. Throughout the increase in online and offline retail, the patterns of deshopping have increased to a level where it needs operational expertise to deal with it. Deshopping needs attention to optimise managerial constraints, customer handling, and inventory clearance. This study has been conducted by going through multiple papers on deshopping and shortlisted fifteen research papers for this study. We have explored consumer behaviour in different aspects such as attitude, emotion, and need for deshopping. This paper examines the theoretical and situational factors affecting consumer behaviours leading to deshopping.

Keywords: Consumer behaviour, demographics, competitive pressure, Maslow's pyramid, prevention theory, retailer attitude

INTENTION TO CYBERLOAF: A SOCIO - DEMOGRAPHIC ANALYSIS OF SELECTED BANKS IN AND AROUND CHANDIGARH

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ABSTRACT

Actions performed at workplace, other than assigned work, affects the productivity of employees. One of these actions involves the use of Internet and other such related activities performed which is termed as Cyberloafing. At times unwanted actions of using Internet at workplace can affect the productivity of employee either positively or negatively. More than the outcome or productivity, it is foremost important to understand the intention to perform such activities at workplace and whether there is any particular factor due to which an employee tends to behave that ways. Previous studies have shown as to what extent these activities are executed. But it is vital to have clear picture whether any particular factor or variable is related to Cyberloafing intentions at workplace or not. The present study looks at various socio-demographic variables and if they are, in any way, associated with intentions of employees who Cyberloaf during working hours. This research has been carried out in some selected Public and Private Sector Banks, in and around Chandigarh. It will open another outlook to carry out research to envisage the prime relationship of employee's intention of Cyberloafing during office hours with that of key variables that tend to support or encourage such activities at workplace. The findings revealed that there exists a significant relationship between some of the socio demographic factors among employees in banks and their intention to Cyberloaf. Keywords: Cyberloafing, Public Sector Banks, Private Sector Banks, Demographic Factors, Socio - demographic variables.

TOURISM AMIDST COVID-19 IN JAMMU & KASHMIR

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ABSTRACT

Tourism is the engine of economic growth in Jammu and Kashmir as most of the other industries are associated with tourism are hotels, transportation, travel agents, local shops, local handloom and handicraft industries, restaurants which has its ripple effect on tourism revenue in Jammu and Kashmir. COVID-19 has emerged as one of the worst ever economic crises with tourism being one of the most devastated sector across the globe. COVID-19 pandemic leads to nationwide lockdown proved to be a disaster for travel and tourism sector as Hotels, Malls, restaurants, railways, airways and even roads transport was wholly strolled which devastated the tourism industry. The present paper highlights the tourism revival initiatives taken up both by the governmental authorities coupled with private participation which is emerging as a ray of hope for tourism revival amidst Covid-19 in the Union territory of Jammu & Kashmir.

KEYWORDS: *Covid-19, Jammu & Kashmir, Tourism*

ONLINE LEARNING DURING COVID-19: ISSUES AND CHALLENGES IN HIGHER EDUCATION

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ABSTRACT

The Covid-19 pandemic has led to systemic shifts in the education system. This unprecedented education emergency has affected 90% of the world's student population. Majority of the world's student population were shut out of school and university due to Covid containment measures in April 2020. Despite all the challenges and impediments, Higher Education Institutions (HEIs) have been pro-active in ensuring the continuity of education by introducing technological tools. Students also faced technological challenges during online learning. In view of the sudden shift to online mode of imparting education, an attempt has been made to find out the issues and challenges faced by students during online learning.

Keywords: *Digital learning, Remote learning, Face-to-face learning, Conventional classroom, virtual classroom, blended learning*

CUSTOMER SATISFACTION IN TOURIST INDUSTRY: A CASE STUDY OF HIMACHAL PRADESH TOURISM DEVELOPMENT CORPORATION

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ABSTRACT

Tourism is the fastest growing industry in the world and also the third largest industry according to the size. Hotel industry is important part of tourism industry which generates revenue and employment. This study mainly focuses on measuring the satisfaction level among tourists visiting state of Himachal Pradesh. HPTDC is a government undertaking which was established with the motto of customer satisfaction. For the purpose of study a sample of 400 respondents have been selected from the three circuits of HPTDC. Data has been collected using structured questionnaire and factor analysis resulted in six factors contributing towards customer satisfaction. The satisfaction among customers was found to be comparatively high towards staff behaviour followed by food and beverages, communication, accommodation, transportation and safety & security.

KEYWORDS: *Tourism, HPTDC, customer satisfaction, factors*

CHANGING PARADIGMS OF RURAL CONSUMER BEHAVIOUR FOR DURABLE PRODUCTS IN INDIA

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ABSTRACT

We through this paper make an effort to identify the factors that affect the purchase behaviour of rural consumers for durable products; assess the influence of these factors on rural consumer behaviour; and assess the future scope of rural marketing in India and also, suggest appropriate strategies to tap rural markets in India for durable products. Our study shows that the price of the product; advertisements; word of mouth by others; the family and friends have an important bearing on the behaviour of rural consumers for durable product purchase. The brand name; product attributes; warranty of the product; and the culture and tradition have a very strong impact on the durable product purchase behaviour of rural consumers. The rural markets of India have an enormous opportunity and they can drive the modern day marketing.

KEYWORDS: *Rural Marketing, Consumer Durables, Purchase Behaviour, Marketing.*

A STUDY ON PROFITABILITY ANALYSIS AND LIQUIDITY ANALYSIS OF EMERGING PACKAGING INDUSTRY IN INDIA (A CASE STUDY OF FLEX INDUSTRIES LIMITED)

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ABSTRACT

Flex Group is the India's largest manufacturer of flexible packaging materials. In the times of liberalization, privatization and globalization, the management of the Turnover is an essential part of any business situation. The management of working capital mainly consists of investments and short-term financing.

For packaging companies, due to their research and development efforts, the main focus is on long-term assets. Therefore, managing profitability is vital for CFOs. In a rapidly changing business environment, maintaining a level of profit in line with the long-term interests of the business is no easy task. The situation is more difficult for packaging companies which face fierce competition on the one hand and strict regulations on the other. This paper is based on relationship between profitability and liquidity of the Flex Industries limited.

Flex Group is India's largest manufacturer of flexible packaging materials. In the era of LPG (Liberalization, Privatization and Globalization), the organization of turnover is an important part of any business condition. The management of operational capital mainly includes long term financing and shortterm financing.

This article is based on secondary data and explain the relationship between profitability and liquidity of Flex industries Limited.

Keywords: *Net profit ratio, Operating Profit ratio, Current Ratio, Quick ratio, Packaging etc.*

IMPACT OF COVID-19 ON WOMEN LED ENTERPRISES IN INDIA

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ABSTRACT

The pandemic produced a melodramatic swing in the business as a typical methodology and covered the approach for the growth of green, innovations, and to continue to attain sustainable development. Women-led enterprises could be paramount fortified to take benefit of prevailing opportunities. This paper emphasizes the challenges, ways, and means of dealing with and overcoming these during the period of COVID-19 for sustainable development. Perhaps a holistic approach and policies would boost the sustainability of a women-owned business.

Keywords: COVID-19, sustainable, women, entrepreneur, holistic
