

# **WORKPLACE CONFLICT MANAGEMENT DURING COVID-19 PANDEMIC**

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## **ABSTRACT**

*The sudden announcement of spreading of coronavirus in the whole world at a pace rate creates an immense worry for the entire globe. The workforce is affected at large because they are compelled to do work from home without planning and preparation that creates an imbalance in their personal and professional life. Not only the employees but the organizations also suffers with this pandemic situation. Due to shut down of industries, businesses, shops, educational institutions some persons lost their livelihood. This research found that COVID-19 affects every type of organization in the world which become the cause of workplace conflicts. Distance, communication, structural, behavioral and money etc. all these factors influence the entire operations of organizations caused prodigious bearings on the workforce in the form of psychologically and physiologically stress. This study depicts the variations in the form of workplace conflict due COVID-19 pandemic, its impacts on the workforce and also recommend some impetus stratagems that are useful in resolving these virtual workplace conflicts in an effective manner. This research paper is also useful for intending research aspirants for additional research.*

**Keywords:** COVID-19, Variations, Bearings, Stratagems.

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# AN ANALYSIS OF PERFORMANCE AND CHANGING BUSINESS DYNAMICS IN IT-BPM INDUSTRY IN INDIA

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## ABSTRACT

*Rapid advances in information and communication technologies are dramatically affecting the acquisition, creation, dissemination and use of knowledge which in turn affect social and economic activities. It means countries need to harness the potential of these technologies for all sectors of the economy. The information technology industry has emerged as the one of fastest growing industries in India with highest relative share in national economic output. The rapid growth of this industry has been attributed to availability of human capital, entrepreneurship, social networking, favorable policy environment and entry of multinationals. The present study purposes to highlight the performance of IT-BPM industry and to observe the emerging productive changes in the industry during recent time.*

*Keywords: IT revenue, IT software and service export, employment, start-up, and value chain.*

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# SHOWROOMING PHENOMENA: A STUDY OF THE CONCEPT

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## ABSTRACT

*With the increased pace of smart phone usage, the use of internet as a medium of shopping has also increased. This infinite world of internet has taken everyone with an awe. With the various benefits that it has, it also brings along a number of drawbacks. The sudden rise in internet shopping has made so many customers happy, but at the same time has given discomfort to many retailers. As its not just internet shopping anymore but given birth to a new term i.e. showrooming. Ahuja et al.(2003) in their study discuss about the e-commerce spur, the shoppers now have a choice to switch between the two channels available to them, i.e. offline and online channel. Shoppers physically visit the offline store, checkout the products but finally order them online. Many of such shoppers who end up buying online give rise to “showrooming” (Quint, Rogers,2013). This research paper has tried to explore various factors and determinants that help us to understand the ‘showrooming’ phenomena. Qualitative research is undertaken to analyse the showrooming phenomena. Atlas ti software has been used to analyse the data relating to the 25 interviews conducted and further codes are generated. The results of the findings show 18 factors like sales person advice, shopping spree, family opinion, product assurance etc. to be the key determinants of Showrooming Phenomena.*

*keywords: Showrooming, Showrooming phenomena, Customers, Retailers, Shopping*

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# INCLUSION OF AI IN IMPROVING EMPLOYEE RETENTION AMONG MILLENNIALS: A CASE STUDY OF SELECT IT FIRMS

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## ABSTRACT

*An organization stands firm on its strong base of the workforce. The majority of the workforce was millennials (also known as Gen Y) today. It becomes essential for the organization to retain positive and motivated employees. The industries always look for alternatives to keep the outlays low, but an aspect that goes without noticing. The difficulty faced by IT sector companies in India is attracting potential employees and retaining the talent as high turnover is the root cause of many grave consequences. HR practices require significant alteration for the improved outcome and have the potential employees refrain from the cost of employee turnover. Artificial intelligence can act as a catalyst to boost the daily HR processes and leverage the quality of work of employees and the organization. AI could facilitate managers with reports and timely reminders for a new task or if they have outgrown requisites of their role.*

*Keywords: Millennial workforce, Artificial intelligence, employee turnover, employee retention, bias, decision making*

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# A STUDY ON CORRELATION BETWEEN EMPLOYEE MOTIVATION & ORGANIZATIONS OUTPUT & PROFITABILITY

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## ABSTRACT

*Since last twenty years employers are creating efforts to stay their workers motivated but, they very don't perceive what really motivates a person. solely if persons thinks for future and longevity of an organisation wherever they works then solely organisation will work a lot of expeditiously and it also makes a distinction in profitability. If an organisation wishes to become successful at workplace, then basically leader has to perceive what worker expects. In an organisation each worker is at totally different stage or level in their work place and lives, thus to stay them motivated leader has to use various management techniques, most significantly neither leader nor human resource manager shouldn't forget that the human resource management additionally includes applications of theories of motivation, as every theory speaks concerning basic wants of human. Therefore, if a leader applies each principle of all the motivational theories then in all probability leaders will keep its workers motivated to their expected level.*

*Broadly there are two ways in which to stay the staff motivated i.e. by applications of economic and non-financial aspects. The main focus of the paper is on the social control of principles of psychological feature theories by the leader to keep its workers motivated at work place. In gifttradesituation it's not necessary to pay a large quantity for keeping workers motivated, however instead of this it's needed to tackle the staff strategically in order that employees ought to stay motivated by obtaining a feel that they're vital as well as indivisible part of an organisation. This shows that, for achieving the expected output and profitability, an organisation has to keep the staff motivated and successively motivated employees can demonstrate an example of a thriving and profitable organisation.*

*Keywords: Motivation, Basic Needs, Behaviour, Rewards, Awards, Pay Scale Job Satisfaction.*

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# PERFORMANCE EVALUATION OF IMAGE ENHANCEMENT TECHNIQUES IN DIGITAL MAMMOGRAPHY

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## ABSTRACT

*The most exigent stage in breast cancer diagnosis is timely detection. Detection can be possible if we can identify the defected cell or tissue clearly. Recently many researchers have worked on image enhancement techniques for enhancing the image. Various factors like noise, distortion, uneven boundaries, certain marks etc. are affecting the precision of mammographic image. This paper proposed the algorithm to eliminate the noise from mammographic image by applying very effective filters to enhance the image. Erosion, Dilation, Opening and Closing are the Morphological Operation that are applied to increase the quality and sharpening of selected image. The sharpened and well-defined ROI is extracted afterwards. The prominent performance evaluation parameters are used to measure the degree of enhancement by using three metrics: 1. Mean Square Error (MSE) 2. Peak Signal Noise Ratio (PSNR) 3. Root Mean Square Error (RMSE). The enhanced as well as finer region of Interest is extracted and will forward to segmentation section for further processing to find micro calcification or lesion detection.*

*Keywords: Enhancement, Image Processing, Mammography, Region of Interest*

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# LATEST TRENDS AND TECHNOLOGIES IN BANKING SECTOR IN INDIA

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## ABSTRACT

*With the advent of globalisation and privatisation in India, banks are focused on R&D and implementing a variety of creative concepts and technology. Banks have become an integral part of our life, from saving money to booking tickets taking loans to any money-related operations. With technological advancements, the whole banking process has now reached our hands, from desktop computers to our mobile phones, making banking a more straightforward process for both bankers and their customers. Growth in digital technology in banking has also led to an increase in cyber frauds, and cybersecurity has become all the more important, with an increasing number of digital transactions going on every day.*

*Keywords: Online Banking, Cybersecurity, Digital Technology*

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# IMPACT OF COUNTRY-OF- ORIGIN ON PERCEIVED QUALITY IN DURABLE SECTOR

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## ABSTRACT

*Lately, number of foreign brands are entering in Indian market and competing with local brands. With increase in competition, it often becomes difficult for consumer to take purchase decision. Consumer use various parameters like Brand, Price, Country of origin to assess the quality of the product. This study investigates impact Country-of-Origin has on Perceived quality. Focusing on two dimensions of COO, namely, Cognitive Image and emotional image study was conducted. Data was collected from 506 respondents and was analyzed using Pearson's correlation and Simple Linear Regression. Findings suggest that Consumers check Made-in Label to have a perception regarding quality of the product.*

*Keywords: Country-of-Origin, Perceived Quality, Quality, Durable Goods*

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# URBAN STREET VENDING IN INDIA AND THAILAND: A REVIEW

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## ABSTRACT

*The shimmering cities are dependent upon street vendors for their survival yet their assertions to the cities are always contested. As the world is progressing, its stress on minimizing the inequalities is increasing, therefore, it is expected that the street vendors are immersed in the path towards progress. The paper attempts to find out if there is any improvement in the legal status of the street vendors in India and Thailand, which are the leading Asian economies and have huge presence of street vendors. On one hand, India has introduced an act for the welfare of the street vendors and on the other side, the street vendors of Thailand are governed by multiple policies from time to time. The analysis has revealed that their legal status in both the countries is still nebulous.*

*Keywords: Urban Economy, Urban Public Space, Street Vendors, Unorganized Sector, Urban Policy*

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# UPSURGE OF RURAL MICRO ENTREPRENEURS: AN EMPIRICAL GLIMPSE

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## ABSTRACT

*Rural entrepreneurship refers to the entrepreneurship rising at village level which can occur in a variety of areas such as business, agriculture, industry as well as acts as a useful factor for economic development. Present paper deals to understand the management and functional problems of rural micro entrepreneurs while carrying out nonfarm business. Study set to test the hypothesis that there is no significant difference into management problems and functional area problems faced by different nonfarm business in study area. 259 micro entrepreneurs were interviewed with the help of wellstructured schedule selected from 94 villages of Sangli district Maharashtra state of India. Opinions of samples were sought on likert scale. Hypothesis tested using independent sample 't' test and ANOVA. The null hypothesis set for study is rejected. Micro entrepreneurs do face problems, to mention few lack of technical knowledge, lack of organizing resources, lack of proper warehousing facilities and the like.*

*Keywords: - Rural non-farm sector, Nonfarm business, Micro entrepreneurs.*

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# HIGH PERFORMANCE WORK SYSTEM IMPACT ON ORGANIZATIONAL AND EMPLOYEE OUTCOMES – A THEORETICAL REVIEW

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## ABSTRACT

*This study explores the relationship between high work performance work system with organizational outcomes and employee outcomes. This study explained the conceptual relationship between human resource management and high-performance work system. This study also investigated the growth and development of high-performance work system. This contributes towards the literature by identifying the impact of high work performance work system towards organizational and employee outcomes theoretically. This study also identified the need for high performance work system practices inside the organization in this competitive environment.*

*Keywords: High performance work system, Organizational outcomes, Employee Outcomes, Human Resource Management*

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# COMPETITOR IDENTIFICATION OF ASSAM SILK-AN EXPLORATORY INVESTIGATION

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## ABSTRACT

*Competitor identification plays a significant role in the formulation and implementation of a successful strategy in an industry. This study is an attempt to explore and gain an insight on the Assam silk industry by identifying its competitors. Data were collected from 60 Assam silk suppliers of finished products located in Sualkuchi area of Assam by in-depth interview through unstructured schedule. Peteraf & Bergen's (2003) competitor identification framework is used for the study. This study revealed that there are direct rivals, vertical substitutors as well as latent substitutors of Assam Silk products. Moreover, the industry also witnessed the presence of direct and potential competitors. The findings will be significant in formulating strategy for addressing the challenges posed by the competitors in the Assam Silk industry.*

*Keywords: Competitors, Competitor identification, substitutors, Assam silk.*

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# HUMAN CAPITAL ANALYTICS: MAPPING THE WORKFORCE COMPETENCIES IN DATA-DRIVEN BUSINESS ENVIRONMENT

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## ABSTRACT

*World-wide technological advancements, big data, and cloud computing continually power the world through the flow of data. Employee analytics is a phenomenon that is evolving as the workforce becomes more diverse. It is referred to by many different terms, including Human Capital Analytics, Talent Analytics, Human Resource Analytics, Workforce Analytics, and People Analytics. Human resources are usually at the core of technology, and resource allocation projects have a direct impact on organisational performance in the majority of organisations. Untapped competencies of employees have been researched for thousands of years, but currently the method of research, accessibility to data, and the advancement of technology has provided a new perspective to the concept of competencies. The purpose of this conceptual paper is to examine the aspects of Human Capital Analytics and the challenges associated with its implementation to enable organisations for mapping and building workforce competencies to achieve organizational success, even during times of turmoil.*

*Keywords: Workforce analytics, Competency mapping, Human Capital Analytics Competency, Employee Competency and Job Competency*

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# CONSUMER PERCEPTION ON UNETHICAL MARKETING BEHAVIOR- IMPACT ON DECISION MAKING

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## ABSTRACT

*With the advent of internet and increasing awareness on marketing ethics being subset of business ethics, companies are focusing on inculcating ethical considerations in marketing practices, which further influence purchase decision. The present study aims to explore some unethical marketing practices or ethical issues influencing customer purchase decision. Data has been collected from 420 students from different state universities (Haryana, India). Reliability analysis, factor analysis, descriptive statistics (mean and standard deviation), multiple regression are being the tools used to explore the influence of various construct of unethical marketing practices (deceptive advertising, deceptive packaging, environmental considerations, grievance redressal, pressuring selling and unfair price) on customer purchase decision (or) behavior. The results revealed that all the variables are positively related with purchase decision and positively influencing the same, wherein the strongest predictor to purchase decision is environmental considerations and the weakest (least influencing) was pressuring selling. This study also focused on some vital managerial implications to be taken care by marketers.*

**Keywords:** *Ethical issues, Unethical marketing practices, Purchase decision, Purchase behavior.*

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# IMPACT OF DEMONETISATION ON E-PAYMENT SYSTEM OF INDIA: EMPIRICAL ANALYSIS

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## ABSTRACT

*The visions of RBI come into reality in December 2008 when a new institutional structure viz. National Payment Corporation of India (NPCI) was established as an umbrella organisation for all kinds of retail payment and settlement with the objective of deepening the retail payment system of India. On 8<sup>th</sup> November 2016 Government of India announced demonetisation and thereby banning the high denominated currency notes of 500 and 2000. After announcing demonetisation, the central Govt. has taken numerous measures concerning the retail electronic payment. In light of the above facts, this paper analyses the trend of the e-payment system in India from 2004-05 to 2018-19 and critically evaluates the impact of demonetisation on e-payments. To study the impact of demonetisation, Welch's two samples mean equality t-test and break-point unit root test are employed. It is evidenced that demonetisation significantly impacted the retail electronic payment system of the country.*

**Keywords:** *Aadhaar, Demonetization, IMPS, NACH, NPCI, PPI*

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# **DURABLE PRODUCT PURCHASE BEHAVIOUR IN INDIA: A STUDY OF RURAL CONSUMERS OF WESTERN UTTAR PRADESH**

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## **ABSTRACT**

*The 21<sup>st</sup> century marks the new era of marketing. The marketers in India as well as across the globe are talking about the rural marketing. There is lots of buzz and discussion about rural marketing. In this cut-throat competitive era the rural marketing has become an important part of today's marketing system. Marketers find it as a best alternative for the saturating and near to stagnant urban markets. Present paper makes 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.*

*Keywords: Rural India, Consumer Durables, Consumer Behaviour, Rural Marketing, Western Uttar Pradesh.*

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# SAFEGUARD PROTOCOLS TO PROTECT MOBILE ADHOC NETWORKS AGAINST DIFFERENT ATTACKS

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## ABSTRACT

*As the need for technology grows, so do the risks associated with it, such as confidentiality, data loss, and other issues in the realm of communication. Mobile Ad hoc network is a type of wireless network that does not require any infrastructure for transmission. In MANET node's movement is unpredictable due to its dynamic nature. As a result of malevolent nodes, the network is vulnerable to routing misbehavior and attacks. In this paper, two new safeguard protocols, 'Cu-IDS' and 'FF-IDS' are designed to fortify the network against two different attacks: Blackhole and DDoS. These protocols based on an optimized IDS where cuckoo and firefly optimization assist the IDS in providing a selective path to avert the network from different attacks, reduces the risk of data loss and delay. Both protocols' performance is evaluated using three distinct network situations and calculated characteristics such as PDR, Throughput and End to End Delay.*

*Keywords: MANETs, Blackhole, DDoS, Optimization, Intrusion Detection System.*

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# ANTICIPATING MSME UNITS SOCIAL CATEGORY WISE IN INDIA: WITH SPECIAL REFERENCE TO ENTREPRENEURSHIP INTENT OF MANAGEMENT GRADUATES

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## ABSTRACT

*India is having different classes on the basis of caste as open/general/other class, Other Backward Class (OBC), Scheduled Castes (SC) and Scheduled Tribes (ST). Observantly entrepreneurship startups in comparison with open class are more than backward class, Scheduled Castes and Scheduled Tribes. It is vigilant that all our efforts towards entrepreneurship would steeply increase with active inclusion of backward class, Scheduled Castes and Scheduled Tribes. There are many assistance schemes for backward class, Scheduled Castes and Scheduled Tribes. These schemes will be utilized substantially only when there is an entrepreneurship intent among backward class, Scheduled Castes and Scheduled Tribes. Thus paper is exploring awareness level and participation in Financial Inclusion of management students in Mandvi region in Gujarat state (India). The paper also aimed towards perception of tribal management students about start up business or entrepreneurship. The paper is finding linear trend line to anticipate MSME units' social category wise. Keywords: Financial Inclusion, Rural Finance, Financing Schemes, Entrepreneurship*

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# **A STUDY ON AWARENESS TOWARDS GOODS AND SERVICES TAX AMONG DEMOGRAPHIC VARIABLES IN PUNJAB**

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## **ABSTRACT**

*The Indian government decided to impose GST on July 1, 2017. This affects every individual and causes a slew of consumer concerns about GST adoption. The purpose of this study is to see how wellinformed consumers are about the GST rollout in India. Based on t-test and ANOVA, as well as descriptive analysis, the level of awareness for GST implementation is investigated. According to the research, demographic characteristics do not have a high level of GST awareness. Keywords: GST, Demographic Characteristics, Awareness, Descriptive Analysis*

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# CHALLENGES PERCEIVED BY FARMERS PRACTICING ORGANIC PADDY CULTIVATION UNDER PARAMPARAGAT KRISHI VIKAS YOJANA (PKVY) SCHEME IN KAMRUP DISTRICT, ASSAM

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## ABSTRACT

*The present study examines the challenges perceived by organic paddy farmers registered under the Paramparagat Krishi Vikas Yojana scheme in Kamrup district, Assam. 50 such farmers were randomly selected from Boko block in the district. The socio-economic characteristics of the respondents were analyzed using frequencies and percentages while the responses on the challenges perceived by the sample respondents (collected on a five-point Likert scale) were analyzed with the help of mean scores and Mann-Whitney U test (at 5% level of significance). Lack of proper markets, poor extension services, lack of optimum price and lack of promotional activities were found to be the key challenges. From the Mann-Whitney U test, no significant difference was found between small and medium farmers regarding the challenges perceived by them except in case of their perception towards 'lack of storage facilities'.*

*Keywords: challenges, organic farming, paddy, perception, scheme.*

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# ADOPTION OF PROPER HR PRACTICES: A TECHNIQUE FOR RETAINING TALENT

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## ABSTARCT

*The main purpose of this research paper is to examine the association among human resource practices (compensation & reward, performance appraisal, employee engagement, recruitment & selection and training & development) and talent retention. The survey data of the researcher paper was collected from insurance employees working in public and private sector insurance companies. A total of three hundred ninety-six (396) were used for analyzing the collected data and by PLS – SEM (Partial Least Square Structural Equation Modelling in Smart PLS version 3.3.2. The findings of SEM (structural equation modelling) revealed that HR Practices specifically compensation & reward, performance appraisal system and employee engagement were positively and significantly related to talent retention. The findings also revealed that the two HR strategies (recruitment & selection and training & development were insignificant associated with talent retention.*

*keywords: Human resource practices, compensation & reward, performance appraisal, recruitment & selection, training & development and employee engagement and talent retention*

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# IMPACT OF EFFICIENT WORKING CAPITAL MANAGEMENT AND FOREIGN PROMOTER OWNERSHIP ON FIRM VALUE

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## ABSTRACT

*Using data from the Bombay Stock Exchange (BSE 500), we examine the impact of efficient working capital management (WCM) and foreign promoter ownership on firm value. Our findings show that while efficient WCM plays some role in the improvement of firm value, foreign promoter ownership has a strong positive impact on firm value in the Indian production industry. This study contributes to the literature on the impact of WCM efficiency and foreign promoter ownership on firm value. Financial managers, investors, financial management consultants, and other stakeholders may find our finding to be useful.*

*Keywords: Working capital management, promoter ownership, firm value, India*

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# MANAGERIAL PERCEPTION TOWARDS TRAINING AND DEVELOPMENT PROGRAMMES: A STUDY OF SELECTED PUBLIC SECTOR BANKS

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## ABSTRACT

*Human factor has moved into the focal point of business in the current days. This realization has led to the development of theories, models and strategies of managerial and organizational effectiveness in manufacturing as well as service organizations both in public and private sectors. This study on Training and development give an insight indeveloping some realistic rules and methods to improve the managerial effectiveness and, managerial performance. It is well know that appropriate training plays an important role in an employee's growth in every perspective. The study has been conducted on the executives of two largest public sector banks in India. The results of the study show the perception of male and female bank executive towards training. The results also reveal that there are significant variations among the two genders with regard to the perceptionabout training. The findings of study show the effect of training of Bank employees in different banking skills, and their performance.*

*Keywords: Training, Productivity, Effectiveness, Performance*

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# CAUSAL NEXUS BETWEEN FDI IN FMCG SECTOR AND ECONOMIC GROWTH

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## ABSTRACT

*The Fast Moving Consumer Goods industry is also known as the Consumer Packaged Goods industry. It deals mainly with the manufacturing, distribution and marketing of packaged consumer goods. Fast Moving Consumer Goods are usually consumed by consumers at regular intervals. The fast-moving consumer goods (FMCG) business is India's fourth largest industry. This involves broad variety of repeatedly purchased consumer goods such as household and personal care items such as toiletries, soap, cosmetics, oral care products, OTC products and food and beverages, as well as other nondurable products such as glassware, lamps, paper products, etc. From US\$ 23.63 billion in FY18, the rural FMCG market in India is expected to rise to US\$ 220.00 billion by 2025. In 2018, FMCG industry revenues reached US\$ 52.75 billion. The industry's key growth drivers have been more awareness, greater access, and changing lifestyles (IBEF Report, 2020). Competition among FMCG producers is growing and investment in this sector is also rising. In this paper an attempt has been made to study the Causal relation between FDI in FMCG and Economic growth by VAR and VECM. Granger Causality test confirms the inflow FDI in FMCG Sector has a unidirectional relationship with Per capita income, Gross domestic product and Foreign exchange reserves. FDI in FMCG does not Granger cause GDP and Per capita income but Foreign exchange rate shows causal relation with FDI.*

**KEYWORDS:** *Foreign Direct Investment, Economic Growth, Fast Moving Consumer Goods, Causality, Retail industry.*

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# **AN EMPIRICAL STUDY OF CUSTOMERS' PERCEPTION REGARDING E-BANKING SERVICES DURING COVID-19: SOME SURVEY EVIDENCES FROM PUNJAB**

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## **ABSTRACT**

*With the influx of new technology, changing customer behaviour and new regulations, the banking has changed and even non-banking institutions have got an opportunity to enter the financial markets. Currently people have started to use mobile and internet banking to the most due to Covid-19 like situations because there was no other choice. The present paper examined the perceptions of bank customers about e-banking during Covid-19. The data was collected through questionnaire from 100 customers during February-March, 2021. The study concludes that majority people are aware about echannels where ATM is on the priority list and trusted channel as compare to mobile and internet banking due to security issues. Customers of both public and private sector banks are equally satisfied from the performance of e-channels. The paper also suggests that with more training and demo at the counter, the awareness can be spread among the masses at large scale.*

**KEY WORDS:** *E-banking, E-Channels, Covid-19, Awareness, Performance, Satisfaction*

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# DETECTION AND CLASSIFICATION OF WEAPON USING GRADIENT ORIENTATION AND LAPLACIAN MAGNITUDE-BASED HISTOGRAM

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## ABSTRACT

*Security issues are highly crucial, that their effective solution is essential for public safety and law enforcement. Public places like railway station, airport and secure areas like ATM, bank should be monitored continuously using CCTV cameras. Gun inside ATM or Bank, unattended baggage at railway station or airport, individual person moving with arm near public areas can be considered as suspicious. This research paper explores a ground-breaking approach for the identification and classification of suspicious weapons present in surveillance videos. A novel feature descriptor, Gradient Orientation and Laplacian Magnitude-based Histogram (GLH) is proposed in this work, and that is combined with principal component analysis, to compute features of each sample video frames. Features belong to different weapons are identified and classified through Support Vector Machine and Neural Network. The comparison of the results obtained through state of art feature descriptor technique with novel GLH descriptor is also presented.*

*Keywords: Suspicious Object Detection, Support Vector Machine, Neural Network*

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# PERFORMANCE ANALYSIS OF SELECTED EQUITY LINKED SCHEMES OF MUTUAL FUND

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## ABSTRACT

*Now a days mutual fund play an important role in the Indian capital market. An aggressive investor likes to invest in equity mutual funds by accepting risk associated with that fund. To encourage equity fund investor, our Indian government introduced equity linked savings schemes (ELSS) funds in 1992 with benefits of tax exemption under section 80C of income tax act 1961. The purpose of this study is to analyze the performance of ELSS schemes on the basis of risk and return pattern using various statistical tools which are easy to understand. This study includes five-year return performance of schemes (ranges from year 2016-2021) for comparing selective five open-ended ELSS funds with respect to their benchmark returns. This quantitative research analysis carried out on basis of secondary data available from the factsheets of their particular websites. The various statistical tools used for this study are annualized return, standard deviation, beta and Sharpe ratio. This study concludes that all these five selected schemes outperformed the benchmark index but out of these five selected schemes Quant tax fund and mirea asset tax saver fund performed better during last five years.*

*Keywords: Annualized rate of return, standard deviation, Sharpe ratio, Beta, Asset Under Management.*

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# A MACHINE LEARNING METHODOLOGY FOR CARDIO VASCULAR DISEASE PREDICTION

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## ABSTRACT

*Heart disease is crucial challenge for medical analysis. Using machine learning (ML) techniques, it is easy to analyze clinical data. ML plays a monumental role in medical industry. Nowadays, it's easy to identify sick patients records and the remedy of cardiovascular disease. Prediction is done by implementing the machine learning algorithms Logistics Regression, Classification Tree, Bayes models, Artificial Neural Network, Random Forest. Additionally, we have used another algorithm called XGBoost. XGBoost is an algorithm used for fast and high-performance level of gradient boosting models. To achieving the better predictive range on machine learning tasks. We produce an accuracy of 99% through the prediction of heart disease with Extreme Gradient Boosting (XGBoost) algorithm.*

*Keywords and Phrases: Machine learning, heart disease prediction, Neural Networks, Naive Bayes, Random Forest, cardiovascular disease (CVD)*

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# COMPUTATION OF VaR USING CONTINUOUS CURVE FITTING APPROACH

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## ABSTRACT

*Value at Risk (VaR) is one of the risk measures for market risk. VaR modelling determines the possible potential loss in the portfolio under consideration for given time horizon, with given confidence level. This paper aims to update the usual non-parametric historical simulation method to new method that also use historical data and new parameters as coefficients of cubic polynomial which performs better than usual historical simulation method. This paper is restricted to the study of single asset portfolio only. There are three basic approaches for modelling VaR. Focus in this paper is on Historical simulation method. This paper introduces model of continuous curve of profit loss trend and using that curve one can interpolate VaR. It fits continuous curve to return data by joining consecutive data points, using straight lines, spline etc. and it also fit the continuous and smooth polynomial by least squares fit. In this paper different degrees of polynomial are to be fitted and it is found that cubic polynomial fits the best. Weighted polynomial fitting approach for VaR is also introduced and Back testing is done for validating the model.*

*Keywords: VaR (Value at Risk), Back-testing, Polynomial fitting Value at risk*

*JEL Classification: C02 C14 C52 C53 G17 G32*

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# **IMPACT OF ENTERPRISE RESOURCE PLANNING (ERP) IMPLEMENTATION: A CASE STUDY OF A COOPERATIVE DAIRY FIRM**

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## **ABSTRACT**

*Enterprise Resource Planning is a suite of business applications which integrates the data flows of an enterprise and gives it the power of real-time information. The decision to implement ERP in an enterprise has strategic dimensions, though it involves a large investment in technology and software. So, it is very significant to measure the real impact of ERP implementation. This study tried to ascertain the impact of ERP implementation in a large cooperative firm in Kerala. The case study looked at both the financial and nonfinancial facets of ERP implementation. The financial analysis has been done by considering the changes in sales, net profit, Return on Investment, changes in turnover ratios like inventory, receivables and payables and finally the study also went through the cost aspect by analysing the cost of production and operations. The non-financial aspects focused on the changes in the administrative affairs of the firm.*

*Key Words: ERP, impact, financial performance and non-financial performance*

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# IMPORTANCE OF COMPUTERISED ACCOUNTING AMONG THE COMMERCE STUDENTS OF GUWAHATI CITY, ASSAM

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## **ABSTRACT**

*Use of Information Technology (IT) in accounting is very important hence computerised accounting plays a vital role in present world. Computerised accounting means maintaining, processing and keeping records of business transactions by using accounting software. Use of computerised accounting is very useful in the present context of the education system in India for the undergraduate commerce students. As compared to manual accounting system this system is beneficial for the students to succeed in practical field and make them confident to work with the present technically advanced business environment. This system of accounting has been introduced in the course curriculum for the students to improve their practical knowledge of accounting and compete with others so that the commerce students can compete in the advanced practical field of accounting system. For this study 200 samples have been taken from undergraduate commerce students of Guwahati to know the importance of computerized accounting and its effect on improving the practical skills of students for their future prospects in worklife.*

**Keywords:** *Computerised Accounting, Accounting Software, Commerce, Students, Syllabus*

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# PROTECTING THE MSMEs DURING COVID-19: A BLESSING IN DISGUISE

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## ABSTRACT

*Changes in the economic and healthcare conditions after the coronavirus pandemic have shifted more burden on the MSME sector, making it the biggest ever casualty in India. India is close to face a staggering 43 per cent closure of the firms in the MSME sector if India goes beyond eight weeks of lockdown. As a result it is important to understand the prospects of the MSME sector on the world economy and largely on the Indian economy. With the kingpin on the MSME sector, contributing to 59 per cent of our country's export and a large no. of employment in the informal sector, it is important to consider the challenges it is exposed to now. This article examines pre-existing challenges faced by MSME and key points on the immediate measures to tide over the crisis over this sector and then furnishes recommendations for closing the identified gaps in our present understanding.*

*Keywords: Covid-19, MSMEs, Indian Economy, Employment*

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# RAMIFICATIONS OF COVID-19 ON INDIAN TOURISM: A PRELIMINARY STUDY

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## ABSTRACT

*This paper aims to investigate the impact of the pandemic on the tourism sector of India. Tourism is a vital source of employment generation and foreign exchange. Coronavirus disease (COVID-19) had a catastrophic impact on the Indian economy, and the tourism sector is no exception. This paper banks upon the existing literature and utilizes descriptive statistics to assess the impact of COVID-19 on the tourism sector. A massive decline in Foreign Exchange Earnings (FEEs) and Foreign Tourists Arrivals (FTAs) is reported. This economic loss to the tourism sector will have a tremendous impact on the entire economy through the multiplier effect. We further extended our study by providing recommendations to revive the sector. The study stresses the need to set up a dedicated fund and relaxation on loan repayment for various units operating in this sector.*

*keywords: Covid-19, Pandemic, Indian Tourism, Lockdown*

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# NEED FOR XBRL IN INDIAN CORPORATE DISCLOSURE

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## ABSTRACT

*Digitalization of various activities is the need of hour. There is an active role to be played by the technologies in different spheres of life. In this era of corporate electronic reporting, language used for electronic corporate reports may act as a barrier. There exists too many languages and data formats which may be adopted by a company. Such practices would lead to wastage of time, extra labour, confusions and non-standardization of these activities. Therefore, there is an urgent need to develop a language which can universally be accepted, objective in its use and lead to better presentation of reports. Extensible Business Reporting Language (XBRL) is the answer to this problem. XBRL can be better described as change in corporate reporting from paper form to PDF and then from PDF to HTML like the change from film photography to digital photography, or change from paper maps to digital maps. In India the ICAI and the Ministry of Corporate Affairs are working hard to implement XBRL. XBRL India was established as a company registered under Section 8 of the Companies Act, 2013, for managing the affairs of Indian jurisdiction of XBRL International acting as the nodal agency for the development and use of XBRL in India. The present study attempts to analyse the need for XBRL in corporate disclosure in India by comparatively analyzing XBRL enabled and non-XBRL enabled corporate disclosure. The study is based upon the opinion of 150 respondents on the 31 items included in the questionnaire. The results show that factors like professional utilities, international reporting needs, regulatory utilities, global uniformity of reporting etc. are the main drivers behind adoption of XBRL in corporate disclosure in India. Keywords: XBRL; Corporate Disclosure; e-reporting*

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# **MICROLEARNING: THE PERFECT SOLUTION FOR MODERN DAY LEARNERS IN ITES SECTOR**

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## **ABSTRACT**

*Microlearning is an agile digital technique, easily and freely available for any individual or society, who can train themselves in a short span of time based on their need. In recent times the methods of traditional learning are being replaced with modern learning techniques and the recognized impact in this area has been made by modern microlearning-which seems to be the future of learning now. Microlearning modes are playing key role in helping organizations to transform their learning culture through this less expensive, quicker and revolutionary technique. This study focuses on such revolutionary impact and benefits of microlearning in the present time. A quantitative study method is used within the research based on a questionnaire survey. The findings of this research signifies the importance and need of microlearning for modern day learners.*

*Keywords: Experiential learning, social learning, employee efficiency, microlearning methods*

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# IMPACT OF INTELLECTUAL CAPITAL EFFICIENCY ON FIRM PERFORMANCE: EVIDENCE FROM INDIAN SERVICE SECTOR

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## ABSTRACT

*The basis of value creation has shifted from tangible factors of production toward intangible resources such as Intellectual Capital (Grant, 1996). The current study investigates the impact of intellectual capital efficiency on the financial performance of service sector firms listed in BSE 500. Modified Value Added Intellectual Coefficient (MVAIC) has been used to determine the efficiency of intellectual capital and its four components, namely, capital-employed efficiency (CEE), human capital efficiency (HCE), structural capital efficiency (SCE) and relational capital efficiency (RCE). This study considers the multidimensional nature of intellectual capital efficiency through the MVAIC model with the introduction of relational capital. Panel data regression models are applied to examine the cause-and-effect relationship between intellectual capital efficiency and the financial performance of the firms.*

*Keywords: Intellectual Capital Efficiency, Value Added Intellectual Coefficient (MVAIC), Capital employed efficiency (CEE), Human Capital Efficiency (HCE), Structural Capital Efficiency (SCE), Relational Capital Efficiency (RCE)*

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# **SOCIO-ECONOMIC AND DEMOGRAPHIC PROFILE OF DAIRY FARMERS IN PUNJAB**

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## **ABSTRACT**

*Dairying is an integral part of rural economy. The present study is based on primary data, collected through a detailed schedule from 21 villages belonging to three districts of Gurdaspur, SBS Nagar and Mansa, situated in three different agro-climatic zones, i.e. Shivalik-Foothills, South-West Dry and Central Plains respectively of Punjab state. Overall results reveal that most of the families are headed by the age-wise mature persons. A vast majority of the dairy farmers belong to the General Caste category, practices Sikh religion, married, literate, living in joint families and are in the age group of 20-30 years. A skewed sex ratio has been found among the dairy farmers of rural Punjab. More than a half of family members of the dairy farmers are dependent. The socio-economic analysis reveals that there is scope for further improvement in the socio-economic status of the dairy farmers in rural Punjab.*

*Keywords: Caste, Dairying, Dependent, Sex ratio, Socio-economic*

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# A STUDY OF INDIAN TOURISM AND IT'S TRENDS AS GLOBAL PERSPECTIVE

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## ABSTRACT

*Everyone knows that tourism is fastest growing industry nowadays. Every country wants to promote their tourism because of its benefit i.e. foreign earnings, infrastructure development, GDP growth etc. This article aims to study present trends of Indian tourism so that Indian government can promote their tourism globally, including Indian culture, history and strength which will enhance the country's brand worldwide. For this research paper, the author has used percentage share method for the study of International Tourist Arrival, Share of India in International tourist arrival in world and Asia & Pacific Region, Foreign exchange earnings during the period of 2000 to 2018 till June. In this study, it is found that Indian tourism has more potential to increase their brand in all over the world. In 2019, Uttar Pradesh State had organized Khumb Mela, which has been considered heritage by UNESCO, was very successful, generated employment and income for UP state. It can be said that now Indian Tourism is well known in most of the countries of the world. Moreover, Indian Tourism's rank has increased in world tourism report and Indian Tourism has now entered the global market. If the Government of India focuses on their Culture -and- Rituals Based Tourism then they can attract more tourists towards India.*

**KEYWORD:** *foreign exchange, Recent trends of Indian Tourism, Indian tourism Rank, International tourist arrival*

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# FACTORS AFFECTING PROFITABILITY OF INDIAN COMMERCIAL BANKS: A STUDY WITH REFERENCE TO CONSOLIDATION

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## ABSTRACT

*The present study undertakes a multivariate investigation of the effects of consolidation activities and other environmental factors on the performance of commercial banks. Three measures of bank profitability have been regressed on selected internal and external parameters, for a balanced panel of forty Indian commercial banks, during 2006-2018. The empirical analysis revealed that most independent variables had a significant and positive/negative impact on the dependent variables. The results provide valuable insights into the performance determination mechanism of the banks, considering the most recent values of macroeconomic factors influencing the industry and the economy.*

*Keywords: Profitability, consolidation, panel regression, banks, India, crisis.*

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# **A STUDY OF EFFECT OF MIXED TRAINING ON BODY COMPOSITION OF OVERWEIGHT WOMEN FROM GOA**

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## **ABSTRACT**

*The study aims to understand the influence of Mixed training on the weight of overweight women from Goa. A total of 25 overweight women were classified into two groups, a mixed training group, who underwent 12 weeks of mixed training, and a control group who did not engage in any organized physical activity. A significant decrease in weight and body fat % was seen in the mixed training group when their pre-test score was taken as covariate after 12 weeks of mixed training. The current study shows an encouraging result for 12 weeks of mixed training on weight and fat %.*

**Keywords:** *Mixed Training, Overweight Women.*

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# **A STUDY OF EMOTIONAL INTELLIGENCE OF PARTICIPATING AND NON-PARTICIPATING STUDENTS OF MEDIA COURSES IN COCURRICULAR ACTIVITIES**

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## **ABSTRACT**

*This research paper aims to study the impact of emotional intelligence on media students who participate in co-curricular activities compared to those who do not participate in co-curricular activities. Co-curricular activities are an integral part of an educational institute's curriculum. Co-curricular activities develop communication skills, team spirit and a sense of discipline & responsibility among the students. Students enrolled in different media courses come across many challenging situations every day. Their academic life fully complements their co-curricular activities. Apart from participating in co-curricular activities, media students also find themselves engaged in practical and experimental projects & assignments. All this makes their schedule quite hectic and demanding. To manage their daily activities, they are supposed to be emotionally mature and intelligent.*

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# COVID-19 AND MARCH 2020 STOCK MARKET CRASH: EVIDENCE FROM NSE

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## ABSTRACT

*The restrictions posed by the COVID-19 Pandemic has affected the normal functioning of the economy, with terrible consequences on the monetary situation in countries around the world. This paper investigates the Indian stock market performance during the crash of March 2020 triggered by COVID-19. We analyse 13 major sectoral indices of the Indian economy. Our results reveal that all sectors have been negatively hit but some sectors have been hit harder than the others. Metal, Oil and Natural Gas, Banking and Financial Services are the worst hit sectors while Consumer durables, FMCG, Pharma and Auto sectors have performed fairly better than the others. Superior performance was displayed by the pharma sector while the highest volatility was observed in the Pvt Banking sector.*

*Keywords: Stock Market Crash, COVID-19*

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# CONSUMER AWARENESS TOWARDS E-BANKING: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS

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## ABSTRACT

*The present study is an attempt to compare the E-Banking services of private bank with that of the public banks on various aspects like its usage, factors affecting the usage, benefits accruing to the users. The paper presents data drawn from survey by collecting primary data from the customers of four commercial banks including ICICI Bank, Axis Bank, SBI Bank and the PNB Bank in Ludhiana. Survey shows that most of the population is aware of e-banking services through various modes, but the level of awareness is higher in case of the customers of private banks. It was also found that easy access, time saving, and the cost benefit analysis are more prominent factors, which influences the usage of E-Banking. However, there was no variation found among male and female in the tendency to use E-Banking and its usage is homogeneously distributed among different income groups.*

**Keywords:** *E-Banking, Public Sector Bank, Private Sector Bank*

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# **EFFECT OF DEMOGRAPHIC VARIABLES ON PERCEPTION OF TEENAGE BUYING BEHAVIOUR: A CASE STUDY OF DISTRICT FATEHGARH SAHIB, (PUNJAB)**

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## **ABSTRACT**

*Teenagers are more involved with trends than probably any other age group. They are not only trendsetters for one another, but are also trendsetters for the population at large. With 356 million 10– 24-year-old youth, that includes 243 million teenagers aged 13-19 years, India has the world's largest youth population despite having a smaller population than China. Teenage Buying Behaviour is influenced by various factors such as peer pressure, demographic factors, association, cultural factors, personal factors, social media etc. The objective of the study was to know the effect of demographic variables i.e., Age, Gender and Locale on the perception of teenage buying behaviour. Sample size of 200 respondents was selected from the District Fatehgarh Sahib, Punjab. The results of t-test showed that age and gender have significant impact on the perception of the teenage buying behaviour while locale has no impact on the perception of teenage buying behaviour.*

*Keywords :Perception, Teenagers, Buying Behaviour, Consumerism, Social Media.*

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# IMPACT OF PROFITABILITY ON WORKING CAPITAL EFFICIENCY DURING DIFFERENT ECONOMIC SITUATIONS IN PHARMACEUTICAL SECTOR

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## ABSTRACT

*The study aims to measure the impact of profitability (ROA) on working capital efficiency of the domestic and multinational pharmaceutical companies during boom, recession and recovery periods. The paper is based on the sample top 50 pharma companies listed at BSE comprising 25 domestic and 25 MNCPs which has been chosen on the basis of market capitalization. In order to normalize the data, values of the entire data were converted into log values. The study covers a period of 14 years consisting of three economic situations: a) boom Period (2004-05 to 2007-08), b) recession period (2008-09 to 2009-10), c) recovery period (2010-11 to 2017-18). The mean working capital EI has been computed by multiplying the mean PI (performance index) and mean UI (utilization index). The findings of the study suggest that there is no statistically significant affect of the economic situations on ROA and the working capital efficiency of domestic companies and MNPCs. So this is inferred that at the industry level, the working capital efficiency is not affected by the profitability during economic situations and the management and other stakeholders of these companies can move ahead with due diligence.*

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# MEASURING EFFECT OF MACROECONOMIC VARIABLES ON BOND VOLATILITY: EVIDENCES FROM INDIAN CAPITAL MARKET

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## ABSTRACT

*Corporate, Government and Individual ideas require capital to be operational. Thus, the present study aims to study the impact of different macroeconomic variables such as inflation, money supply, exchange rate and industrial production on bond volatility. The Secondary data has been collected for the period 2008 to 2018 on monthly basis. The study shows that there exists a relationship between the chosen variables and bond volatility. Different statistical tools such as regression have been used for data analysis. The results of the regression model depicted that out of the list of economic variables only money supply, exchange rate and industrial production had a significant effect on bond volatility. The Findings of the study may draw the attention of stakeholders, the central bank (RBI) and fiscal authorities to have insights into association among the economic variables and bonds.*

*Keywords: Bonds volatility, Regression.*

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# **A STUDY ON FACTORS INFLUENCING THE SELECTION OF AN EDUCATIONAL INSTITUTION FOR ADMISSION INTO MANAGEMENT COURSES USING WORD OF MOUTH MARKETING**

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## **ABSTRACT**

*Purpose of study :The purpose of this paper is to study various factors that influence the students in the process of selecting an Educational Institution for pursuing Management courses and also analyse the different dimensions of this process and assess the factors that determine the student's choices while choosing a Management School. Various influencing factors like students currently pursuing the course, their parents, Alumni of the institution and their testimonials, reviews on social networking sites, paid advertisement by the Management School/ Institution, recommendations of academia etc. were studied to understand the degree of unanimity and agreement among student community in choosing an Institution for admission.*

*DESIGN AND METHODOLOGY: Responses from a sample size of N=873 students pursuing Management Education (UG as well as PG) from the state of Telangana, India have been collected to understand the various factors influencing the choice of an Educational Institution offering Management education while taking admission. Also, the most popular and frequenting factors which are considered by students while choosing a Management School/ Institution for admission also have been studied. The Statistical tool used for the analysis of the data is Kendall's W Test.*

*RESULTS: The findings indicate that fairly high percentage of respondents agree with each other in their opinions with regard to the choice factors influencing them in the decision making process of admission into a Management educational Institution.*

*Keywords : Word of mouth Marketing, Educational Institutions, Management courses and Kendall's W Test*

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# **AUTOMATED ROBOT RESTAURANTS; EXPECTED PURCHASE BEHAVIOR OF MILLENNIALS**

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## **ABSTRACT**

### ***Purpose***

*The usage of robots is increasing in restaurants like many other industries of the world, few restaurants in India have also introduced service robots. Different age groups are behaving differently to this new technology. This study aims to explore the expected purchase behavior of the millennials, for the restaurants that will deploy robots for services to its guests.*

### ***Research Methodology***

*This is an exploratory study, the data for the study was the transcripts of the detailed interviews of the diners, these transcripts were analyzed using an inductive way of thematic analysis.*

### ***Result***

*Findings divulge that millennials believe that robots cannot substitute the overall experience at a human restaurant. They expect the robot to be deployed in those areas of the restaurant where there is no or minimum human interaction.*

### ***Conclusion***

*The result of the study would be helpful for the restaurateurs for inadequate pre-preparation before opening a robot deployed restaurant for the public.*

*Keywords: - Millennials, Robot Restaurant, Purchase Behaviour, Qualitative Study, Artificial Intelligence.*

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# **PREVAILING POLICIES AND PRACTICES FOR EMPLOYEES WORK LIFE BALANCE- A STUDY AMONG PRIVATE SECTOR BANK EMPLOYEES IN PUNJAB**

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## **ABSTRACT**

*The banking sector is critical to the economic development of developing countries like India. Because a large portion of the population in developing countries lives in poverty and is denied access to formal financial services. The banking sector plays a significant role in the supply of formal financial services at a fair cost. Nationalized and non-nationalized banks make up the Indian banking system. Aside from that, there are a number of other foreign banks, including cooperative banks, that offer BS in the country. For numerous years, India's Newline Banks have been quite liberal in their operations. For many years, in India, BS was solely provided by the government or a small number of individuals or groups of businesspeople. There was no competition in the provision of BS amongst them. As a result, BS was not offered to customers at a competitive price. Effective policies and practises are those that are well-implemented by top management; nevertheless, the practices/strategies themselves rely on employee participation. As a result, it is critical for senior management to have a good grasp of how employee satisfaction affects work life. Yes Bank, Indusind Bank, Kotak Mahindra Bank, HDFC Bank, Axis Bank, and ICICI Bank Engineering were among the six largest private banks in Punjab where the study/research was done. The investigation covered 150 branches (twenty-five from each bank) in order to obtain primary data. The technique of Purposive Sampling was applied.*

*Keywords-Practices, Policies, Work –Life Balance*

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# FINANCIAL BEHAVIOUR AMONGST SALARIED WOMEN: DOES IT HAS BEARING ON INVESTMENT DECISION MAKING?

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## ABSTRACT

*With the financial landscape undergoing several changes in recent years, there is an urgent need to instil prudent financial behaviour in individuals of both developed and developing economies. This is much more pronounced for financially vulnerable populations, such as females. The current study, which was conducted among salaried females in Ludhiana city using statistical tools such as descriptive analysis, factor analysis, correlation regression, and so on, found promising results, with an average financial behaviour score of 69.20 percent and more than half of the respondents exhibiting positive financial behaviour. Additionally, financial behaviour had a statistically significant impact on the investment decision making.*

*Keywords Financial Behaviour, Salaried Females, Investment Decision Making*

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# **A STUDY OF IMPACT OF ORGANIZATIONAL CLIMATE ON COMMITMENT OF INDIAN IT SECTOR EMPLOYEES**

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*\*\*Head Research, ASM Institute of Business Management and Research , Pune*

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## **ABSTRACT**

*The literature related to organizational psychology and organization behaviour indicate that organizational climate and commitment are significant contributing factors towards the organizational Success. This paper proposes the purpose of the study as to investigate the effect of organizational climate on IT industry employee's organizational commitment. The research is crosssectional, and a sample 236 IT employees survey was administered through the questionnaire. Regression analysis is used to check the impact. Results indicate that affective commitment significantly affected by all nine dimensions of organizational climate, while continuance commitment impacted by seven dimensions except career development and communication. Moreover, normative commitment highly correlated with all dimensions other than the communication. Overall organization climate has significant impact on commitment of employees.*

*Keywords: Organizational Climate, Organizational Commitment, Affective Commitment, Normative Commitment, Normative Commitment, Regression Model.*

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# RELEVANCE OF DIFFERENT LABOR LAWS TO PROTECT WORKERS IN TRANSITION OF CHANGE: AN EMPIRICAL STUDY IN THE CONTEXT OF KOLKATA & HOWRAH, WEST BENGAL, INDIA

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## ABSTRACT

*The changes in the role of trade unions after second national commission of labour have been prominently observed. Different secondary data sources provide poor picture in areas of labor welfare, social security and implementation of labor standards. The problem lies not in creation of appropriate labor laws, but in implementation of labor standards and welfare schemes. The results out of different social security schemes and labor law reforms are not reaching to the poorest of the poor sections of the society. National Sample Survey(NSS) and the National Commission for Enterprises in the Unorganized Sector report 2004 shows out of 62.6 million workers employed in the organized sector only 29.8 million workers are getting social security benefits. In this paper we collect data from various organization within Kolkata and Howrah districts of west Bengal, India and through our questionnaire we have collected data from INTUC and Non INTUC members and explore it through the Chi-Square test to evaluate the whether the laws are sufficient enough to protect workers in the transition of change? or it is demanding few reformations for ensuring the protection of these classes for the welfare of society at large.*

*Keywords: Labour welfare, Law, INTUC, Chi-Square Test, NSS*

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# DETERMINANTS OF FDI IN DEVELOPING COUNTRIES: INDIA VS RUSSIA

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## ABSTRACT

*The main arena of this work is to use regression analysis to study determinants of the inflow of Foreign Direct Investment in India and Russia. The determinants under analysis are GDP, Infrastructure, and Net Exports (Exports- Imports); we used the annual data from 1990 to 2020. Infrastructure appears to be a significant key for both countries, although Net Exports are not statistically significant. It turns out that GDP is crucial in case of India because of the enormous market that foreign organisations want to get into. The current makes addition to the previous literature by using data collected over 30 years to guide a regression analysis and determine the driving forces. The findings offer useful insights to the policymakers and analysts into the study of FDI in Russia and India.*

*Keywords: Foreign Direct Investment, Russia, India, GDP, Infrastructure, Net Exports*

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# **HOLISTIC OVERVIEW OF SERVICE QUALITY VIS-À-VIS FACULTY'S QUALITY AND SATISFACTION IN HIGHER EDUCATION SYSTEM**

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## **ABSTRACT**

***Purpose** – Purpose of this research paper is to explore a holistic approach of service quality in relation to faculty's quality and satisfaction in higher education system.*

***Methodology**– This paper studied various research papers and service quality models in the field of service quality in higher education.*

***Finding** – This paper finds the three critical research constructs in the area of service quality in case of higher education system.*

***Research limitations or implications** – This paper highlights the research gaps in the measurement of service quality in higher education system. Future research studies should fill those gaps.*

***Practical implication** –Lots of research has been done on service quality of commercial enterprises, management of service quality in case of higher education system. Various models have been developed to gauge the service quality in higher education system. This paper shows holistic approach of service quality in higher education.*

***Originality**– This research paper highlights various issues that are relevant to antecedents, consequences and also focus on various dimensions of service quality in the area of higher education system.*

***Keywords** – Higher education, Economic Development, Services Quality, Faculty Satisfaction*

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# FACTORS AFFECTING CONSUMERS' BUYING BEHAVIOR TOWARDS GREEN PRODUCTS: AN EVIDENCE FROM HARYANA

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## ABSTRACT

*Green buying behavior is compatible with both current and next-generation environmental safeguards. The primary purpose of this study was to investigate the impact of demographic factors on consumer's buying behavior towards green products. The study also checked the willingness of green consumers to pay a premium for eco-friendly products. The study is exploratory, and the purposive sampling method has been used for data collection. Data were collected from 384 existing consumers of green products by using a semi-structured questionnaire. The result shows that all the demographic factors positively influence consumers' buying behavior towards green product except consumers of 31-40 age-group and consumers who are in govt. service. Respondents also show a positive response towards a willingness to pay high prices towards green products but only to 0 to 10% increment. The study suggested the marketers should pay attention to the specific socio-demographic characteristics of target segments to enhance their marketing campaign's effectiveness.*

*Keywords: Green products, Willingness to pay, Consumers' buying behavior, Regression analysis*

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# AN ANALYSIS OF CORPORATE SOCIAL RESPONSIBILITY PRACTICES IN TATA CHEMICALS LIMITED- A CASE STUDY

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## ABSTRACT

*Tata Chemicals is focused on maintaining greatest corporate social responsibility standards. The company is in top position from the last three successive years as far as CSR ranking is concerned. The current research is based on the case study technique and an effort has been made to learn about the status of CSR and the strategies used for CSR in Tata Chemicals Ltd. This research paper aims to develop an insight of ethical business practices in CSR, digging deeper into its theory and determining its scope using the case study of the TATA Chemicals led by Mr. Ratan Tata, who has epitomized a feeling of responsibility towards public, environment and development. The investigation spans the years 2014 through 2019. Data was presented in such a form to understand the CSR spend ratio of the company on year on year basis.*

*Keywords- CSR, CSR spend ratio, Actual CSR, Case study, Tata Chemicals ltd.*

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# ASSESSMENT OF SOCIO-ECONOMIC IMPLICATIONS TOWARDS SELECTION OF VARIOUS AGRICULTURAL PROFESSIONS BY RURAL YOUTH IN HARYANA STATE, INDIA

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## ABSTRACT

*The present investigation explored various social & economic indicators affecting mindset of rural youth for selecting various agricultural professions in Haryana State, India. A structured interview was conducted on 240 respondents from two dry land districts of the state. The analysis of data was carried out using mean value calculated for each indicator & was further used for determination of selection order for various agricultural professions. The combination of various Agri professions was also studied. The study revealed that agriculture was perceived most effective undertaking followed by dairy, horticulture & orchard, bee keeping, poultry and finally Sheep & Goat. Among various mix of allied professions followed by rural youth nearly 40% of them followed (A+D) blend. It was additionally explored that a larger part of rural youth followed agriculture individually or as one of the undertakings in blend with dairy, poultry and horticulture as a kind of revenue.*

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# INVESTIGATING CONSUMER VALUES FOR BUYING ORGANIC FOOD USING THE THEORY OF REASONED ACTION

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## ABSTRACT

*The main objective of this study to examine how customer perceived values (health and hedonic value) and subjective norms affects green purchase attitude towards organic food which in turn may influence behavioral intentions using TRA as a theoretical framework. Data was collected from 202 respondents in Delhi NCR of India. Structural equation modeling was used to analyse the data using SmartPLS software. The findings showed that green purchase attitude was significantly influenced by both perceived values and subjective norms, which in turn positively drives green purchase intention. The findings of this study provide fruitful insights to the marketers and retailers to reimagine their marketing strategies in order to get the best solutions to inspire Indian consumers to buy organic food.*

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# FORENSIC ACCOUNTING: A TOOL FOR FRAUD DETECTION AND PREVENTION

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## ABSTRACT

*The rising number of frauds in the recent years and the authorities' inability to combat fraud has brought the concept of forensic accounting in limelight. Forensic Accounting is a discipline that combines accounting, auditing, and investigative skills. With the public's need for honesty, fairness, and transparency in reporting growing at an exponential rate, forensic accountants are in high demand. As more corporations seek forensic accountants and professional organizations offer certificates in the field, it is becoming clear that a forensic accountant's skill set differs significantly from that of an auditor or financial accountant. Forensic accounting involves investigation of a fraud or suspicious activities with the main aim of collecting evidence that can be submitted in court as litigation support. However, forensic accounting being employed in India as an investigative tool rather than a preventive tool. Many scams may be prevented if forensic auditing were mandated in numerous industries. It is recommended that forensic accounting courses must be added to university curriculum in order to provide students with expertise and skills for fraud detection.*

*Keywords: Forensic Accounting, Techniques, Fraud Detection, Fraud Prevention.*

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# IMPACT OF INTERNAL COMMUNICATION SYSTEM ON EMPLOYEE'S PERFORMANCE IN MEDIA HOUSES OF RAJASTHAN

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## ABSTRACT

*Communication is a critical and important component of any company, as it is required for fostering cooperation among employees and enabling the organization to operate efficiently. The distribution of knowledge and coordination within a media organization has its own impact on employee success and decision-making, so it is evident to study the impact of internal communications on employee performance in media houses of Rajasthan. The research paper aims to explain the impact of internal communication on employee job performance in media houses. The data obtained for the study was defined and analyzed using both qualitative and quantitative method from 100 respondents of 4 media houses. For the assessing the impact of internal communication on performance ordinal regression method has been used and it has been found that high level of internal communication has a foremost effect on employee success and competitiveness.*

*Keywords: Internal Communication, Employee Performance, Media Organization, Efficiency*

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# FISCAL REDISTRIBUTION AND INCOME INEQUALITY IN SAARC NATIONS

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## ABSTRACT

*Addressing inequality remains important from a policy perspective. The study empirically examines the following two objectives for five SAARC nations: first, the impact of economic development on income inequality; second, the impact of inequality on redistribution. Using datasets from SWIID and WDI (1980-2018), econometric techniques of GMM have been applied. Key correlates of inequality analysed are GDP, redistribution, globalization, poverty, capital formation, government expenditure, and skill premium. Our pertinent findings are: Kuznets' inverted-U-shaped hypothesis does exist; mortality, skill premium, and poverty escalate income inequality; and trade openness and redistribution through taxes and transfers foster equity. Further, unequal societies tend to pressure redistribution (the Meltzer-Richard Hypothesis). The paper concludes from a broad policy perspective.*

*Keywords: Income Inequality (GINI), GDP per capita, Meltzer-Richard Hypothesis, Globalisation, Redistribution, SAARC, and Generalised Methods of Moments (GMM).*

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# **COPING STRATEGIES ADOPTED BY DUAL MILITARY COUPLES IN THE INDIAN ARMY**

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## **ABSTRACT**

*Maintaining a healthy balance between work and life amidst challenges is the endeavour of all dual military(army)couples. Various coping strategies used by them in the Indian Army were identified using a sample size N=306 respondents .Well structured questionnaire using Dual Employed Coping Scale (DECS) was administered .Exploratory factor analysis was applied which helped identify the underlying factors associated with the DECS standardised scale. This current research tries to apply the same scale in the context of dual military couples in the Indian Army.*

*Key Words: Dual Military Couples, Coping Strategies, DECS*

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# USAGE & AFTERMATH OF SOCIAL NETWORKING SITES: A STUDY OF FEMALE YOUTH

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## ABSTRACT

*Technology makes the world a global village. It connects the people around the world in which Social networking sites plays a major role. These SNS are very popular among the youth specially the students. This paper aims to find out the overall impact of social networking sites on the female students of four colleges belonging to urban and rural areas. The study revealed that SNSs have positive impact in maintaining distant relations, enhancing confidence and making communication economical in case of both urban and rural females. On the other hand, usage of SNSs badly affects health, raises the expenditure on latest gadgets and mobiles, ruins the nearby relations and increases cyber-crimes.*

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# **A STUDY ON PSYCHOLOGICAL WELL-BEING WITH RESPECT TO LIFE SATISFACTION AMONG ADULTS**

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## **ABSTRACT**

*Psychological wellbeing (PWB) is referred as positive mental states, such as satisfaction or happiness. Psychological well-being is achieved by reaching a state of equilibrium of both rewarding and challenging life events. Data was analyzed using independent t-test. Here 150 respondents are from Bhopal and survey is done taking them in consideration. We have considered 73 males (48.7%) and 77 females (51.3%) between the age group of 20 - 82 years. Mean age is being calculated as 33 years (SD = 1.3). The outcome of the study revealed that there is evidence in the gender viewpoint towards the level of satisfaction with respect to health, living standard, relation with family members, environment, and work-life balance. There is strong evidence in the gender viewpoint towards the level of satisfaction with respect to occupation.*

***Key Words: Psychological Well-being, Life Satisfaction, Living Standard, Occupation, Health & Work-life Balance.***

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# DEMOGRAPHIC PREDICTORS OF ADOPTION OF E-BOOKS: EXPERIENCE FROM INDIA

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## ABSTRACT

*Printed books are the traditional format in use to get information while e-book is the contemporary concept. The evolving concept of e-books and e-reader technologies has profound impact on reading habits and learning process. In 2020 user penetration rate of e-books is 13.6% and it is expected that it will reach 15.9% by 2024. Indian e-books segments amount to \$149 million in 2020. The emergence of e-books presents several challenges to the traditional way of publishing and reading. In comparison to other countries, e-books are in the early stages of growth in India. The aim of the present research is to investigate the user preference between e-books and printed books. Survey method was employed to collect data from 195 respondents. ANOVA technique was used for data analysis. It can be concluded that e-books complement print books as they providing the same content in two diverse media. Findings indicated that there was a high level of awareness of e-books among Indian Diaspora. The results shows significant difference among demographic variables and various dimensions related to perception towards e-books.*

*Key Words: E-Books, Availability, Navigation, Accessibility, Attitude, Behavior, India*

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# **FARMERS' OPINION TOWARDS AGRICULTURE CREDIT SANCTIONED BY VARIOUS FINANCIAL INSTITUTIONS IN PUNJAB**

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## **ABSTRACT**

*The agriculture is the pillar of Indian economy. The development of the country resides upon the agriculture sector. Within the Indian economy, agriculture contributes around 1/3rd of total GDP value. Agricultural credit is defined as the amounts of investible funds are obtainable for farming business, and farmer's domestic needs. The main objective of the study was to analyse the opinion of beneficiaries and bank managers regarding agriculture sector lending and identify the difficulties faced by farmers in receiving agricultural finance by financial institutions in Punjab. For the study, a sample of 400 beneficiaries in all with 50 each from eight districts of Punjab was selected. The data is measured on the five Likert Scale and I had applied the factor analysis tool for further statistical analysis. For the testing of Reliability analysis of data, I have applied Cronbach's alpha, KMO and Bartlett's test of sphericity for measures of sampling adequacy, Sum of Square loading and variance, Correlation Matrix, Eigen Values, Scree Plot. It shows the S.D., Cronbach's  $\alpha$  value 0.441 and 0.864 which shows the better reliability of the data responses. The results of these are as the chi-square test value is 3092 and D.O.F is 300 at 5% level of significance. The p value under significance is <.001 which shows that the sample is adequate. The overall MSA is 0.859. There are four factors which are affected the agriculture finance decision of the farmers i.e., Security, Awareness, Communication and Time Period.*

*Key Words: KMO, MSA, EFA, NABARD etc.*

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# AN ANALYSIS OF RELATION BETWEEN EMOTIONAL INTELLIGENCE AND SELF-LEADERSHIP AMONG TRIBAL STUDENTS IN ARUNACHAL PRADESH

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## ABSTRACT

*The present study was carried out to examine relationship between emotional intelligence and self leadership among students pursuing post-graduation in Arunachal Pradesh. Emotional intelligence is one essential factor for well adjustment and enhancement in life of a students and lead oneself for improvement and self-direction, which makes significant relation between these two factors. The study was carried out among students pursuing post-graduation in central University in Arunachal Pradesh including both male and females. The data was collected by administering standardized psychological tests named Emotional Intelligence Inventory by S.K. Mangal and S. Mangal and Self Leadership Questionnaire by Houghton and Neck. The results of the study indicated a strong positive correlation between emotional intelligence and self-leadership. Further dimension wise analysis also showed statistically significant positive correlation between all the dimensions of emotional intelligence and self-leadership values.*

*Key Words: emotional intelligence, self-leadership, Arunachal Pradesh, tribal students*

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# SUSTAINABILITY THROUGH DIGITALIZATION IN LUXURY MARKETS DUE TO THE COVID -19 PANDEMIC

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## ABSTRACT

*The Covid-19 crisis has hit the luxury industry hard. The economic and health catastrophe may have long-term repercussions on consumer buying behavior and trigger tremendous changes in the luxury field. Though, the luxury Companies pitched in during the crisis situation and supported the economy by instantly changing their product line to making novelties in their marketing strategies. Still there is a need to handle the situation by making swift long-term changes towards greener, more sustainable developments, which will impact the future of the luxury industry as a whole. The purpose of the research paper is to understand the impact of the ongoing Covid-19 pandemic on luxury market and to analyze the role of digitalization through sustainability. The analysis results proved to be consistent with the theoretical framework of innovation and confirm the importance of a nontraditional approach of management in the current scenario. The research results would help the luxury companies to strategize the action plan to recover from the ill effects of pandemic and shape the future of luxury industry for better survival and growth.*

*Key Words: Sustainability, Digitization, Luxury Market, Consumer Behavior, Covid-19, Innovation*

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# A STUDY OF THE EFFECTS OF COVID-19 ON THE VOLATILITY OF THE INDIAN STOCK MARKET

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## ABSTRACT

*Covid-19, the medical emergency has impacted all the economics across the globe. The magnitude of the effect generally has been influenced by the health infrastructure of the countries, density of population, public transportation system, precautionary measures taken by governments and financial conditions of the people of the nations. India, as a developing country, has been badly affected due to Covid-19. All the major economic activities like, production, distribution and consumption have been badly impacted in India. The Covid-19 pandemic has also impacted economic sectors such as the primary sector, industrial sector, and service sector, as well as financial markets. A change in pattern of income, expenditure, savings and investments has also been witnessed during the pandemic.*

*Stock market is the regulated market where the shares of listed companies are traded and it acts as the barometer of the economic development of an economy. Stock index represents the sentiments of buyers and sellers, economic activities of economy, international events influencing the economy. Hence, there are large numbers of factors which influence the performance of the companies, the stock price and stock market index. Prolonged lock down for tracking the spreading of Covid-19 cases has affected the sentiments of investors in the stock market. The necessity of the hour is for constant projections on the likely impact of Covid-19 on economic activity, investor moods, and stock market volatility.*

*Indian stock market is one of the important stock markets in terms of listed companies, market mechanism, market capitalisation and market participant in the globe. The National Stock Exchange (NSE) and the Bombay Stock Exchange (BSE) are two of the country's most important stock exchanges. The Indian stock market has been largely impacted due to prolonged lock down in the country, continuous projections of the economic impact of the country by the different experts and by the negative impact of the investor's sentiment. The market volatility has been on rise during this pandemic.*

*In this paper, the impact of Covid on stock market volatility in the Indian stock market has been investigated. Various statistical techniques like, descriptive statistics, GARCH(1,1) model have been used in this study to assess the market volatility.*

*Key Words: Covid-19, Stock Market Volatility, investor's sentiment*

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# A STUDY ON CONSUMER ATTITUDE TOWARDS GOOGLE PAY

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## ABSTRACT

*Digital payment system is an electronic medium that allows consumers to make electronic commerce transactions for their purchase. Google Pay is a digital wallet platform and online payment system developed by Google pay to power in-app and tap-to-pay purchases on mobile devices. A study is conducted among the users who are residing in Patiala District. The study aims to determine the attitude of people towards Google pay and the analysis shows that Ease of use, convenience and reliability are three factors that impact the attitude of the respondents towards the Google pay and these factors help the marketers to formulate their strategies.*

*Key Words: Digital payments, Google pay, attitude, e-wallet.*

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# THE PLIGHT OF WOMEN WORKERS IN UNORGANIZED MANUFACTURING SECTOR IN PUNJAB, A THEMATIC ANALYSIS

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## ABSTRACT

*Informal economy is the biggest challenge for policy makers. According to International Labor Organization more than half of the global labor force and more than 90 percent of micro and small enterprises are operating in informal economy. ILO recommended "Transition from informal to formal economy, 2015 (No.204) and adopted New International Labor Standards guiding the member countries to practice strategies and policies to achieve decent work and respect, providing opportunities and fundamental rights at work for those in informal economy. The share of women in informal economy is higher than men in most of the countries especially in developing nations. The research done for this article focuses on women; working in unorganized (informal) manufacturing units. The current study is a qualitative survey conducted by using a series of closed ended questions related to demographic profile and open -ended questions related to working conditions, job role, challenges and equal opportunities. In total 165 women workers were surveyed from unorganized manufacturing units. Thematic analysis identified three key themes related to exploitation, discrimination and double duties of women workers. The research reveals women are ill treated at home and at workplace both. Despite of much contribution and dedication of women, society has failed to recognize her importance.*

**Keywords:** *Unorganized Sector, Manufacturing Sector, Women Workers, Working Conditions*

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# **IMPACT OF FACEWORK AS A MODERATOR ON CULTURE AND BEHAVIORAL INTENTION TOWARDS COUNTERFEIT PRODUCTS: A REVIEW STUDY**

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## **ABSTRACT**

*Counterfeiting is causing an adverse effect on business revenue for centuries. The trade-in counterfeit has grown significantly up to an extent where it is now considered as a phenomenon that has a global effect. The knowledge of the key cultural perspectives influencing buying behavior towards counterfeit products will aid in creating anti-counterfeiting strategies. This research outlines the current research in this area via critical analysis of the present scholarship and offers suggestions intended for further investigation. A novel model is being conceptualized and proposed for studying their impact on behavioral intention towards counterfeit purchasing. In the end, the implications for theory and practice are presented.*

*Key Words: Counterfeiting, Culture, Hofstede, Face consciousness*

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# POST-PURCHASE BEHAVIOUR OF CONSUMERS OF DURABLE GOODS

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## ABSTRACT

*Post-purchase behaviour refers to how a customer thinks, feels, and behaves after making a purchase. This is the stage at which a customer determines whether or not they are satisfied with their purchase. How they feel will influence their decision to make additional purchases from the brand. Postpurchase is also a period during which the customer can influence whether or not other customers purchase from the marketer. It's human nature to extol the virtues of a recent purchase, whether on social media or in person. Occasionally, customers experience anxiety following a purchase. They've just spent their money, and it's natural for them to wonder whether it was well spent. The purpose of this paper is to examine the factors that influence consumers' post-purchase behaviour when it comes to electronic and white durable goods. Additionally, the post-purchase behaviour of the two types of goods is compared.*

*Key words: Post-purchase behaviour, Consumers – Durable goods, customer experience, influence of a recent purchase, behaviour research, electronic and white durable goods.*

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# LEVERAGING GHRM TO ACHIEVE ENVIRONMENTAL SUSTAINABILITY WITH THE MODERATING ROLE OF ENVIRONMENT KNOWLEDGE

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## ABSTRACT

*GHRM (Green Human Resource Management) has developed an essential corporate approach for companies since the human resource development is the backbone of implementing any strategies. The present research examines an integrative model including the direct influence of GHRM activities on environmental sustainability. Additionally, the present work explores the moderating effect of environmental knowledge of employees on ES (Environmental Sustainability) as economic, social & environmental factors. A theoretical structure was projected to examine the direct influence of GHRM on environmental sustainability as well as the moderating effect on ES. The findings of structural regression showed that GHRM has a substantial direct influence on environmental sustainability as (economic, social & environmental factors). The findings moreover directed that environmental knowledge of employees (EK) moderated the positive relationship between GHRM practices and ES. Key Words- GHRM, Environmental knowledge, Environmental Sustainability, Ability-Motivation-Opportunity (AMO), SVF theory*

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# ASSESSING THE ROLE OF SPIRITUALITY AND SUBJECTIVE NORMS ON PURCHASE INTENTION OF FASHION PRODUCTS: A REVIEW

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## ABSTRACT

*In India, Fashion Industry is in initial phase and has great potential to mark its presence on the world stage. In highly competitive and globalized market, organizations are leaving no stone unturned to come out with flying colours. Purchase intentions are one of the primary inputs that marketer use to determine how marketing actions will impact consumers' behavior. But intentions are not affected by lifestyle goals only. Thus, aim of this study is to gain better understanding about role of spirituality and subjective norms (SNs) in purchase intention of fashion products through in-depth analysis of relevant published literature. To pool the findings, researchers conducted searches in eminent databases. After an intensive literature review, 25 most relevant research papers from reliable sources are identified. Those studies are reviewed using version 12 of NVivo and critical themes are identified. Unexplored areas such as effect of spirituality on purchase intentions, have been probed. The results indicate factors of purchase intention frequently cited in the literature. The originality of the paper stems from highlighting a future research agenda for purchase intentions towards fashion products.*

*Key Words: Purchase Intention, Spirituality, Subjective Norms, Fashion Products, Review.*

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# ROLE OF EDUCATION IN EXPLAINING THE COMPONENTS OF TOTAL FACTOR PRODUCTIVITY IN WORLD ECONOMY

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## ABSTRACT

*Education is considered at world- wide level to be a comprehensive measure to determine the level of prosperity and welfare of nations. The role of education is recognised in the improvement of human resources which acts as a key to the problems of national development. Hence, using growth accounting and malmquist productivity index (non-parametric) approach the impact of education is studied on components of total factor productivity i.e. technological change and technological catchup. The balanced panel data are drawn from Penn World Table (PWT 9.0) and World Bank for eighty two countries over the span of twenty five years (1990-2014). The random effect model has been used for empirical estimation with output growth and its decomposition as dependent variables with the seven independent variables (i.e. gross enrolment at primary, secondary, tertiary level of education, life expectancy, capital, labour and population). The results show the dominance of total factor productivity change in explaining output growth. The empirical results indicate that the TFP growth and output growth both get promoted by secondary education. It is also revealed that the tertiary level of education is negatively affecting total factor productivity growth. Overall, secondary education plays an important role in increasing output growth in the world economy. Thus it can be inferred that the governmental expenditure should be directed towards secondary education in order to augment the output growth.*

*Key Words: Growth accounting, Malmquist productivity index, Total factor productivity, Technical efficiency and technological change*

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# AN EMPIRICAL INVESTIGATION ON EMOJI MARKETING PERSPECTIVE

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## ABSTRACT

*Businesses have begun to engage with their consumers in new ways in recent years. Emojis are used by businesses in their marketing campaigns. In today's social media advertising, emojis are widely used. Despite this, there is little research on its impact on customer purchase intentions. The purpose of this study is to look into marketers' use of emojis and their impact on consumers. Consumers' perceptions of marketers' use of emoji are looked at, as well as the extent to which ad personalizing can reduce intrusiveness to the point of impacting buyers' intentions. From the standpoint of sustainable marketing, the findings of this study reveal both theoretical and managerial consequences of the effects of emojis, as well as the reasons why their use influences the targeted ad goals when utilized in Sponsored Ads on social media. The results of the study reveal that brands will benefit from these richer emoticons since they will receive more personalized data and will be able to conduct sentiment research on their audience.*

*Key Words: Emojis, Marketing, Emoji Marketing, Users, Social Media Paper type: Empirical Research Paper*

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# **INFLUENCE OF ADVERTISEMENT MEDIA ON CUSTOMERS AWARENESS AND PURCHASE DECISION OF APPAREL BRANDS**

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*\*\*Director, International Institute of Management & Human Resource Development, Pune.*

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## **ABSTRACT**

*Food, Shelter and Cloths are the basic necessities of a human being and that's why major organizations spread their wings considering these three basic needs into real estate, hotels and restaurants and textile and apparel sector. Apparel Industry is related with designing and selling clothes and related accessories. The present research study is aimed to identify the influence of different advertisement media on customers awareness and purchase decision of apparel brands. The researcher has collected the data from 400 respondents using survey method with the help of well designed questionnaire. The researcher used descriptive research design methodology for the research study. 400 respondents are selected with the help of non-probability convenience sampling method. The findings of this study will be useful to apparel companies to identify suitable advertisement media for their brands which will influence customers awareness and purchase decision.*

*Key Words: Customer Awareness, Customers Purchase Decision, Advertisement, Apparels, Brand.*

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# **SOCIO-ECONOMIC PERSPECTIVE OF RURAL ENTREPRENEURSHIP DEVELOPMENT IN MOKOKCHUNG DISTRICT OF NAGALAND**

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Meriema*

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## **ABSTRACT**

*Rural Entrepreneurship has become the foremost element in accelerating the economic growth of a country. A country's economic development can be felt by its developed villages and rural areas, which is imaginable through rural entrepreneurship. The study examines the role of socio-economic factors affecting rural entrepreneurship development in Mokokchung district of Nagaland. The study suggests that large number of factors such as age, gender, marital status, educational qualification, form of business, etc. contribute towards rural entrepreneurship development.*

*Key Words: Rural entrepreneurship, rural economic development, challenges.*

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# THE IMPACT OF REALITY SHOWS ON CHILDRENS: A STUDY OF CHANDIGARH SCHOOL STUDENTS

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## ABSTRACT

*Television being a part of media has demonstrated potentially profound effects on children's cognitive, social, and behavioral growth. Content related to love and romance portrayed in reality shows is more attracting to children and can affect a child's attitude and behavior in relation to sex and lead to an earlier progression to sexual activity.*

*Some communication studies cover topics like the impact of cartoons, and advertising on children, but the impact of sexual exposure represented in reality shows on children has not been studied in India. Therefore, the present study was conducted on 500 school students aged 10 to 18 years old to analyze the influence of reality shows on children.*

*The findings revealed that 90 percent of respondents viewed reality shows- Big Boss, Splits Villa, and Roadies. 84.9 percent of respondents believed that abusive language has become a common practice among children due to sexual exposure shown in reality shows.*

*Keywords: Television, Children, Reality Shows, Sexual Exposure, Impact*

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# IMPACT OF COMPANIES ACT, 2013 ON ENVIRONMENTAL REPORTING PRACTICES OF INDIAN CONGLOMERATES

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## ABSTRACT

*Purpose – The paper aims to measure item-wise aggregate environmental disclosure of the top 50 Indian Companies in the Pre and Post Period of Companies Act, 2013 and to determine the significance of difference in environmental reporting practices of the selected companies. The study covers the environmental disclosure for 8 years, compiled by applying content analysis using 8- point scale. The tools used are: Kolmogorov-Smirnov & Shapiro-Wilk tests, Paired T Test. The study explores significant difference between Pre & Post Period's environmental disclosures of all the items. Highest increase was witnessed in Supplier Environmental Assessment i.e. 341.25% in which existing and new suppliers were screened for actual and potential environmental impact and lowest raise was seen in environmental compliance i.e. 36.04%.*

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# IS SEGMENT FACTORS AFFECTED CROWDING CONDUCT? (STUDY ON RETAIL MUTUAL FUND INVESTOR'S)

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## ABSTRACT

*The article focused on the effect of segment factors on crowding conduct, data assembled from 147 open-end reserves financial specialists of Delhi NCR through a poll, information investigated through Correlation examination, Ordinal calculated relapse was utilized to quantify the model. The outcomes uncovered that segment factors: Age, Income and Education have an immediate connection with Herding Behavior. On the contrary, Gender, conjugal status, and Occupation have a roundabout relationship with grouping conduct. Sexual orientation and Income majorly affect grouping conduct. The higher outcomes uncovered when the example size was huge had been a genuine impediment of this investigation. The investigation was just centred on Delhi open-end store speculators. The examination helped the Asset Management Company and policymakers spend significant time on speculators' demography while planning shared assets. Regardless of much writing on segment factors and grouping conduct, this examination fills the hole by contributing open-end store speculators for the essential time and broke down segment factors with crowding conduct.*

*Keywords: Herding Behavior, Demographic variables, open-end fund investors, Behavioral finance*

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# IMAGE CLASSIFICATIONS ON COVID 19 CXR IMAGES USING BINARY PATTERN PYRAMID FILTER

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## ABSTRACT

*Currently, Coronavirus disease 2019 (COVID-19) is a global pandemic posing significant health risks. The diagnostic test sensitivity of COVID-19 is limited due to irregularities in specimen handling. This work proposes a machine learning framework that identifies COVID-19 from medical images as an auxiliary testing method to improve diagnostic sensitivity. The dataset downloaded from on Kaggle. This research explores the effect of various popular image enhancement techniques. This research works finds that the Random Forest model and Sequential Minimal Optimization models are producing the highest accuracy, kappa, recall, precision, F measure, Mathew's correlation coefficient, Receiver Operating Characteristic curve, Precision Recall value and it has lowest error values compare with other models.*

*Keywords: Binary Pattern Pyramid Filter, Random Forest, Bayes Net, Sequential Minimal Optimization and Tree classifier.*

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# WORD-OF-MOUTH MARKETING AND DIGITAL STREAMING: A SUSTAINABLE SOLUTION FOR COVID DROWN INDIAN MOTION PICTURE INDUSTRY?

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## ABSTRACT

*Indian Motion Picture Industry (MPI) has been heavily affected by COVID-19. Movie houses were closed following the lockdown announced by the governments. Even though the unlock process has started, watching new releases in theaters will be a distant dream for Indian movie-goers'. Understanding the reality and exploiting the online infrastructure of the country, movie producers started harnessing the possibility of Word-of-Mouth Marketing (WOMM) for movie promotion and Digital Streaming (DS) for content delivery. This study examines how WOMM and DS platforms lead to the revamping of the lost glory of Indian movies through Technology Acceptance Model (TAM). COVID-19 restrictions and WOMM have induced movie-goers to have a try for DS. Perceived Ease of Use (PEOU) and Perceived Usefulness (PU), TAM variables, have moderated the adoption of over the top (OTT) platforms by the Indian movie-goers. The contribution of this conceptual paper to the academic community is a customized TAM for DS in the Indian context. The empirical establishment of the proposed model will bring a turmoil over the traditional believes of Indian MPI.*

*Key Words: COVID-19, Indian Motion Picture Industry, Word-of-Mouth-Marketing, Digital Streaming, Over the Top*

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# FACTORS INFLUENCING THE CHOICE OF HOTELS IN HARYANA: AN EXPLORATORY STUDY

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## ABSTRACT

*In the world after LPG, tourism sector significantly grow. In India tourism sector is the highest contributing sector in the Indian economy. Hotels are the main product of the tourism. Awareness, consideration, preferences, purchase and post purchase evaluation is the process of customer choice of hotels. This study purpose is to find the factors that influence the customers while choosing hotels to stay. This study is conducted in four districts of Haryana named Gurugram, Rohtak, Kurukshetra and Hisar. Non-probability sampling method that is purposive cum quota technique is used under study for the selection of sample. Total 60 hotels are selected and 600 respondents (10 respondents from each hotel) covered under the study. For the analysis of the collected data, firstly the Exploratory Factor Analysis is applied to find out the factor and next Confirmatory Factor Analysis is applied to verify the factor structure of the observed variable. In this study total 5 factors are find out that influence the customer choice of hotels. The most important influencing factor is timeliness and conveniences followed by branding, quality and safety, facility and personal care and the last one is price.*

*Key words: Tourism, Hotel, Choice, factor, Influence etc.*

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# VIRTUAL CLASSROOM CHALLENGES AND OPPORTUNITIES IN COVID TIMES

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## ABSTRACT

*This research is an attempt to study the challenges and opportunities faced by school teachers and college professors of Delhi-NCR, India when due to unprecedented times of COVID they had to switch to virtual teaching all of a sudden through various portals. This abrupt change caused a lot of challenges to them. This is primary research of 1212 respondents wherein questionnaires were floated, and responses were recorded. The analysis is done using Mann-Whitney U test and Kruskal Wallis test to express a relationship of school teachers and college professors in relation to ranking of challenges and opportunities they experienced in delivering classes online in comparison to the old, traditional way of teaching. Additionally, the study is an effort to explore the relationship between the teaching experience in terms of number of years of a teacher or faculty and the challenges and opportunities they faced in delivering online classes.*

*Keywords: Virtual Classrooms, Challenges, Opportunities, COVID-19, E-learning*

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# IMPACT OF MACHINE LEARNING ON LABOUR MARKET IN DEVELOPING COUNTRIES

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## ABSTRACT

*Technophobia has plagued the mankind since a long time. Often in science fiction, authors speculate a time when robots and Machine Learning (ML) rule the world and the humans are driven to extinction. The introduction of ML has a huge impact on economy and it would drastically alter the way people work and live. ML would entirely transform industries but resistance to new technologies exists in developing countries despite the potential benefits. Several big industrial firms have committed billions of dollars for ML related research and laboratories. Hence, it is important to analyze what would be the possible effects of adopting ML. It also highlights the shift of employment between different sectors of the economy. In the economic model, the labor-demand function has been derived theoretically by incorporating ML in the production function. This research paper uses an economic model to answer some of these questions and study the extent to which ML will affect unemployment in the developing economies and the society as a whole and also suggests several policy measures that the government can take to tackle the problem.*

**Keywords:** *ML, Unemployment, Automation, Labor, Job Polarization, Policies.*

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# PERFORMANCE OF PUBLIC AND PRIVATE SECTOR BANKS: AN EVALUATION

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## ABSTRACT

*Banking plays an important role in the growth and development of the Indian economy in each and every aspect. The main aim of the study is to compare and evaluate the performance of selected public and private sector banks on the basis of profitability, Net NPA to Net Advances and Business Per Employee. Secondary data needed for the study was collected from Annual reports of the banks, Periodicals, Newsletters, Internal reports of the bank's Websites. The banks selected for analysis are ICICI Bank, HDFC Bank, SBI Bank and PNB Bank. The period of study for the selected study is the 2011 to 2020 period. The study concludes that according to the parameters, private sector banks have better performed better as compared to the public sector banks.*

*Keywords: bank, ratio, performance, economy, public, private, selected, etc.*

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# EXPLORING GAP BETWEEN EXPECTATIONS AND PERCEPTION OF PATIENTS ON VARIOUS SERVICE QUALITY FRONTS IN SELECTED PRIVATE MULTI-SPECIALTY HOSPITALS

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## ABSTRACT

*Indian Healthcare industry has seen unprecedented changes in the last couple of decades. This is especially true in case multi-specialty sector. In the healthcare industry, hospitals provide the same types of service, but they do not provide the same quality of service. Service quality can therefore be used as a strategic differentiation weapon to build a distinctive advantage which competitors would find it difficult to copy. The present study includes an examination Gaps that exist between patients' expectations and perception of multi- specialty private hospitals' service quality. The main objectives of this study are: 1.) To determine Clients' expectations of selected multi-specialty private hospitals on various service quality fronts. 2.) To explore how the clients actually perceive service quality of their hospitals. 3.) To know the gap if any in service expectations and actual service reception by clients. The 500 respondents from Punjab, Haryana and Chandigarh (U.T) were taken as sampling unit, both primary and secondary sources of data were used. Questionnaire was used to collect the responses; Multi stage stratified sampling design were employed. The data collected from respondents was analyzed with the help of SPSS software using various statistical techniques in the study to explore about customers' expectations and perceptions; five Dimensions of SERVQUAL model were taken as base viz Reliability, Assurance, Tangibility, Empathy & Responsiveness.*

*Keywords: SERVQUAL, Health services, Patient satisfaction*

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# AGRICULTURAL PRODUCTIVITY, EDUCATION, TRAINING AND TECHNICAL ADVICE: AN ANALYSIS FOR RURAL INDIAN HOUSEHOLDS

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## ABSTRACT

*Given the agricultural sector's low productivity, it's important to understand the challenges it faces. Research establishes farmers' education as an important tool to boost productivity. With special reference to education, the present paper analyses the determinants of agricultural productivity across rural households in India. Econometric regressions have been estimated for household-level determinants impacting agricultural productivity using the Ordinary Least Squares technique. The study employs unit-level data from Situation Assessment Survey, NSSO 70<sup>th</sup> round and captures household-level characteristics (household size, age, education, caste). Findings which emerge from the study are that higher education impacts agricultural productivity favorably among other factors such as, household size, age, agricultural training and extension services. The paper assesses the importance of education coupled with different sources of technical advice to address the issue of agrarian distress. Paper highlights the need to accelerate investment in farmers' education and skills.*

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# INFLUENCE OF TECHNOLOGICAL AND MANAGERIAL FACTORS WITH RESPECT TO DEMOGRAPHY ON PRODUCTIVITY OF DEWATERING PLANTS

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## ABSTRACT

*There are various Technological and Managerial factors which influence the Productivity. In mining and mineral industry, huge volumes of mine waste tailings are generated in ore beneficiation process in India and around the World. To address the Environmental sustainability, installation of Tailings Dewatering Plant and optimisation of its Productivity are the needs of the hour. This paper describes the influence of Technological and Management factors on Plant Productivity of Tailing Dewatering Plant in line with the Mineral ore beneficiation processes, considering the case of Dewatering Plants in India. Perceptions of personnel associated with Dewatering Plants have been analysed to study influence of both factors. Technological factors have been perceived more important in influencing productivity considering all respondents. But it varies when analysis was done on demography of respondents. This paper discusses findings of significance levels of both technological as well management factors demographically and suggests how this could be used by the industries.*

*Key Words: Dewatering, Technological factors, Managerial factors, Productivity*

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# ANALYSIS OF THE GREY AREAS IN XBRL ENABLED CORPORATE DISCLOSURE IN INDIA

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## ABSTRACT

*Extensible Business Reporting Language (XBRL) is an internet based computer language meant for electronic communication of financial data developed by XBRL International which was established in the year 1998 as a not-for-profit consortium of over 600 companies and organisations. XBRL consist sets of standards known as taxonomies which are developed with the help of Extensible Markup Language (EML). XBRL is being developed with the main objective to provide a standard language for digitizing business reports at the global level. So far XBRL International has produced various taxonomies and specifications to bring uniformity in corporate reporting practices over the globe. In India, XBRL India was established Under Section 8 of the Companies Act, 2013. XBRL India acts as nodal agency for the development, promotion and use of XBRL in India. Various regulators like the ICAI, the RBI and the Ministry of Corporate Affairs are putting efforts to implement XBRL in India. The present study is an attempt to analyze grey areas in XBRL enabled corporate disclosure in Indian context. The term grey area refers to the unaddressed or unexplored dimensions of the XBRL based corporate disclosure practices in India. Hence, the study sets two objectives to achieve namely i) meeting objectives of accounting and corporate disclosure; and ii) nonfinancial information disclosure in XBRL enabled corporate disclosure over non-XBRL enabled corporate disclosure in India. On the basis of the results and analysis the study concluded that XBRL enabled corporate disclosure in India is helpful in achieving majority of the objectives of accounting and corporate disclosure. But XBRL enabled corporate disclosure in India is not disclosing nonfinancial information in a better way.*

*Key Words: XBRL; Corporate Disclosure; e-reporting*

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# VOLATILITY MODELLING FOR INR AND USD EXCHANGE RATE

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## ABSTRACT

*The present paper attempts to analyse the movement of exchange rates and its volatility characteristics by observing the daily exchange rate of Indian Rupee against US Dollar from January 2011 to December 2020 for a period of ten years. The different symmetrical and symmetrical volatility models such as ARCH (1,1) GARCH (1,1) EGARCH (1,1) is used to examine the exchange rate volatility. The study found through the Symmetric GARCH (1.1) model shows that volatility is persistent for Indian exchange rate during the study period. There is a leverage effect or presence of asymmetric effect evinced in Indian exchange rate against USD for the selected period. Over all this article modelled the INR and USD exchange rate volatility to understand the exchange rate fluctuations due to political and geographical factors, world-wide trade, natural disasters and significantly commodity market cycle boom and bust.*

*Key Words: Indian, Currency, exchange rate, heteroscedasticity, stationarity and volatility etc.*

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# FACTORS AFFECTING PERCEPTION OF TEENAGE BUYING BEHAVIOUR

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## ABSTRACT

*As per the report published by Statista Research Department in June 2021, there were approximately 624 million people who were active internet users in India. It is because of the Digital India Initiative by the Government of India and increasing internet penetration, there were approximately 624 million people who were active internet users in India as of February 2021. Media impact on youngsters can be conscious and direct. Teenagers are one of the main age groups that are being reached by the messages of the media for many reasons. The objective of the study was to find the factors affecting the perception of teenagers due to social media. Exploratory Factor Analysis was used for analysis. Most of the teenagers think social media advertisement more interesting or attractive, interactive, informative, reliable, ability to change views about the product, long lasting effect on perception of a brand or product, fast spreading, reach to target population, credible than the traditional advertisement. Discount is a big factor which effect the purchase the teenager's buying behavior positively and vast variety is the second most factor and fast delivery is the third and easy to use is the last factor for the teenagers.*

*Key Words: Teenagers, Buying Behaviour, Social Media.*

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# **A SWOT ANALYSIS OF TOURISM INDUSTRY IN KUMAUN REGION OF UTTARAKHAND**

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## **ABSTRACT**

*Leisure, recreation and adventure are the major motivators that encourage someone to travel to destinations now a days. The Kumaun Region is one of the two division of the state, the other being the garhwal region. The present study is concerned with the Kumaun region of Uttarakand. The present study adopts a qualitative approach to understand and determine the strength, weakness, opportunities, and threats which the tourism industry in the Kumaun region faces. Secondary data from government reports, websites, tourism plan of the state, and research articles have been used to provide a conceptual understanding of the present status and scenario of tourism industry through SWOT analysis tool.*

*Key Words- SWOT analysis, Kumaun region, tourism industry, destination development*

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# **A STUDY OF CUSTOMERS' PERCEPTION TOWARDS RETAIL MALLS OF UTTARAKHAND**

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## **ABSTRACT**

*Today Indian retail sector is growing very fast in the world that's why people are focusing to understand the Indian customers to grow their business in the retail sector. This study is focused on customers' perception towards the organized sector of retail as well as a demographic variable of the customers of Uttarakhand. In this study, we have taken 5 variables of the SERVQUAL Model (Reliability, Responsibility, Security, Empathy, and Tangibility) with some items in each variable to fulfill the research objective of the study. In this study, we are trying to find the significant impact of Reliability, Responsibility, Security, Empathy, and Tangibility on Customers' Perception. This study found that only one factor (Security) is not affecting the Customers' Perception of the Retail malls of Uttarakhand, whereas all other factors have a significant impact on Customers' Perception.*

*Key Words: Retail, Organized retail, Customers, Perception, SERVQUAL model*

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# EMOTIONAL INTELLIGENCE AMONG EMPLOYEES OF START-UP COMPANIES: A SOCIO-ECONOMIC AND DEMOGRAPHIC ANALYSIS

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*\*\*Former Executive Director, Rajagiri Business School*

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## ABSTRACT

*This study intends to assess the level of emotional intelligence among employees of start-up companies. The study was conducted among employees of start-up companies in Kerala. It was also attempted to analyse whether the employees significantly differ in their emotional intelligence, based on the demographic as well as the socio-economic background. The findings of the study revealed that employees of start-up companies exhibited high level of emotional intelligence, irrespective of their socio-economic and demographic background.*

*Key Words: Emotional intelligence; of start-up companies; self-awareness; self-management; social awareness; relationship management*

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# A STUDY ON IMPACT OF CUSTOMER-BASED BRAND EQUITY ON THE CONSUMPTION BEHAVIOUR OF MILLENNIALS TOWARDS ONLINE FOOD AGGREGATORS

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## ABSTRACT

*The present era boasts of a society that is technically advanced, innovative, and always on the lookout for new products and services which have the potential to ease human life. The advent of technology has impacted almost all business verticals and made “e-commerce” and “m-commerce” the buzzwords. Online food ordering in no exception to this rapidly advancing digital wave with several food delivery startups coming up with innovative business models to serve the needs of the consumers in the best possible way. Brand equity is a pivotal tool for linking a brand and influencing consumption behaviour of consumers towards online food aggregators. And Millennials represent a particularly important group of these consumers with an ever-growing appetite for online food ordering services. Hence, this necessitates to study the extent of influence exerted by them on brand equity in the rapidly expanding market of online food aggregators. For the purpose of this study, four major players of online food aggregators - Zomato, Swiggy, Food Panda, and Uber eats have been selected. Factor analysis has been deployed to decode the underlying elements of Brand Equity that the results obtained state that there is positive correlation between brand equity elements and Consumption behaviour towards online Food Aggregators.*

*Key Words: Brand Equity, Online Food Aggregators, Millennials, Consumption Behaviour*

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# **A COMPARATIVE STUDY OF RELIANCE JIO AND OTHER TELECOM SERVICE PROVIDERS IN RELATION TO CONSUMER SATISFACTION IN UTTARAKHAND**

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## **ABSTRACT**

*Purpose – The purpose of this paper is to conduct a pilot study to check the reliability and direction of researcher thesis problem. The results will help the researcher to take corrective action at initial stage if required*

*Design/methodology/approach – The American Customer Satisfaction Index (ACSI) model is used to examine the relationships among customer expectations, perceived quality, perceived value, customer satisfaction, customer complaint and loyalty in telecommunication sector.*

*Primary data was collected from 100 customers of the telecommunication sector. Structural equation modeling (SEM), multiple regression analyses and one way Anova were used to analyze the data.*

*Findings – All the variables apart from few items under variable consumer expectation shows 0.9% reliability and were fulfilling the objectives of the thesis*

*Key Words: comparative study, pilot survey, reliability, direction, telecommunication sector, Uttarakhand*

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# **PURCHASE BEHAVIOR OF DINERS POST COVID-19 AND INTRODUCTION OF ANTHROPOMORPHIC ROBOTS; STUDY OF GEN-Z**

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## **ABSTRACT**

*The study aims to provide an insight into the opinion and expected purchase behavior of Gen-Z postCovid-19 towards the restaurants where Anthropomorphic Robots are engaged. Semi-structured interviews were conducted using the predesigned protocol. A grounded theory approach was adopted to comprehend the perceptions of Gen-Z. Findings reveal that there is a change in the purchase behavior of Gen-Z post-Covid, priorities for choice of dining places have changed and they look ahead to experience being served by robots. There is a mixed response from the participants on the sustainability and long-term use of robots in restaurants. The finding of the study will help the restaurateurs in drafting strategies and developing new business models favorable for the business during the recovery times.*

**Keywords:** *Robots, Generation-Z, Purchase Behaviour, Anthropomorphism, Restaurants, Covid-19*

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# ASSESSING THE IMPACT OF ELECTRONIC WORD OF MOUTH (EWOM) COMMUNICATION ON CONSPICUOUS CONSUMPTION OF FASHION PRODUCTS

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## ABSTRACT

*Internet has brought about various tools to influence consumption. One such tool is EWOM. The study explores the impact of Electronic Word of Mouth (EWOM) on Conspicuous consumption of Fashion products by north-Indian consumers. A self-administered questionnaire, using pre-existing scales, was designed to collect data from 382 respondents through Snowball sampling and mall intercepts from north-India especially Delhi, Punjab and Haryana. Collected data was analyzed using Moderated SEM with the help of SPSS and AMOS. The results confirmed that there exists a positive impact of EWOM on Conspicuous consumption of fashion products. Thus, EWOM can be regarded as an important tool in influencing consumer behavior towards conspicuous goods of fashion.*

*Key Words: Electronic Word of Mouth (EWOM); Conspicuous Consumption; Fashion products; Consumer Behavior SEM (Structural Equation Modelling).*

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**EXPLAINING SUSTAINABLE PRACTICES AND STUDENT  
PERCEPTIONS  
IN HIGHER EDUCATION INSTITUTIONS BY A CASE-BASED  
APPROACH:  
EMPIRICAL EVIDENCE FROM ST. XAVIER'S COLLEGE  
(AUTONOMOUS), KOLKATA**

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ABSTRACT

*Over the past few years, St. Xavier's College (Autonomous), Kolkata has not only perched itself as an institution of academic excellence but served as a means of promoting and propelling environmental sustainability. The present study is attempted at highlighting such practices and also proposing a framework for achieving environmental sustainability. For this purpose, the various environmental friendly practices undertaken and implemented by the hallowed institution has been highlighted and its relevance has also been explored. Besides, the present research study also deliberates on the current challenges faced by HEIs in the nexus of energy and water, the various practices that needs to be resorted to combat such challenges and the development of students of HEIs towards the accomplishment of individual and societal goals catering to the environment. Furthermore, a survey has been conducted among students of the college to find out their perception towards such sustainable practices.*

*Key Words: Higher Education Institutions; St. Xavier's College (Autonomous), Kolkata; Environmental Sustainability; Sustainable Practices*

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# GLASS CEILING: IMPACT ON STRUGGLING WOMEN

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## ABSTRACT

*In India men and women rights are equal but Women have to work twice as much as men to get recognition, high qualifications alone do not guarantee satisfying careers, as working women carry the double burden of work and family and often face conflicts and stressful situations in their life as well as in their career when family, society, and situation stops their growth then it becomes the form of glass ceiling which heats the back of women and try to stop their growth. The purpose of this study is to clear the image that how glass ceiling heating women and become an obstacle to their carrier path. The present study is a fair attempt to present the current situation of women at the workplace. . By this paper, I have tried to summarize the journey of women who have faced issues like gender inequality, discrimination, social issues, and harassment at the workplace. The population of the study comprises all the female employees working in the private sector of the Delhi NCR region. The sample size for this study is 345 women (banking, education, hospital, organisation) from the private sector. To collect the response from the respondent the questionnaire and interview tools are used. With the help of the percentage analysis method demographic data are analyzed and to measure the degree of agreeableness the composite/mean score and standard deviation have been calculated. Thus selected mean score implies that respondents favor that particular statement. It has been observed that the Mean score of Statement I i.e. At the workplace due to sexual harassment by their male colleagues or bosses women prefer to change the job rather than victimizing again and again is highest. Limitations of the study are that it is considered only female employees and covers only the Delhi NCR region.*

**Key Words:** *Women, Empowerment, Barriers, Gender discrimination, harassment, Economic Growth, Economy, Glass ceiling*

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# SITUATIONAL ANALYSIS & FRAMEWORK DESIGN FOR OPTIMIZING THE SUPPLY OF PERSONAL PROTECTIVE EQUIPMENT'S (PPE) DURING COVID-19 PANDEMIC IN CONTEXT TO INDIA

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## ABSTRACT

*The healthcare workers who are in proximity with the suspected/confirmed Covid-19 patients providing them with the necessary care and treatment are the most susceptible to get infected with the Covid-19. The role of Personal Protective Equipment's (PPE) in these contexts deserves at most importance and their availability in the healthcare facilities and correct usage by the healthcare providers should be the point of concern for the health authorities. The paper has been developed by citing and referring extensively various journals, Interim guidance reports and situational reports from WHO, Press releases of GOI, Standard newspaper reports and valid internet sources pertaining to PPE in response to Covid-19 pandemic and the paper has attempted to suggest a framework design which could help to optimize the supply of PPE in India.*

*Based on the situational analysis carried out the vital components of the framework are Providing Impetus to Domestic Manufacturers of PPE, Decentralized Procurement policy, Revisiting the Import policy for PPE, Regulating the donation of PPE, Price capping of PPE and rational use of PPE. The study also pointed the need of more public-private collaboration with the organization possessing domain expertise in garment technology and Reuse of PPE as proposed strategies for optimizing the shortage of PPE.*

*Key Words: - Rational use of PPE, Price capping, Import policy for PPE, Procurement policy for PPE, Domestic manufacturers of PPE*

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# A STUDY ON THE POSITIVE SOCIAL IMPACTS OF TOURISM DEVELOPMENT IN KERALA

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## ABSTRACT

*In the tourism map of the world, Kerala is considered as a visitors' paradise and remains as a place to be visited once in the lifetime. Recently it lost its premier position in the tourism map of India by losing its competition with Tamil Nadu, Uttar Pradesh and Rajasthan. This study emphasizes exclusively on the social benefits of tourism development. The main objective of the study is to identify which among the four forms of tourist centres viz, eco, backwater, culture and wildlife, is reaping maximum benefits in terms of social positives. In all the six positive social impacts namely, Mixed Culture, Development of Infrastructure, Increased Choices for Shopping, Building Local Economy, Improvement of Quality and Creation of Host Identity the inhabitants of cultural tourist centre are most benefitted.*

*Key Words: Mixed culture- indicates hybrid culture developed through the constant interaction of tourists and host community.*

*Building Local Economy- Tourism development facilitates the creation of an indigenous economy which in turn make the locality self reliant.*

*Creation of Host Identity- Tourism development helps to make the host community renowned because of its cultural and social peculiarities.*

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# AN ANALYTICAL STUDY ON ADOPTION OF INFORMATION TECHNOLOGIES AND COMMUNICATION IN COOPERATIVE BANKS IN KARNATAK

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## ABSTRACT

*Cooperative Banks were the financial institution, established based on the cooperative movement act of 1909. Cooperative banks perform business on a cooperative basis and deal with ordinary banking businesses. The cooperative banks operate with share capital, accepts the deposits from shareholders, and grant loans to its clients. The cooperative bank's objective is to serve the needy and promoting rural and urban development. The cooperative banks operate traditional banking businesses, adoption of technology is challenging for this sector. Information and Communication Technology (ICT) has become a very crucial and powerful tool for sustainability towards cooperative banks. ICT plays important role in improving the customer service quality, eliminating the cost, better management, reaching global market, increases productivity, and stables the fluctuating cooperative banking system. The present research objective is to measure the awareness and problems of ICT in Cooperative Banking. The research paper specifically focused on the awareness level and usage level among the customers to adopt ICT practices.*

*The present study has been conducted on the basis of primary and secondary data with a well-structured questionnaire and for the analysis statistical techniques like percentage, chi-square test, weighted average methods were administered. Convenient sampling techniques were used for the study. Out of a total of 175 survey respondents, 145 respondents were selected as a sample. The finding of the study reveals that cooperatives should improve their transaction in ICT. It is concluded that it's a need of the hour for cooperative banks for adopting ICT towards sustainable growth and stabilizing the cooperative bank customers.*

*Key Words: Information Communication Technology (ICT), NEFT, EFT, RTGS, Cooperative Banks*

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# IDENTIFYING KEY PERFORMANCE PARAMETERS FOR CERAMIC TILES MANUFACTURING

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## ABSTRACT

*It is now necessary for any manufacturing industry to improve manufacturing performance on a continuous basis, not only to survive in a competitive market, but also to achieve long-term growth. Ceramic tiles manufacturing is one of the fast growing industry in rapidly developing country like India. It is essential to identify performance parameters in order to apply appropriate improvement approaches and to assess the manufacturing system's performance. This paper describes the process undertaken to identify Key Performance Parameters (KPP) for ceramic tiles manufacturing. The flow of the ceramic tile manufacturing process has been examined in depth for this. An extensive literature search was followed by an industrial survey in Morbi ceramics clusters to get expert feedback. Seven KPPs have been identified after this process, namely: Manufacturing Cost, Quality, Cost of Quality, Reduction in Waste Generation, Extent of Material/Waste Reused / Recycled, Material Productivity and Energy Productivity.*

*Key Words: Key Performance Parameters (KPP), Performance Improvement, Ceramic tiles manufacturing*

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