



Sri Balaji Society's
Sri Balaji University, Pune
UNIVERSITY FOR OPPORTUNITIES



Late Dr. (Col.) A. Balasubramanian
Founder Chancellor, Sri Balaji
University, Pune (SBUP)

Organizes

MIMANSA

International Research Conference 2021

On

**Innovative Strategies in Business
Management and Technology in the
Emerging Scenario**

8th and 9th December, 2021

Publication & Conference Solutions



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Emerging Scenario**

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About Sri Balaji University, Pune



Sri Balaji University, Pune (SBUP) was established on 8th July 2019 under Sri Balaji University, Pune Act 2019. The parent body of SBUP, Sri Balaji Society (SBS) has been imparting education since 1998 under the great Thought Leader and Visionary Edupreneur Prof. Dr. (Col) A. Balasubramanian following the eternal value of “Education for Knowledge, Wisdom and Refined Culture”. This University of opportunities is built on the edifice of the three Ds- Discipline, Dedication and Determination.

Sri Balaji University, Pune, is an institution of excellence and has four management institutions under its aegis: Balaji Institute of Modern Management (BIMM), Balaji Institute of Telecom Management (BITM), Balaji Institute of International Business (BIIB) and Balaji Institute of Management and Human Resource Development (BIMHRD). Sri Balaji Society, Pune has other colleges under its aegis – Balaji Law College (BLC) and Balaji College of Arts, Commerce and Science (BCACS) affiliated to Savitribai Phule Pune University, Pune

About the Conference

An old adage says - When the winds of change flow some people build walls some build windmills. The Research Conference Mimansa celebrates the spirit of 'Problems are Opportunities' the mantra given by our founder Chancellor Prof. Dr. (Col.) A. Balasubramanian. We are living in a VUCA (Volatile, Uncertain, Complex, Ambiguous) world which possess many challenges which have only been compounded by the Pandemic. Many organizations saw an opportunity in this scenario and converted the challenges to their advantage. The International Research Conference provided a forum for thought leaders from across the world to share their knowledge and insights in the area of Business Management and Technology.

Mimansa Research Conference presented a confluence of the best of minds in academia and industry on contemporary topics of relevance in the domain of Business Management and Technology. The multidisciplinary conference provided a holistic and comprehensive understanding of opportunities and challenges facing us. Mimansa, as embodied in its name aimed to foster a scientific temper, spirit of enquiry and profound reflection. High quality research papers and case studies describing original and unpublished results of conceptual, constructive, empirical, experimental, or theoretical work in all areas of Business Management and Technology in the two-day conference.

Message from the Pro Chancellor

Life is all about the quest for knowledge. Our desire to learn new things never ends. Right from the first breath on earth till the last breath, we explore resources that would enrich our mind, body, and soul with new ideas and new knowledge. Our Founder Chancellor Late. Dr. (Col.) Prof. A. Balasubramanian fondly known as Bala Sir once said ' "Learning Never Stops" he himself was a student and he kept on studying till his last breath.



With new knowledge and new ideas come new expectations. Our expectations too never stop. What we learn today becomes obsolete tomorrow. Earlier the change took time to happen, but today change is the fastest phenomenon. Life is happening as we are talking. So how do you stay abreast with this supersonic era? The answer is research. It is the research that shows us the path ahead, through research we can see tomorrow; today.

The idea of such a conference is to understand the process of knowledge and to unlock the elements of the future. To learn and prepare ourselves for the unexpected, yes in other words knowledge is power.

At Sri Balaji University, Pune, we always believed in the values and principles of discipline, dedication, and determination. It is the power of these 3Ds that helps us in preparing our students for a successful future. By sharing knowledge we share the future, and we achieve goals beyond the horizon.

MIMANSA 2021 is a platform to create a better future by sharing and creating new ideas. It is an opportunity for researchers across the globe to present their original work and make a difference.

On behalf of Sri Balaji University, Pune I welcome you all.

All the best and thank you!

Prof. B. Paramanandhan
Pro Chancellor
Sri Balaji University, Pune

Message from the Vice Chancellor

MIMANSA 2021 is the first conference of Sri Balaji University after its official approval as university. Though this is the first conference, we received an overwhelming response from across the nation and other countries. We received over 200 research papers and around 140 research papers are selected for the presentation at this 2 days conference.



MIMANSA 2021 is a way to set new standards in management concepts, management issues, management facts and streamline to make it more useful for education fraternity, corporates, particularly decision makers and policy makers.

Covid19 changed everything, but we kept our moral high. As the global economy changed making a huge impact on the human community, we too created a road map to blend with the changing trend.

In Sanskrit it is said 'Na hid Dnyanena Sadarshana Pavitra Maha Vidyatate" it means there nothing in this universe as pure as knowledge and wisdom.

I am sure that this international conference MIMANSA 2021 will set a new milestone in the field of commerce and management education. On behalf of Sri Balaji University, Pune, I express a very warm welcome to all the eminent speakers particularly USA, UK, France and various corners of our nation.

Wish you all the best and thank you!

Prof. Dr. G. K. Shirude
Vice Chancellor
Sri Balaji University, Pune

Message from the Head Research Centre and Advisor

It is a great pleasure to welcome you all to this awe-inspiring event MIMANSA 2021, the first research conference of Sri Balaji University, Pune. Today, we are meeting virtually, but I wish to welcome you all to our lovely campus in reality. We may blame pandemic for everything, but it has also opened the doors to new ways and opportunities. We must keep our spirits high; let's hope to meet in the next year's conference in reality and in our campus.



Our team dedicated 3 months to the preparation of the conference. Though this is the first conference, I am happy to say, we received more than 200 research papers from across the nation and other countries. The research panel selected around 140 for the presentation at this 2 days conference.

I appreciate the efforts and enthusiasm of the authors for their contribution to this event related to Business Management and Technology.

Sri Balaji University, Pune has four MBA Institutes with 10 specializations. I am happy to say that these four institutes are headed by highly experienced minds belonging to the education segment.

MIMANSA 2021 is indeed a feast to knowledge seekers and innovative thinkers. I hope the thirst for knowledge will be quenched through this conference.

I wish you all good luck and thank you for making this event successful.

Professor Anil Keskar
Head Research Center and Advisor
Sri Balaji University, Pune

Message from the Conference Convener

An old adage says - When the winds of change flow some people build walls some build windmills. The Research Conference Mimansa celebrates the spirit of 'Problems are Opportunities' the mantra given by our founder Chancellor Prof. Dr. (Col.) A. Balasubramanian. We are living in a VUCA (Volatile, Uncertain, Complex, Ambiguous) world which possess many challenges which have only been compounded by the Pandemic.



Many organizations saw an opportunity in this scenario and converted the challenges to their advantage. The International Research Conference provided a forum for thought leaders from across the world to share their knowledge and insights in the area of Business Management and Technology.

Mimansa Research Conference presented a confluence of the best of minds in academia and industry on contemporary topics of relevance in the domain of Business Management and Technology. The multidisciplinary conference provided a holistic and comprehensive understanding of opportunities and challenges facing us.

Mimansa, as embodied in its name aimed to foster a scientific temper, spirit of enquiry and profound reflection. High quality research papers and case studies describing original and unpublished results of conceptual, constructive, empirical, experimental, or theoretical work in all areas of Business Management and Technology presented in the two-day conference.

I acknowledge the contribution of authors across the globe who presented research paper in MIMANSA 2021.

Dr. Archana Srivastava

**Director,
Balaji Institute of Modern Management (BIMM),
HOD - Human Resource Development,
Sri Balaji University, Pune**

Message from the Organising Team

MIMANSA 2021 is a unique platform for researchers across the globe to present their original research work. The conference was based on the topic 'International Conference on Innovative Strategies in Business Management and Technology in the Emerging Scenario'. The conference is an effort to showcase innovative thinking across the globe amidst the pandemic phase.

We were immensely thrilled to receive over 200 research papers from across the nation and other countries. The research panel selected around 140 research papers for the presentation at this 2 days conference. We will put in our best efforts to publish the selected research papers in referred journal.

We thank you for becoming part of MIMANSA 2021.

Organising Committee

- ❖ **Dr. Binod Sinha,**
Professor, BIMM, Sri Balaji University, Pune
- ❖ **Dr. Nilesh Kharche,**
Professor, BITM, Sri Balaji University, Pune
- ❖ **Dr. Rajeshwari Patil,**
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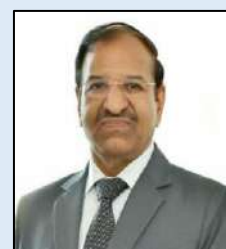


- ❖ **Prof. Paramanandhan Balasubramanian,**
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Sri Balaji University, Pune



Advisory Committee

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Vice Chancellor,
Sri Balaji University, Pune



- ❖ **Dr. Bhimaraya Metri,**
Director,
IIM, Nagpur



Eminent Speakers

❖ **Dr. Jacqueline K. Eastman**

Professor of Marketing
Georgia Southern University, Statesboro, USA
Co-Editor, Journal of Consumer Behaviour



❖ **Dr. B. N. Chatterjee**

Dean, Marketing
Principal
L. N. Welingkar Institute of Management Development & Research (WeSchool)



❖ **Dr. Cleopatra Veloutsou**

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Co-Editor in Chief – Journal of Product & Brand Management
Associate Editor – Journal of Business Research
Head of the Marketing Research Unit - Athens Institute of Education and Research (ATINER), Greece
Visiting Professor of Marketing
University of Bari (Italy), President University (Indonesia), Bergamo University (Italy), University of Coimbra (Portugal), Hellenic Open University (Greece)



❖ **Mr. Kurien Daniel**

National Vice President
Indian Society of Training and Development (ISTD)
New Delhi, India



❖ **Dr. Ajoy K. Dey**

Professor of Operations & Decision Science,
Chairperson - Centre for Management Case Development (CMCD), BIMTECH
Editor of the South Asian Journal of Business & Management Cases SAGE Publication
EAB of Emerald Emerging Market Case Studies and Journal of Entrepreneurship in Emerging Economies



❖ **Dr. Arpan K. Kar**

Associate Professor, Information Systems
Indian Institute of Technology (IIT) Delhi, India
Editor in Chief - International Journal of Information Management Data Insights, Elsevier



Conference Track Chair

S. No.	Name	Designation	Track
1	Dr. Shubhangi Walvekar	Director, IBMR Pune	Marketing Track 1
2	Dr. Smita Sambrani	Associate Professor, OSMANIA University, Hyderabad	Marketing Track 2
3	Dr. Manoj Kumar	Professor and HOD, Maharshi Dyanand Sarswati University, Ajmer	Marketing Track 3
4	Dr. Shagufta Sayyed	Associate Professor and Research Coordinator, Allana Institute of Management Sciences, Pune	HR Track 1
5	Dr. A Suryanarayana	Former Dean, FMS Osmania University, Hyderabad	HR Track 2
6	Dr. Ashok Panigrahi	Associate Professor, NMIMS, Shirpur Campus	Finance Track 1
7	Dr. Shilpa Bhide	Assistant Professor, Savitribai Phule Pune University, Pune	Finance Track 2
8	Dr. Bharti Motwani	Associate Professor, NMIMS, Mumbai Campus	BA
9	Dr. Vishwas Phadnis	Ex Vice President Operation Alicon Cast Alloy Ltd., Pune	Operation

Best Research Paper Award Winner

S. No.	Research Paper Title	Author /s	Affiliation	Track
1	Consumer Survey on impact of COVID 19 on future holidays behaviour	1. Dr. Binod Sinha	Sri Balaji Univeristy, Pune	Marketing
		2. Mr. Anshul Bali	Markele Sokrati, Pune	
		3. Mr. Ashish Shrivastava	Speedmart Pvt. Limited, Pune	
2	Image of E wallet payment system among degree college teachers post COVID 19	Mr. Radhekrishna Nayak	Smt. Rukmani Shedti Memorial National First Grade College, Udupi Karnatak	Marketing
3	Design Thinking to develop an employee experience scale	1 Dr. Rajeshwari Patil	Sri Balaji University, Pune	HR
		2. Ms. Priyanka Pandita	Sri Balaji University, Pune	
		3. Dr. Ganesh Waghmare	Sri Balaji University Pune	
4	A Study on developmental aspects of Psychological capital in Indian Context	1. Iram Ahmed	Jamia Hamdard New Delhi	HR
		2. Dr. Nushrat Mohini Rahman	Jamia Hamdard New Delhi	
5	Awareness and Perception of Indian Consumers towards sustainable food packaging and its comparison with life cycle process of material	1. Mr. Kalpesh Patil	MBA, Sri Balaji University, Pune	Operation
		2. Dr. Nilesh Kharche	Sri Balaji University, Pune	
		3. Mr. Balaji Reddie	Sri Balaji University, Pune	
6	Time Series Forecasting of selected Cashless payment system using auto regressive moving average and seasonal auto regressive moving average	1. Mr. Mrugank Belsare	MITWPU, Pune	Finance
		2. Dr. Kavita Ingale	MITWPU, Pune	
		3. Dr. Suchitra Kodlekere	MITWPU, Pune	
7	Impact of Internal Financial Control IFC under companies act 2013 for Indian Companies	1. Mr. Samual Raphale	MBA, Sri Balaji University, Pune	Finance
		2. Dr. Archana Singh	Sri Balaji University, Pune	
8	Image Encription based on a Novel three dimensional Fibonacci lucas chaotic map	1. Ms. Jayanti Rout	Fakir Mohan University, Orissa	Business Analytics and Technology Track
		2. Dr. Minati Mishra	Fakir Mohan University, Orissa	

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A Study on Customer Satisfaction with Reference to Cadbury Dairy Milk in Chennai

*Prerna Singh**

ABSTRACT

Cadbury has been around us for so long. It is such that we have taken Cadbury for granted. If want to go for a quick last-minute gift it is Cadbury, if we want to celebrate something its Cadbury, if we want to express our emotions its Cadbury, Cadbury has become synonym to sweets or mithai. In this paper on – “A study of customer satisfaction with reference to Cadbury Dairy Milk in Chennai”, I have tried to find out what leads to the satisfaction of the customers when it comes to Cadbury Dairy Milk. I have used factors like price, taste, quality, easy availability and packaging as the constraints to measure customer satisfaction. There are many other factors which can be taken into consideration like distribution channels of Cadbury dairy milk, local competition it faces etc. but we have concentrated on the factors which directly affect the satisfaction of Cadbury dairy milk. Almost every age group is connected to Cadbury Dairy Milk in one or the other way. So, I have tried to find out in this research if different age groups have different levels of satisfaction with respect to Cadbury Dairy Milk. I have found out that price, quality, taste, packaging and easy availability really affects the satisfaction levels of the customers. On the other hand, we can see that age does not affect the satisfaction level of the customers. Even though the different age groups use Cadbury dairy milk for different reasons, their satisfaction levels seem to be same. Having used the different statistical tools, I came up with these results.

Keywords: *Customer Satisfaction; Price; Quality; Measure Customer Satisfaction; Age Groups.*

**Student, Department of Marketing, Balaji Institute of Telecom and Management, Navy Nagar, Chennai Tamil Nadu, India (E-mail: prernasinghbas@gmail.com)*

Financial Model on Cryptocurrency in Digital Economy

Nabanita Sarkar*

ABSTRACT

This study aims at the importance of cryptocurrency in the digital economy and also the impact of government regulations on cryptocurrency, risk and return factors, etc. This paper also aims to analyze the various scattered topics of cryptocurrency, to bring forth the changes and developments in the industry. Interpretive Structural Modelling (ISM) is applied for identifying and summarizing bonding among specific variables, which define the problem or issue. Using the ISM model we can develop the relationship between the variables identified after the thorough review of literature. The research paper is based on all the data collected through other research paper, and various articles on internet. No sample data is collected for completion of the paper. This research paper is first one in attempting Interpretive Structural Modelling (ISM) for identified variables. Also trying to gather many aspects which revolves around cryptocurrency.

Keywords: *Financial Model; Cryptocurrency; Blockchain; Government Regulation; Disruptive Innovation; Technology; Risk; Returns.*

*Student, Finance, Balaji Institute of Modern Management, Pune, Maharashtra, India (E-mail: nabanitasarkar.1999@gmail.com)

A Study on Consumer Satisfaction Level of Beauty and Saloon Services Provided by Urban Company in Mumbai City

Kalyani Choudhari, Nitesh Behare** and Rashmi Mahajan****

ABSTRACT

With expanding continuously in the E Commerce platform and quick way of life there is a colossal interest of online administrations and home conveyance administrations. Clients are utilizing such services for Transportation, Food, Personal Care, Health and so on. Offering home types of assistance will consistently be sought after yet alongside administrations the fulfillment level of buyer in this industry is additionally vital to make due on the lookout. The target of this research paper is to comprehend the factors affecting consumer satisfaction level of beauty and salon services for the Urban Company in Mumbai. The main objective behind the study is to analyse which factors have more influence over the customer satisfaction level while making use of such services specifically regarding the beauty and salon services. The primary data is collected through the questionnaire from which I got 160 respondents. Based on that the data analysis is done and the interpretations is given for every hypothesis. These hypotheses are framed on various factors that determine the consumer satisfaction level. From this study it has been concluded that online services in the beauty and salon service segment have been gradually increasing and expanding on a wider aspect.

Keywords: *Consumer Satisfaction; Urban Company, E-commerce platform, Service.*

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***Associate Professor, Balaji Institute of International Business, Maharashtra, India*

****Dy. Director, Balaji Institute of International Business, Maharashtra, India*

A Study on Factors Affecting Customer Preference towards Electric 2W in Pune

Abhilash Thombare, Nitesh Behare** and Rashmi Mahajan****

ABSTRACT

There has been a steady revolution in the country since the launch of electric 2 Wheelers in India customers have been hesitant to use this new technology, and they are evolving as time passes and better technology comes into the market. Electric vehicles are looked at as an alternative to petrol 2 Wheelers which are environment-friendly easy to charge and safe for those customers who are new to use a two-Wheeler. But there is a sense of hesitancy in customers who want to travel long distances within the city or even intercity distance, and they have a doubt that this electric scooter cannot be used to reach their destination daily. With new technologies coming into the market this ideology has been changing rapidly many OEMs are coming up with great innovative ideas to increase the range of an electric scooter and decrease the charging time as well. The manufacturers are trying their level best to understand customers' requirements and make their adoption and acceptance as easy as possible for new customers who are willing to try this new technology, but they have some doubts in their mind. This paper discusses about the level of awareness among the customers and the factors which encourage them to buy the electric two Wheelers as well as the factors which stop them from buying an electric two-Wheeler and what they expect from the manufacturers to eradicate their doubt about electric two Wheelers. Based on the findings it is suggested that the government should belt greater charging infrastructure among the city and more dealerships should be opened to attract the customers and educate them about the benefits of electric 2W over petrol 2W in terms of reliability, maintenance, performance.

Keywords: EV; Electric 2W; High Speed; Low Speed; Charging Points; FAME 2.

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A Study on Customers' Expectations towards Purchase of Smartphone in India with Reference to Andhra Pradesh, India

Srinivasa Rao Dokku, Rajesh C. Jampala** and P. Adi Lakshmi****

ABSTRACT

The number of smartphone users in India is expected to double to 859 million by 2022, with 696.07 million users growing at a compound annual growth rate (CAGR) of 12.9 percent by 2020. The number of smartphones in the country is likely to reach 973.89 million smartphone users by 2025. The research study aims to identify customer's expectations towards the purchase of smartphones in India. The study deals with questions such as what features consumers expect from a smartphone before buying a mobile phone, what is the expected cost of purchasing a smartphone, etc. using Google forms, 250 respondents in the Andhra Pradesh, India were considered for the study. The data were analysed with the help of Excel and SPSS software. The study used percentages and chi-square test for the data analysis.

Keywords: *Customer Expectations; Mobile Phone; Price; Features; India.*

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Management Techniques Undertaken by Pune District Schools to Deliver Quality Education in Offline as Well as Online Mode

*Pranav Sawant**

ABSTRACT

Corona Virus Pandemic created a havoc in the society. Organizations went bankrupt due to restrictions and lockdown in India. Work from home mode was opted for functioning by many companies. Simultaneously, Schools were also shut down for offline class and had to seek the online platform to deliver quality education to the students. This research seeks to use Juran's Trilogy to evaluate effective functioning of Pune Schools in Online as well as Offline Mode. The approach focuses on the various steps undertaken by schools for Quality Planning, Quality Control and Quality Improvement. The study aims to explore whether parents' satisfaction depends upon the quality education delivered by the Pune Schools. Juran's Trilogy was studied and based on the points given by Dr. Juran in his trilogy, questions were made, and interview of school principals was conducted. Based on the responses received from the interview, questionnaire was prepared and distributed to the parents. A total of 138 responses were received and the data was analysed through the SPSS package. The study showed that parents satisfaction depends on the quality education delivered by the Pune School's. Also, the schools are inherently practising the principles of Juran's Trilogy in their daily functioning.

Keywords: *Total Quality Management; Juran's Trilogy; Education; Parent's Satisfaction.*

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A Study of Consumer Behavior towards Smartphone in Greater Kolkata Area

Ritabrata Dalui and Binod Sinha***

ABSTRACT

In the digital world, every person uses smartphone. Smartphone is very essential now a day. From connecting with other people, shopping from home, easy payment, easy financial works, investments, educational work to navigation everything is possible with a smartphone. Anyone can click picture and make videos with the advanced camera to revive the memories in future and can use it for entertainment purpose by listening song and watching movies. During the time of lockdown people cannot go outside then all are connected with the help of smartphone. There are different types of smartphones with different variations of features in the market. Their price is also different. According to the variations of features the price of the phones differ and the budget of the consumers also changes. The price, features, quality of smartphones also changes according to the brand priority. In the society there are different types of people within demography and with different preferences. Their choice of smartphone differs on account of different variables and factors. According to the consumers financial condition and choice of the people the behavior of the consumers differs on selecting smartphone while buying.

Keywords: *Smartphone; Preference; Brand; Behavior; Consumer; Price.*

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Identification of factors Affecting Brand Loyalty of College Going Students towards Fast Fashion Brand Zara: A Customer-Based Brand Equity Analysis

Sakshi Nigam and Neetu Singh***

ABSTRACT

The study provides empirical support to the framework of consumer-based brand equity (CBBE) elements resulting in brand loyalty for Indian college going students for the fast fashion brand Zara. Using brand equity elements such as brand awareness, consumer's quality perceptions, value perceptions, brand associations, brand personality and brand uniqueness the study has tried to identify the dimensions influencing young consumer's perceptions and resultant brand loyalty for the fast fashion brand Zara. The results support the hypothesis that perceived brand awareness, perceived value, perceived quality, brand personality and organizational associations have a positive influence on the consumers brand loyalty while brand uniqueness is found to be non-significant for the Indian college going students. The findings suggest that in order to gain foothold in fast growing Asian markets, a fast fashion brand has to ensure building the right CBBE elements by devising business practices which would influence the fast fashion buying motivation of the young generation Z consumers and foster brand loyalty in return.

JEL Classification Code: M20, M21, M30, M31, M39

Keywords: *Brand Equity; CBBE; Brand Loyalty; Fast Fashion; Retail Brand Equity; Purchase Behavior; Fashion Industry.*

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Conceptual Study on Employee Wellness in Banking Sector

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ABSTRACT

The banking sector plays a key role in the development of the nation's economy. Banks have been going through enormous changes in terms of organization and structure nowadays. Technological innovations and new structure of the operation create an impact on working conditions and also lives of employees who are working in banks. Changes in employment and working conditions also create an impact on reshaping working lives. It has an impact not only on the company's organization but also on employees' health. Thus, the purpose of the research investigation was to develop the Employee Wellness. Its risk factors among bank employees. It is difficult to assess the wellness of employees. This research investigation focused on the study of Employee Wellness by developing the Employee Wellness. Medical benefits, short and long-term disability, disease management, Worker's compensation, health promotion, etc. were combined into a single process. The emphasis was given on improvement of outcomes, measurement, benchmarking, coordination of services, etc. The goal was to manage costs and improve the outcomes for the employees (Fabius & Frazee, 2009). The focuses of these programs was a healthier lifestyle to encourage healthier employee behavior in the banks. Wellness is a multidimensional concept in nature (Ardell1, 1977; Hettler7,, 1980, Dunn13, 1977, Myers et al., 2004).

Keywords: Banking Sector; Employee Wellness; Dimensions of Wellness; Wheel of Wellness Model.

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The Theoretical Framework of Boundary Theory, Border Theory, Spillover Theory and Teleworking Employees

*Deval Shah**

ABSTRACT

We have found a significant change in the business world by accepting alternative work arrangements since many years. These alternative work arrangements are remote working/work from home/telework/flexible work (Harrison, Johns, & Martocchio, 2000). The remote work arrangement helps employees to work from a place other than their organizational sites. Employees with telework agreements have the unique opportunity to perform both family and work tasks in the exact location. It also provides researchers an ideal setting for testing theoretical frameworks that address work-family relationships. Increased pressure and competitiveness describe the transitions between work and life. These transformations force firms to embrace and comprehend different employment arrangements. The employee's concern for balancing work and non-working life has now become characteristic of the companies because of a significant shift in demographic and socio-cultural norms. Teleworking has driven substantial changes in the structure and requirements of the labor market. Business owners and executives continue to implement typical work-life balance policies, such as teleworking programs (Davey, 2012). Teleworking has also helped them positively change their financial statistics. Does telework diminish the distinction between work and life? If it is the case, how does blurring affect the current link between work-family and organizational variables? Is it more likely that blurring the lines between work and family has a beneficial or lousy impact on teleworkers? According to the literature study, telework does blur the barriers between work and home. It may play a role in changing several essential links between work, family, and organizational relationships (Brod, 1984; Felstead & Jewson, 2000). Considering the spillover theory, segmentation theory, border theory, and boundary theory in this literature review, we try to study the conflicts and work-life balance that the employees face during the remote work arrangements.

Keywords: *Telework; Boundary Theory; Border Theory; Spillover Theory.*

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An Innovative Study on Adopting New Technology

Sirshananda Panda*

ABSTRACT

Now a day new technology is growing at a fantastic rate irrespective of the domain like Information Technology, Medical, Infrastructures, Telecommunication named a few. Organizations are striving to keep up to date pace of technology to trap the business from the market to get maximum profits and to deliver in the quickest time to their customers with agreed quality. Faced with the decision of whether or not to adopt a new technology whose economic value cannot be gauged with certainty; the manager of the firm may elect to decrease the uncertainty by evaluating few ground rules given in this paper after doing an extensive analytical research. There is a great deal of new technology available that will make your company more profitable or more efficient. You may even have specific people allocated to identifying and evaluating new technologies that may be beneficial to your company. Depending on your business model, you may be inundated with vendors who promise that adopting their technology will save you cost, optimize productivity, and make upper management giddy. By clearly identifying your group's willingness to take risks, the impact new technology will have on your business and employees, and the flexibility and strength of the organization you have built, you will be better prepared to move forward with bringing breaking technology in house. After adopting a new technology successfully, people feel proud to be working on the cutting-edge technology makes them much confident to take their next assignment. It takes organization to be ahead of the peers in term of technology innovations to get more business from the clients. Companies like IBM, Accenture, Microsoft, and Google have already spending lot of revenue on research work on adopting new technology in the market like social media, cloud computing, mobile tablets, and analytics named a few in IT domains. Similarly, Medical Industries have already started research in new technologies like nano structures to enhance their diagnostics imaging capability and other biological advances to detect and treating many diseases.

Keywords: Information Technology; Social Media, Medical Industries, Productivity.

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Influence of Artificial Intelligence on Youth: A Perspective of E-Commerce

Vikas Namjoshi, Ramesh Jadhav** and Binod Sinha****

ABSTRACT

In today's world, competition is growing immensely in all the fields. Technology is taking upper hand in different sectors, whereas the role of human is gradually decreasing. The phenomena of Artificial Intelligence are grabbing the activities around the globe. This machine based learning system is able to study the perception of the users based on their activity. The demand of the consumers is met indirectly by providing them with their needs through the smart technology of AI. Recently it has been witnessed that, had AI be introduced in the field of E-Commerce, the marketers can attract more consumers. Depending upon the frequent checks laid by the consumers, their history, pages viewed, products brought repeatedly, etc., they are eligible to get attractive offers, which enables them to go in for future purchases. Thus, the present paper investigates the role of Artificial Intelligence in E-Commerce. For the purpose of the study, 100-degree college students are taken as sample from the city of Mumbai. The data was analyzed in descriptive manner. After analysis of the data, it was concluded that consumers are more attracted to the customized offers, those are provided to them by the e-commerce marketers. These customized models are prepared, not by the humans but with the help of machine intelligence based on their searches, history, previous purchases, etc. As the consumers are getting all their requirements satisfied under one roof, with special offers and discounts, they are more going in for online shopping, rather than retail purchases.

Keywords: *Artificial Intelligence; E-Commerce; Customized Offers; Machine Learning; Retail Purchases.*

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Culture Elements Affecting Internship Engagement & Employability

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ABSTRACT

Internships are an inevitably famous component of Higher education in business management courses and it gives numerous likely advantages to students as well as the companies. An internship experience will facilitate students build the affiliation between the theories they learn in the institute and therefore apply them while working in the world of business. Internships can conjointly produce valuable connections and networking opportunities to enhance the utilization and career prospects for the students. Employers should also understand that businesses can profit by new viewpoints, get familiar with the most recent web-based media hacks, and even do some early exploring for potential hires out of these interns. Employability of interns is their tendency to show those characteristics that organizations predict to be imperative for the future relationship with them. These qualities may incorporate keenness, readiness and capacity to learn and keep learning, capacity to discover things out, eagerness to face challenges and show activity, adaptability and flexibility to react, pre-empt and at last lead change; and 'self-aptitude, for example, self-inspiration, fearlessness, self-administration and self-advancement. Considering this, by understanding the necessities and desires for the interns out of the internship experience and understanding its impact around employability it is conceivable to build up an all the more logically stable way to deal with compelling internship engagement. The treatment given to an intern speaks volumes about an organization's qualities, and how well they can connect with the lowest positioned individuals in the organization. An interns' eagerness to learn and step up is not just a demonstration of their individual hard working attitude. Even the best of an intern won't be effective in a sloppy, visionless organization culture. When organizations pay attention to the utilization of the qualities of their workforce, even an intern will be headed to accomplish their best work.

Keywords: Internship; Culture; Experience; Employability; Engagement.

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The Impact of Glocal Micro Marketing Strategies and Its Influence on Consumer Behaviour Post-Covid-19 Pandemic

*Ram Kishen. Y. *, Bharati Wukkadada** and Aparna Jain****

ABSTRACT

Influencer marketing is word-of-mouth marketing to popularize the product. This marketing tool is becoming increasingly popular in digital marketing and the impact of influencers is not only seen on consumers but can also be seen on the companies. The influencers help the companies to create brand equity and in turn positioning. A micro- marketing model has been designed by the authors and the proposed model was tested by using regression analysis & Factor analysis in SPSS and collected a sample of 100 users via convenience sampling. Our study finds, (in the Indian context) that a weak brand can have a positive impact by a strong influencer while it can be weak if the influencer is not so strong. On the other hand, if the brand is strong like Colgate, it has minimal impact by the influencers, although the image of the influencers can be used to transfer their image to the product i.e., helpful in positioning. Therefore, it is crucial for the managers to carefully evaluate the influencers while associating them with their brand.

Keywords: *Influencer; Digital Marketing; Micro-Marketing Model; Brand Equity-Positioning.*

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Factors Affecting Consumer's Online Shopping Attitude and Behaviour: An Application and Extension of the UTAUT 2 Model

Anurag Pandey and Jitesh Parmar***

ABSTRACT

This paper investigates the factors affecting consumer's online shopping attitude and behaviour by testing the application UTAUT 2 model and extending the model. The quota sampling is used for selecting the samples from online shopping users of central Uttar Pradesh and data has been collected with the help of structured questionnaire. The CFA is performed for identifying the factors, and SEM is performed for testing the relationship in the model. The Present study provides an improvement over the UTAUT 2 model in terms of the variance explained in behavioural intention from 44 percent (Direct effect) to 83 percent with nine factors; price value, facilitating condition, attitude towards online shopping, social influence, effort expectancy, habit, social media, website design, and performance expectancy having impact on consumer's behavioural intention. It has also tested the impact of variables on consumer's online shopping attitude towards online shopping. The results should be of interest to the online retailers in deciding their marketing program. The paper is based on original work; the reliability and validity are tested before applying further statistical Test. The KMO values supports the adequacy of sample size.

Keywords: *Unified Theory of Acceptance and Use of Technology (UTAUT); UTAUT2; Online Shopping; Consumer Behaviour; Behavioural Intention.*

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Impact of Advancing Tourism Contribution to Poverty Reduction and Development

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ABSTRACT

Poverty is viewed as a global pandemic sickness that must be eradicated to prevent its victims from succumbing to it. Hunger, deprivation of amenities by governments, particularly in rural areas, inability to secure job opportunities, inability to earn a daily living, which could be provided by the government or private companies, and a deliberate effort to neglect certain sections of the country, whether based on tribe, region, or religion, are all examples of poverty. Madhya Pradesh has been focusing on tourism as a method for reducing poverty and development, and the researchers examined this topic. Tourism is defined as an industry that is involved with the migration of people from a location to another for relaxation and leisure for approximately 24 hours in time. Even though tourism takes many forms, the study focused on poverty reduction. There are several types of alternative tourism or mass tourism but the most common are those that are based on rural natural areas, handicrafts, and eco-tourism to enhance the tourists' experience. To gather information, the study employs qualitative research and the interview approach. As a result of the research, it was discovered that rural tourism helps to alleviate poverty, generate jobs, raise the living standards of rural residents, and develop rural regions. Rural tourism has arisen as a development strategy for reducing poverty, reducing regional inequality, and upgrading rural, distant places where ethnic minorities reside. Despite being one of India's poorest and most backward states, Bundelkhand has a great treasure trove of legacy, tradition, and culture. The study looks at the varied tangible and intangible legacy that has accumulated in rural areas and is a key component for the development of rural tourism to give supplemental income and new employment opportunities to the region's disadvantaged inhabitants.

Keywords: Poverty; Tourism; Rural Tourism; Mass Tourism; Rural Area, Eco-Tourism.

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Work-Life Balance

Prasad Narayan*

ABSTRACT

When someone says, 'I do not like my organization, because there is no work-life balance,' what does it mean? Prima Facie, to the recipient, this would mean that the employee is loaded with work. S/he may have no personal time for him/herself or the family. But should we blindly accept such a statement? Is it possible that the employee is not in the right profession, or does not have the right skill set for the job or does not use his time productively and hence have to work long hours? Is work-life balance specific to a particular industry? For instance, people in the Information Technology sector may have to work long hours especially those working in multi-national companies. However, their working hours are also flexible as most of them can also work from home. Further, all such employees have many recreational activities at work which act as stress busters. What about work-life balance outside India? In some European countries, work-life balance ranks very high and employees work for less than 40 hours per week. On the other hand, countries like Japan, South Korea, and Turkey have the worst work-life balance. Unlike other nations, India is diverse and hence, the corporate culture varies from sector to sector. Many employees in India have to work hard to make ends meet, due to which they have little to no work-life balance. Where do you draw the line then? Work-life balance is a topic that can easily be misconstrued. One generic statement cannot apply to everyone, nor can it be applied to every industry. Lack of work-life balance could be over-hyped in some cases. In other cases, it could be a matter of individual perception. This research paper attempts to find answers to all such questions.

Keywords: *Work-Life Balance; Social Media; Time Management; Quantitative Research; Qualitative Research; Productive.*

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A Study on Warehouse Management Practices at an Auto Component Manufacturing Unit in Chennai

*Kannan V. *, Sangeetha P. ** and Shivani Sagar R. ****

ABSTRACT

Considering the different technological advancements taking place in various businesses, warehouse management must be precise and effective. To attain a better performance, technology must be introduced in the organisation. Implementation of technology in the warehouse reduces labour intensity. Barcode technology and RFID (radio frequency identification device) are cutting-edge technologies that can improve warehouse efficiency. Almost every warehouse function, including commodities arrival, pickup verification, dispatch and a variety of other tasks can be performed more efficiently by using barcode and RFID. The warehouse operations of the organisation are studied. Time study before and after the implementation of the barcode rack identification system in the warehouse was conducted. Several concerns occurring in the process such as inaccurate items scanning, misplacement, loading and other faults can be resolved, resulting in increased warehouse efficiency and accuracy. Along with introduction of technology in the warehouse, a study on the functioning parameters of the supply chain metrics like inventory turnover ratio, length of the supply chain, measuring the warehouse efficiency of the organisation are calculated and analysed. Inventory turnover ratio is calculated and analysed. Understanding the goods and process flow in the organisation helps to organise the management system in an effective manner. Required suggestions like demand forecasting, supplier consolidation, better order management, effective inventory control techniques for improving these metrics are provided. Adapting and standardising the required practices and use of technology enhances the overall performance of the organisation.

Keywords: *Radio Frequency Identification Device; Inventory Turnover Ratio; Length of Supply Chain; Warehouse Management System; Warehouse Efficiency.*

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Study of Factors Include in the Crisis Communication using Social Media

Pranay Kanoje*

ABSTRACT

In recent times, social crisis such as the coronavirus pandemic 2020 outbreak have created a gap between formal 'command and control' and informal social media activated self-organizing information and communication networks that are used for crisis management decision-making. Social media distrust affects the communication during the pandemic as the media perception and participation changes on how the information is been circulated in tough times or critical times. When the crisis occurs lot of information is flown on the social media platform and some of the information is fake also. At times it gets very difficult for the needy to know which one is the authenticated source of information and which is not. This paper studies about checking if there is any misinformation been circulated on social media at the time of crisis, and if yes what kind of information and been circulated and what are the sources of it? By analyzing the problem, the solution has been drawn to overcome these issues when the pandemic. This study is important for government also, they will get insights of which was the most asked help on the social media and what kind of preparation they need do for the next time when such situation arrives.

Keywords: Crisis Communication; Social Media; Pandemic; Disaster Management.

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Customer Perception towards Digital Payment with Respect to Madhubani

Abhishek Verma*

ABSTRACT

Digital payment may well be a way of payment that's created through digital modes. When it comes to digital payments, both the sender and the recipient utilize digital channels to send and receive money. It's to boot called electronic payment. No doubt thinks about at intervals the digital payments. Current study has created an endeavor to know client perception concerning digital payment. The need of service suppliers area unit of that to enhance higher style and content to draw in additional customers towards usage and adoption of e-wallets in their every-day life in pandemic and alternative similar emergency things. Further, digital payment could be a helpful platform to perform money transactions to flee from Covid19 virus or alternative similar eruption and helps to take care of social distancing, avoiding extra standings in long queue and also the biggest challenge before of is that the lack of information and awareness among individuals and concern of loss of cash by use of digital payment ways risk of hacking. The govt likewise as firms has to tackle these challenges to own cashless economy and to relinquish a lift to digital payments to supply property economic development to the country within the end of the day.

Keywords: Digital Payment; Cashless Economy; Card; Cash; Fraud; Safety; Payment Modes; Perception; Digital Payment Systems; Madhubani; Customers; Online Transactions; Benefits.

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Impact of Demographic Variables on Emotional Intelligence of Small-Scale Industry Entrepreneurs

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ABSTRACT

The primary objective of this research is to investigate the emotional intelligence level of and investigate the relationship between components of emotional intelligence and demographic variables among the entrepreneurs running small scale industries in the Dindigul district of Tamil Nadu state, India. Primary data was collected from 366 entrepreneurs running small scale industries in Dindigul. The tools used for analysing the primary data are one-way analysis of variance and 't' test. Findings of the study reveal that entrepreneurs running small scale industries with higher emotional intelligence levels are making higher profits. Also, that demographic variable like occupation, number of members in the household, monthly income of the family, age and work experience has a significant impact on the emotional intelligence level among entrepreneurs running small scale industries.

Keywords: *Emotional Intelligence; Demographic Variables; Small Scale Industries; Number of Members in the Household; Work Experience.*

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An Empirical Study of Factors Affecting Household Investment in Risky Assets in India

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ABSTRACT

The past few decades have experienced radical changes and structural reforms in the Indian financial environment. The country has moved from saving oriented economy to investment oriented economy. In response to the changes made in policies such as liberalization, globalization, demonetization coupled with tax structure reforms, financial markets have experienced product innovation, increased international integration, more transparency and coordination. The present research was an attempt to find out the factors affecting the household financial portfolios composition through a primary survey done on 430 households. A structured questionnaire was used to collect the primary data from households to find out factors affecting household investment behaviour and the priorities of households for savings and investments. Researcher has found out that the primary survey and the secondary data collected were very much in sync. There was a rising trend of investment in bank deposit and public provident fund. There was also increasing trend of investment in capital market. Researcher has also found out that the most prominent factors affecting the investment behaviour are high returns, financial product awareness, financial planning and safety.

Keywords: Household Sector; Risky Asset; Investor Behavior.

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A Case Study on the Rebranding and Merger of Vodafone-Idea

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ABSTRACT

Vodafone Idea Limited is an organization of Aditya Birla Group and Vodafone. It is one of India's driving telecom specialist organizations. Information and voice administrations are given by the organization all around the Indian Subcontinent. It is realized that the voice and information benefits these days are much sought after, the organization is resolved to convey great client encounters and contribute towards making a genuinely 'Advanced India' by empowering a large number of residents to interface with one another and assemble a superior tomorrow. Rebranding is process to situate the brand in the psyche of clients. On September 7th, 2020 rebranding of Vodafone and Idea has been done and announced. It is done to make bound together brand and brought together logo. The brand was confronting solid rivalry on the lookout. The case depends on optional information fundamentally portraying the issue and answer to why rebranding has been done. Vodafone and Idea reported their consolidation in 2017, which had a tremendous effect in the Indian telecom area. This was a significant outcome of Jio's cruising strength in the business which sponsored other significant players to find unstable ways to keep up their substitute the Indian telecom market. Vodafone India was the second-biggest player of the Indian Telecom Industry regarding supporter base while Idea Cellular Limited has the third biggest endorser base in India.

This contextual investigation endeavors to talk about the ramifications of the consolidation and how the new brand has presented itself on the lookout and examines the brand components of the new brand called Vodafone-Idea.

Keywords: *Rebranding; Merger; Telecom; Market; Logo; New Brand.*

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Case Study on Improving the New Employee Background Verification Process of XYZ Company

Sajal Maheshwari*

ABSTRACT

The case study highlights the importance of the New Employee Background Verification Process and is conducted to find the gaps in the process and provide adequate solutions to overcome the same. The organization had outsourced its BGC of Grade 3 & above employees to a third party i.e. ABC Partners. The 3 checks are conducted by the ABC Partners for the organization are Education Verification, Employment Verification, and Address Verification. The stakeholders involved in the Case study are the HR Department of various divisions of XYZ Company, ABC Partner (the 3rd party to which BGC is outsourced). All the Non-Green Reports are studied (Orange, Yellow & Red) are studied and Pareto Chart is prepared to find out the “vital reasons” contributing to the Non-Green Reports. The reasons for the same are discussed with HR Department & ABC Partners and suggestions are obtained from both to solve the problem. The final solutions provided to HR Department is that they can impose Hot Stove Rule while the candidate is filling the BGC (Background Check) Form i.e., May insert a clause warning the candidate that even orange cases can be terminated so that the candidate doesn't miss out on providing any information, thoroughly monitor & track the BGP ABC Partner Process and should compulsorily obtain an appointment, relieving letter & check salary receipts during BGC. The final solutions provided to ABC Partners are that Prior intimation is required to the HR Department before it generates yellow and orange cases, it should strictly follow the TAT (14 days), must share live notification of changes of status (from Orange to green or yellow to green), should tie-up with Government Institutes to procure old records, it must obtain old files and seek verbal responses in case physical verification is not possible and should also send Escalation Metrics to all the HR Department of all the Divisions.

Keywords: Background Verification; TAT (Turn Around Time); Hot Stove Rule; Pareto Chart.

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Impact of Art and Craft on Indian Rural Marketing

Apurva Narendra Thosar*

ABSTRACT

The purpose of this study is to analyze the existing state of rural marketing in India, as well as the potential and problems that the rural market brings, considering how diversely populated India's rural customers are. India has a rich cultural legacy, and the country's cultural variety produces a wide range of outstanding art and craft goods. Instead of using sophisticated technology to make numerous things, the art and craft sector employs traditional manual techniques for marketing. Despite the fact that the art and craft business employs millions of craftspeople, it is relatively little in terms of rural marketing. Despite the fact that various government and non-government projects, research studies, and financial/marketing assistance schemes are in place to protect the interests of artisans involved in preserving India's heritage in the form of handicrafts, the outcome is still insufficient. The current research study focuses on the issues and challenges those craftsmen in the industry face, as well as their strengths and possibilities. An attempt has been made here to showcase the marketing opinions of rural art and craft producers. This research may provide direction and guidance to government or non-government actors and policymakers in determining various means, methods, and efforts to improve the incomes of rural artisans; to raise awareness and motivation in them to take advantage of national and international market opportunities; and to assess the needs for training, capacity building, innovations, and institutional support.

Keywords: Rural Marketing; Art and Craft; Rural Development; Building Capacity.

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Customer Relationship Management Challenges in Higher Education in India

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ABSTRACT

Educational institutions worldwide are undergoing fundamental shifts in how they operate and interact with their customers, students, alumni, donors, and faculty members. Higher education, especially the management education has been changing rapidly and educational institutions are compelled to focus and shift their strategies on student community, faculty members, and industrial organizations so that they remain relevant to the society at large. A nation can remain competitive and its economy can continue grow, only if the quality of knowledge provided by higher education institutions becomes meaningful. Technological, economic, sociological, and governmental forces are altering education dramatically, impacting its institutions, teachers, students, funding sources, and basic function in society. To unlock potential and help talented people to gain advanced training, whatever their background, requires customer-centric approach to education.

Keywords: *Customer Relationship; Management; Higher Education; India.*

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Virtual Work Place Happiness: A Survey of Employees Working Virtually During Covid-19 Pandemic

Omkar Bapat*

ABSTRACT

The way we used to work, coronavirus pandemic has profoundly changed it all together. Majority of employees found themselves in uncharted zone and the status quo is in perpetual flux. A huge hunk of the employees has deserted from the workplace. For some, working from home is occupational as usual, but for many, it's an unacquainted routine that's prevalent with new challenges and virtual encounters. The virtual approach of working is becoming increasingly popular due to its impending for cost savings; it is also a way for an organization to be more responsive and acclimate to global pandemics covid-19. This advanced way of working virtually calls for uprising challenges to organizations that swiftly have to shift to telework. Few issues are related to telework that employee experience related to communication. Application of ICT (Information and Communication Technologies) and collaboration with other virtual team and leaders. By means of no face-to-face contact, most of the employees are susceptible to undergo from social isolation and social remoteness, disappeared the day-to-day communications and office environment. Apprehension, distressing about family members, capitals, job security or babysitting issues. Abridged inspiration and motivation due to interruptions, feeling cut adrift from the workplace mothership, lack of clarity or ambiguity and lack of feedback work related Burnout or breakdown triggered by an always-on outlook and a yearning to attest you are spawning perceptible outcomes or results (however it's worth noting that many people feel less exhausted when remote working, when employee work for prolonged period from work they may feel mentally drained out while working remotely due to many intrinsic and extrinsic factors .work life balance or family problems caused by the blurring line of personal and professional life leading to work intruding too much on home-grown life. So taking all these things into mind the paper will suggest the who organisations can leads in understanding the virtual workplace happiness and what will be the various factors that will contribute towards employee's happiness at virtual work place.

Keywords: Virtual Workplace; Employee Happiness; Telework; Work-Life Balance; Remote Working

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The Pearson's Correlation Coefficient of Emotional Intelligence Level and Emotional Intelligence Factors: A Study on Employees of Primary Agricultural Co-Operative Credit Societies in Idukki District

Well Haorei, H. Samuel Thavaraj** and M. Mahadevan****

ABSTRACT

The present paper analyses the Pearson's correlation co-efficient of emotional intelligence factors and emotional intelligence factors among the employees of primary agricultural co-operative credit societies in Idukki District to measures the strength of the relationship between the relative movements of the emotional intelligence level and emotional intelligence factors and the sign of the correlation coefficient determinants whether their correlation is positive or negatives the Pearson correlation coefficient test was employed. The study concluded that all the five emotional intelligence factors are statistically significant and has a positive correlation to emotional intelligence level.

Keywords: *Pearson's Correlation; Emotional Intelligence Factors and Emotional Intelligence Factors; Idukki District.*

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Transformations and Solutions of Integral Equation Involving Bessel Maitland Function

Prachi Jain*

ABSTRACT

In this paper, we have solved integral equation involving Bessel Maitland function. In case of single kernel the equations have been transform by using Erdélyi-Kober operators to one having Fox's H-function while the equations having summation of two or more Bessel Maitland functions have been transformed into a summation of two or more H-functions as kernel. In first case the solutions are expressed in terms of H-function while in second, the solutions are in terms of Saxena's I-function. The particular case is also obtained.

Keywords: *Bessel Maitland Function; Erdélyi-Kober Fractional Integral Operators; Fox's H- Function; Saxena's I-function.*

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Economic Indicators of India: Spotlight During 2021

S. Umamaheswari Gopalakrishnan* and B. Mythili **

ABSTRACT

India's Gross Domestic Product was approximately US\$ 2.9 trillion with a per capita Gross Domestic Product (GDP) of around US\$ 7,034 in 2019. India's Gross Domestic Product (GDP) growth rate was 6.2 percent in 2019. In terms of Purchasing Power Parity (PPP), India's Gross Domestic Product (GDP) valued at around US\$ 11.0 trillion and was the third largest in the world in financial year 2019-2020. According to the Finance Ministry of India, the Annual Growth rate of the economy was 6.2 percent in financial year 2019-2020, compared with 6.8 percent in financial year 2018-2019. The International Monetary Fund (IMF) has projected a sharp contraction of 4.5 percent for the Indian Economy in 2020, a "historic low" citing the unprecedented COVID – 19 pandemic that has nearly stalled all economic activities. This paper throws a lame light to view the economic indicators in India during 2021.

Keywords: Demontization; GDP; GVA; Inflation; IMF; PPP.

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A Study on Consumer Satisfaction towards Splendor Plus BS-VI of Hero Motocorp

Riya Rani, Nitesh Behare** and Rashmi Mahajan****

ABSTRACT

Customer satisfaction is the key factor for success and it highly depends on the behavior of frontline service providers. This research analyses the satisfaction of consumers towards Splendor plus BS-VI of Hero MotoCorp. The study was restricted only to Giridih district of Jharkhand. A total of 203 consumers surveyed with structured questionnaires. India is one of the largest manufacturers and producers of two-wheelers in the world. There are various factors that affect satisfaction of consumers towards any product. In this research various factors are used to measure satisfaction of consumers towards splendor plus BS-VI of Hero MotoCorp.

Keywords: *Consumer Satisfaction; Hero MotoCorp, Largest Manufacturers.*

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Standardized Approach vs. Internal Ratings Based Approach: A Study on Credit Risk Management Practices of Indian Banks

*Suresh Naidu Boddu**

ABSTRACT

This study compares the Non-Performing Assets (NPAs), Credit Risk Management Practices of Indian and Foreign banks to suggest a suitable Credit Risk management approach for controlling the rising NPAs. Rising NPAs increased provisions, reducing profitability and capital ratios of Indian Banks. A lower level of NPAs helps the banks in consolidating their position, increasing confidence to depositors and market share of the banks. So, this study analyzes the existing credit risk management practices of Indian Banks and also the need for implementing the advanced Internal Ratings Based approaches for management of Credit Risk.

Keywords: *Credit Risk; Non-Performing Assets (NPAs); Standardized Approach; Internal Ratings Based Approach.*

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Speculative Lending in Mortgage Loan Market: A Macroeconomic Analysis

*Priti Mendiratta Arora**

ABSTRACT

This paper critically examines the link between the loan market and the housing market that works through mortgage loans. Repayment of such mortgage loans depends on the future earning potential of the borrowers, which in turn depends on the overall state of the macro economy. Under buoyant macroeconomic conditions, all borrowers payback their loans and both the loan market and the housing market function well. However, a temporary income shock in the economy, which undermines the repayment ability of the borrowers, may result in speculative lending by banks there by leading to a crisis. This calls for strict monitoring of mortgage loans by regulatory authorities.

Keywords: *Mortgage Loans; Speculative Lending; Macroeconomic.*

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Firm Size, Capital Structure, Advertisement Intensity and Financial Performance: A Study of Hotel and Tourism Industry

*Gurpreet Kaur**

ABSTRACT

This study aims to investigate the relationship between the size of a firm, its capital structure, advertisement intensity and the financial performance in the hotel and tourism industry of India. Top 15 firms of the industry are studied for a period of 5 years ranging from 2016 to 2020. Fixed effects model of panel regression is used examine these relationships. A positive relationship between firm size and financial performance and a negative relationship between advertisement intensity and financial performance was found, whereas no relationship could be established between Capital structure and financial performance.

Keywords: *Firm Size; Capital Structure; Advertisement Intensity; Financial Performance; Hotels and Tourism Industry.*

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Innovative Strategies in Business Management and Technology in the Emerging Scenario of Rural Marketing

Sonali Gedam and Amode Markele***

ABSTRACT

In current times, rural marketing has seen a tremendous growth with increasing demands from rural consumers. As the demands from urban markets has reached its saturation, marketers are looking to for different markets i.e. rural markets. The strategies used in urban markets are different and that cannot be implemented in rural markets, so markets has to look for innovative strategies for business management in business management in rural markets. A marketer needs to conduct a lot of research to understand the rural consumers and its purchasing behavior. This paper attempt to focus on innovative strategies applied by marketers in business management and technology in rural markets. This paper also attempts to study importance of rural marketing and how technology can be used in rural marketing.

Keywords: *Rural Marketing; Marketing Mix; Innovative Strategies; Business Management and Technology; Emerging Trends.*

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A Study on the Impact of Customer Support Services on Customer Retention in Mobile Telecommunication Services

Varisha Dar and Vaibhav Patil***

ABSTRACT

Customer retention (CR), loyalty (CL), and satisfaction (CS) are important (intermediate) goals for telecommunication network operators. Therefore, to be successful, organizations ought to look into the needs and wants of their customers. That is the reason why many researchers and academicians have continuously emphasized on the importance of customer satisfaction, loyalty and retention. Customer satisfaction is important because many researches have shown that customer satisfaction has a positive effect on an organisation's profitability. Due to this, the consequences of customer satisfaction and dissatisfaction must be considered. There is also a positive connection between customer satisfaction, loyalty and retention. Therefore, customer satisfaction, loyalty and retention are all very important for an organization to be successful.

Keywords: *Customer Retention; Loyalty; Satisfaction; Intermediate Goals; Telecommunication Network Operators.*

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